

Loan Repayment Programs Comparison

	National Health Service Corps (NHSC)	Conrad 30 J-1 Visa Waiver Program	Physician Education Loan Repayment Program (PELRP)	Dental Education Loan Repayment Program (DELRP)	Children's Medicaid Loan Repayment Program (CMLRP)
Program Description	The National Health Service Corps Loan Repayment Program (NHSC LRP) provides tax free student loan repayment assistance to primary care medical, dental and mental health clinicians in exchange for service at an approved site in a Health Professional Shortage Area (HPSA).	The J-1 visa waiver program makes recommendations for the waiver of a J-1 physician's two year return home requirement in exchange for three years of service in a designated shortage area.	The Physician Education Loan Repayment Program (PELRP) provides loan repayment funds to physicians who agree to practice in a Health Professional Shortage Area (HPSA), and provide health care services to recipients enrolled in Medicaid, and the TX Children's Health Insurance Program (CHIP).	The Dental Education Loan Repayment Program (DELRP) provides loan repayment funds to general and pediatric dentists who agree to practice in a Dental Health Professional Shortage Area (HPSA).	The Children's Medicaid Loan Repayment Program (CMLRP) provides student loan repayment assistance to physicians and dentists who provide services to children on Medicaid
Eligibility Requirements	<p>US Citizen</p> <p>Appropriate degree, license or certification, and work experience as applicable for discipline (see Application Bulletin)</p> <p>Accept Medicaid, Medicare, & SCHIP as full payment</p> <p>Not deny service based on ability to pay</p> <p>Work full-time at an eligible site</p> <p>No concurrent service obligation</p> <p>Have not ever defaulted on a federal obligation</p>	<p>Currently or formerly on J-1 visa</p> <p>Successful completion of Residency or Fellowship program</p> <p>Current unrestricted license, or have made application for license</p> <p>For additional eligibility requirements: http://www.dshs.state.tx.us/chpr/Policy_Manual_updated_October_2009.pdf</p>	<p>Have full physician license with no restrictions from the Texas Medical Board</p> <p>Must provide care to Medicaid & CHIP enrollees</p> <p>No concurrent service obligation</p> <p>Have eligible outstanding student loans.</p> <p>Must be Board Eligible in years 1 – 3 and Board Certified in a primary care specialty by year 4</p> <p>Must provide four consecutive years of services in a HPSA in Texas</p>	<p>Current unrestricted license</p> <p>Work in an eligible site</p> <p>Practice in an approved specialty</p> <p>Accept Medicaid as full payment</p> <p>Have eligible outstanding student loans.</p> <p>Not deny service based on ability to pay</p> <p>No concurrent service obligation</p> <p>Must provide one year of service services in a HPSA in Texas</p>	<p>Have a license from the appropriate licensing board</p> <p>Subspecialists must have board certification or <u>be eligible to sit for</u> the applicable subspecialty board.</p> <p>Have a Medicaid number before applying</p> <p>Have eligible outstanding student loans</p> <p>No concurrent service obligation</p> <p>Must agree to provide services for 4 consecutive years and meet the appropriate target number of Medicaid visits</p>
Eligible Sites	Must practice in an NHSC approved site located in a Designated Health Professional Shortage Area (HPSA)	<p>Must practice in a designated health provider shortage area</p> <p>All FQHCs and FQHC look alike qualify</p> <p>Site that meet the Flex 10 option requirements</p>	Designated HPSA or MHPSA in Texas	Designated DHPSA in TX Federally Funded Community Health Center	<p>Site location is not an eligibility criterion. However, it is used as a scoring variable.</p> <p>Scoring criteria are available on the DSHS web at: http://www.dshs.state.tx.us/chpr/CMLRP.shtm</p>






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Application Cycles and Deadline	Applications are currently being accepted in cycles. Contact NHSC for current application deadlines	Applications are accepted beginning the first week of September each year and close once all 30 slots have been filled	Applications are currently accepted year-round. The 2010 deadline in April 2010.	Applications are currently accepted year-round. The 2010 deadline in April 2010.	Application accepted year-round. The 2010 deadline is July 1, 2010
Service Obligation	2 year minimum. May extend for 1-year periods after initial 2 years completed	3 year minimum	4 consecutive years. May extend annually after 4 year commitment is completed	One year for state funds and two years for matching fed SLRP funds. May extend annually	4 consecutive years
Approved Specialties	<p>Allopathic or Osteopathic Physician</p> <ul style="list-style-type: none"> Family Medicine General Pediatrics General Internal Medicine Obstetrics/Gynecology <p>Nurse Practitioner</p> <p>Certified Nurse-Midwife</p> <p>Physician Assistant</p> <p>General Practice Dentist</p> <p>Registered Clinical Dental Hygienist</p> <p>Mental or Behavioral Health Professional</p> <ul style="list-style-type: none"> Psychiatrist (MD or DO) Clinical or Counseling Psychologist Clinical Social Worker Psychiatric Nurse Specialist Marriage & Family Therapist Licensed Professional Counselor 	All primary care and sub specialist physicians, including Psychiatry	<p>Specialty is a ranking criteria, not an eligibility criteria</p> <p>Priority Specialties:</p> <ul style="list-style-type: none"> Family Practice Osteopathic Family Practice Obstetrics/Gynecology General Internal Medicine General Pediatrics Psychiatry Geriatrics <p>For specialties other than primary care, the Texas Department of State Health Service (DSHS) must determine there is a critical need for the applicant's specialty in the HPSA where the practice is located</p>	<p>General Dentistry</p> <p>Pediatric Dentistry</p>	<p>Allopathic or Osteopathic Physician:</p> <p>Any medical specialty or sub-specialty that provides services to Medicaid children.</p> <p>Dentists:</p> <p>General and Pediatric</p>

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Maximum Annual Repayment Amount	\$25,000 each year for first 2 years (Total \$50,000) Year 3 \$35,000 Year 4 \$35,000 Year 5 \$25,000 Year 6 \$20,000 Year 7 & beyond \$15,000	N/A	For those with debt above \$165,000 Year 1 \$25,000 Year 2 \$35,000 Year 3 \$45,000 Year 4 \$55,000 Annual amounts pro-rated for debt below \$165,000	\$10,000 annually for up to 5 years.	Up to a total of \$140,000 Year 1 \$20 K or \$40 K Year 2 \$15 K or \$30 K Year 3 \$20 K or \$40 K Year 4 \$15 K or 30 K Annual payment amounts dependent on the number of verified Medicaid visits
Eligible Loans	Loans for higher education Not in default Not being repaid through another program	N/A	Loans for higher education; Not in default. Not have an existing service obligation; Not have an existing service obligation; Must not be from an insurance policy or pension plan Not made during residency	Loans for higher education Not in default Not have an existing service obligation; Not consolidated Must not be from an insurance policy or pension plan	Loans for higher education Not in default Not have an existing service obligation; Not consolidated Must not be from an insurance policy or pension plan
Breach of Contract	<u>Must Repay:</u> All funds received for contract period not completed plus interest Penalty equal to the number of months of obligated service that were not completed, multiplied by \$7,500 The amount eligible to be recovered will not be less than \$31,000 <i>Breach of a federal contract will affect eligibility of provider to receive federal assistance in the future</i>	Reinstatement of two year home residency requirement	Will not receive funds, and will be removed from the program. Will not be eligible to apply for any other loan repayment programs in Texas	Will not receive funds, and will be removed from the program. Will not be eligible to apply for any other loan repayment programs in Texas	Will not receive funds, and will be removed from the program Will not be eligible to apply for any other loan repayment programs in Texas

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For Additional Information and How to Apply	 <p>TX Primary Care Office PO Box 149347, Mail Code 1937 Austin, TX 78714-9347 (512) 458-7518 TexasPCO@dshs.state.tx.us http://www.dshs.state.tx.us/chpr/default.shtm</p>	 <p>TX Primary Care Office PO Box 149347, Mail Code 1937 Austin, TX 78714-9347 (512) 458-7518 TexasPCO@dshs.state.tx.us http://www.dshs.state.tx.us/chpr/default.shtm</p>	 <p>TX Primary Care Office PO Box 149347, Mail Code 1937 Austin, TX 78714-9347 (512) 458-7518 TexasPCO@dshs.state.tx.us http://www.dshs.state.tx.us/chpr/default.shtm</p>	 <p>TX Primary Care Office PO Box 149347, Mail Code 1937 Austin, TX 78714-9347 (512) 458-7518 TexasPCO@dshs.state.tx.us http://www.dshs.state.tx.us/chpr/default.shtm</p>	 <p>TX Primary Care Office PO Box 149347, Mail Code 1937 Austin, TX 78714-9347 (512) 458-7518 TexasPCO@dshs.state.tx.us http://www.dshs.state.tx.us/chpr/default.shtm</p>
Additional Programs	<p>Nursing Education Loan Repayment Program (NELP)</p>	<p>http://bhpr.hrsa.gov/nursing/loanrepay.htm HRSA Call Center: 877-464-4772 or callcenter@hrsa.gov</p>		<p>Faculty Loan Repayment Program (FLRP)</p>	<p>http://bhpr.hrsa.gov/dsa/flrp HRSA Call Center: 877-464-4772 or callcenter@hrsa.gov</p>