

ADVOCATING
TEAM CARE
FOR OLDER
ADULTS



Eldercare
Workforce
Alliance

National Health Service Corps

A Guide for Geriatrics & Gerontology Providers



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The Eldercare Workforce Alliance is a group of [31 national organizations](#), joined together to address the immediate and future workforce crisis in caring for an aging America. The Institute of Medicine, in its critical report [Retooling for an Aging America: Building the Health Care Workforce](#), called for immediate investments in preparing our health care system to care for older Americans and their families. In response, we formed the national Eldercare Workforce Alliance -- representing consumers, family caregivers, the direct-care workforce, and healthcare professionals -- to propose practical solutions to strengthen the eldercare workforce and improve the quality of care.

For more information, contact Jessica Nagro, Policy & Communications Manager, Eldercare Workforce Alliance, jnagro@eldercareworkforce.org.

The [National Health Service Corps](#) (NHSC) consists of primary health care professionals who provide medical, dental, mental and behavioral health services in communities, known as Health Professional Shortage Areas (HPSAs), across the US and its Territories that have limited access to health care. In exchange for their service, the NHSC provides clinicians with financial support in the form of loan repayment and scholarships. The NHSC focuses on the recruitment and retention of primary care health professionals including those with specialties in geriatrics/gerontology. The [NHSC Loan Repayment Program](#) (LRP) is administered by the Health Resources and Services Administration's (HRSA) Bureau of Clinician Recruitment and Service (BCRS), at the U.S. Department of Health and Human Services (HHS).

This guide is intended to assist primary care clinicians interested in applying for the NHSC LRP and for sites interested in becoming an NHSC-approved site. All information should be confirmed with the official NHSC materials and [application](#).

The NHSC LRP application cycle is open through April 5, 2016.

NHSC LOAN REPAYMENT EXPANDED OPPORTUNITY

Over the last few years, NHSC has been working to increase the number of sites and clinicians in the LRP. The NHSC LRP seeks primary care physicians (MD/DO), nurse practitioners, certified nurse-midwives, physician assistants, dentists, dental hygienists, and behavioral and mental health clinicians to provide culturally competent, interdisciplinary primary health care services to underserved populations at [NHSC approved sites](#) located in a designated Health Professional Shortage Area (HPSAs) (See definition, below). HPSAs are located in rural and urban communities across the nation.

Since FY 2009, NHSC-approved primary care specialties include geriatrics and gerontology for clinicians who are otherwise eligible (See "Requirements for Individual Eligibility") to apply to the NHSC LRP. Primary care clinicians and primary care medical, oral health/dental and behavioral and mental sites with an eldercare focus are encouraged to apply for NHSC Loan Repayment and to become a NHSC approved site. The NHSC Loan Repayment application cycle occurs on a yearly basis. The higher your NHSC-approved HPSA score and sooner you apply in a cycle, the better your chances of being accepted for loan repayment. The NHSC site approval application process occurs throughout the year.

What is a HPSA? [Health Professional Shortage Areas](#) (HPSAs) are designated by HRSA as having shortages of primary medical care, dental or mental health clinicians and may be geographic (a county or service area), demographic (low income population) or institutional (comprehensive health center, federally qualified health center or other

public facility). NHSC sites qualify by residing in HPSAs or obtaining a population or facility-based HPSA designation. HPSA scores which range from 0 to 26, quantify as a shortage of medical primary care, mental health or dental care clinicians, and are determined by data from State Primary Care Offices. A higher HPSA score indicates a greater health professional shortage.

REQUIREMENTS FOR INDIVIDUAL ELIGIBILITY

Am I eligible?

To be eligible for loan repayment, an applicant must:

- (1) Be a U.S. citizen (either U.S. born or naturalized) or U.S. National;
- (2) Participate or be eligible to participate as a provider in the Medicare, Medicaid, and Children's Health Insurance Programs, as appropriate;
- (3) Not have any outstanding service obligation for health professional or other service to the Federal government (e.g., an active military obligation, an NHSC Scholarship Program obligation or a Nursing Education Loan Repayment Program obligation) or a State (e.g., a State Loan Repayment Program obligation) or other entity (e.g., a recruitment bonus that obligates you to remain employed at a certain site), unless the obligation would be completed prior to receipt of the NHSC LRP award (see below for exception for members of a Reserve component of the Armed Forces or National Guard);
- (4) Not be in breach of a health professional service obligation to the Federal, State or local government;
- (5) Not have any judgment liens arising from Federal debt; AND
- (6) Not be excluded, debarred, suspended, or disqualified by a Federal agency.

What disciplines are eligible?

Clinicians who meet the education, training and licensure requirements for their discipline and specialty may serve in an NHSC-approved service site, if they have completed discipline-specific advanced training in geriatrics (residency, fellowship, certification, etc.).

NHSC-eligible disciplines include:

- Primary Care Physician (MD or DO)*
- Dentist (DDS or DMD)
- Primary Care Certified Nurse Practitioner (NP)
- Certified Nurse-Midwife (CNM)
- Primary Care Physician Assistant (PA)
- Registered Dental Hygienist (RDH)
- Health Service Psychologist (HSP)
- Licensed Clinical Social Worker (LCSW)

- Psychiatric Nurse Specialist (PNS)
- Marriage and Family Therapist (MFT)
- Licensed Professional Counselor (LPC)

** Psychiatrists must meet the qualifications for physicians (see Allopathic (MD) or Osteopathic (DO) Physician requirements in the [NHSC LRP Application and Program Guidance](#)) and serve exclusively in mental health HPSAs.*

BASIC FACTS FOR CLINICIANS

- The NHSC LRP requires a two-year commitment of a primary care clinician to practice in an underserved community located in a HPSA in exchange for up to **\$50,000 to repay educational loans** for full-time clinical practice at an NHSC-approved service site with a HPSA score of 14 or higher. Clinicians working at NHSC-approved service sites with HPSA scores of 13 or lower are eligible to receive up to \$30,000 for an initial 2 years of full-time clinical service. Preference is given to those applicants who are working at HPSA sites with scores of 14 and above. Half-time clinical practice work is also possible, with NHSC paying up to \$25,000 for sites with HPSA scores 14 or higher and \$15,000 for scores 13 or lower.
- **Clinicians may apply only after receiving an employment offer from a qualified site.** Clinicians must either already be working at an NHSC-approved service site or have accepted an offer of employment at an NHSC-approved service site, and will begin employment at that site within 60 days of submitting the NHSC LRP application.
- **Clinicians must be licensed by the state in which they plan to practice.**
- **Clinicians receive a competitive salary and benefits** from the NHSC site by which they are employed.
- **As noted above, geriatricians and gerontologists are eligible to apply to the NHSC LRP. Professionals with an eldercare focus are encouraged to apply.**

REQUIREMENTS FOR NHSC APPROVED SITE ELIGIBILITY

To be eligible for NHSC, a site must:

- Be located in a federally-designated HPSA. If your site is not physically located in a HPSA, it may still be eligible to be designated as a HPSA Facility as long as you

can demonstrate that your organization serves an underserved population.

- Provide primary care medical, dental, or mental and behavioral health services.
- Ensure access to ancillary, inpatient, and specialty referrals.
- Eligible sites include, but are not limited to: Federally Qualified Health Centers (FQHCs), FQHC Look-A-Likes, Certified Rural Health Clinics (RHCs), Hospital-affiliated Primary Care Out Patient Clinics, Critical Access Hospitals, Indian Health Services, Tribal Clinics, and Urban Indian Health Clinics (ITU), Federal or State Prisons, Solo/Partnerships or Group practices, Community Mental Health Facilities, Community Outpatient Facilities and Public Health Departments
- Sites must accept all patients, regardless of their ability to pay, and provide services on a discounted fee schedule for patients below 200% of the federal poverty level.
- NHSC sites must be eligible to receive Medicare, Medicaid, and Children's Health Insurance Program payment for any items or services they furnish order or prescribe.

Clinics and practices which focus on providing primary care for older adults are eligible to be NHSC sites, and are encouraged to apply.

APPLYING TO BE AN ELIGIBLE SITE

- Determine if you are located in a geographic HPSA by entering your address in [the HPSA Locator](#) on HRSA's website.
- If your site is not designated as a HPSA, contact your State Primary Care Office (PCO) as soon as possible. Each state has a PCO that administers programs to address health professional shortages, such as the NHSC. PCOs also are responsible for requesting and updating HPSA designations, and some provide state maps of mental, dental, and medical primary care HPSAs online. Your PCO will walk you through the application process for a population or facility HPSA and help answer any questions you might have.
- Familiarize yourself with the NHSC on-line [site application and requirements](#).

NAVIGATING THE NHSC SITE APPLICATION

- It is important to establish and maintain contact with your state's PCO early in the application process. They will help you determine your site's type of practice, identify application needs and answer any other questions you might have during the application process. It is advisable to designate a single staff person to manage communication with the State PCO.
- *Do not be discouraged from applying if you do not have all of the data requested by your PCO and HRSA.* Some data is better than no data and PCOs will generally be able to assist you with additional data collection. In the absence of data, the PCO will not have a basis to declare unmet need for the application. Any data you have that demonstrates need will be important to share with the PCO and helpful in putting together a competitive application.
- The [Colorado Primary Care Office](#) provides a nice review with examples of the data required to calculate HPSA scores.
- Eldercare focused sites participating in the NHSC LRP may employ a range of primary care medical, dental/oral health and mental and behavioral health professionals, with some employing multiple clinicians at several sites within their organization.
- Each site within an agency must apply. If a single agency has multiple sites that they wish to be eligible for the NHSC LRP, each site must submit its own application. Clinicians participating in the NHSC LRP can practice only at approved sites. Qualified sites must recertify every three years.

FREQUENTLY ASKED QUESTIONS

My organization is not located in a Health Professions Shortage Area. Is it still eligible for the NHSC Loan Repayment Program?

Yes, it may still be eligible for the NHSC if you can prove that it:

- Serves an underserved population
- Accepts all patients, regardless of their ability to pay
- Provides services on a discounted fee schedule
- Has insufficient licensed professionals to meet the needs of clients

If you believe your organization meets these criteria, you should contact your State PCO immediately to determine the next steps in the application process.

My organization does not fit under any of the NHSC approved sites/practice settings listed above. Is it still eligible to recruit clinicians with the NHSC LRP?

This is one of the most common concerns for eldercare services clinicians, and it can usually be easily resolved by contacting your State PCO. After describing your organization they will help you determine under which practice setting you best may qualify.

Can I work at more than one site?

An applicant may work at *multiple* NHSC sites within a network (e.g. 1 primary site and 3 satellites) to meet the NHSC clinical practice requirement. However, the majority of the applicant's time must be spent at the approved NHSC community site with the highest HPSA score.

I think my organization may be eligible for the NHSC. Are individuals currently employed at our site eligible for the NHSC?

If you employ any of the eligible licensed clinicians, and they have qualifying unpaid educational loans, they are likely eligible for the NHSC LRP. This is a great way to retain qualified health clinicians. You should consider having a Human Resources representative discuss the NHSC LRP with prospective participants and offer administrative support to interested clinicians through the application process. *As a result of the additional funding from the Affordable Care Act, significantly more clinicians can participate in the NHSC LRP.*

What types of educational loans qualify for the program?

NHSC LRP participants will receive funds to be applied to the principal, interest, and related expenses of Government (Federal, State, or local) and commercial loans obtained by the participant for school tuition and required fees, other reasonable educational expenses, and reasonable living expenses. The educational loans must be obtained prior to the date the participant submits his/her online application to the NHSC LRP.

Where can clinicians find a job that qualifies for the NHSC LRP?

Clinicians may find sites with current openings at the [NHSC Jobs Center](#). This is user-friendly site where providers can quickly find site profile information and insight into the communities that they serve. A clinician can apply only after accepting employment at any eligible site. While employment at an eligible site is a requirement to qualify for this program, it is not a guarantee of an award

If an eligible NHSC site is not advertising for a specific type of clinician, it may be worthwhile to contact the site to explore their willingness to hire eligible clinicians for NHSC LRP.

If the clinician is interested in employment at an underserved community site without a HPSA designation, the facility may be able to apply for one. For details, see HRSA's [Shortage Designation](#) webpage. Once the site receives a HPSA designation, the site will need to apply to become an NHSC approved site in order to be eligible for NHSC assistance.

When does the annual LRP application cycle open and what are the 2016 deadlines for the application?

The application cycle is open through April 5, 2016 at 7:30pm ET. You can see the [full application](#) and get more information on the [NHSC LRP website](#).

What other BCRS Loan Repayment Programs exist?

In addition to the federally-run NHSC Loan Repayment Program, BCRS has two other loan repayments for which geriatric/gerontology primary care clinicians would qualify:

[State Loan Repayment Program \(SLRP\)](#) - matching funds are provided directly to some states to operate their own loan repayment programs. Each state's program is different, so for information about a specific state, please visit [HRSA's State Loan Repayment Program](#) webpage. Please note that other federal agencies such as the Department of Veterans Affairs, Federal Bureau of Prisons, and Indian Health Services, administer their own loan repayment programs.

[NHSC Students to Service Loan Repayment Program](#) - to encourage students to enter primary care residencies, the NHSC provides up to \$120,000 in loan repayment to medical students (MD and DO) in their last year of school, in return for a commitment to work in an eligible HPSA of greatest need. This is a pilot program launched in October 2012. S2S has undergone two application cycles in both FY 2012 and FY 2013. Sign up on the S2S webpage to be notified about FY 2016, based on availability of funds.

RESOURCES

- <http://nhsc.hrsa.gov/corpsexperience/index.html>
- [NHSC Jobs Center - http://nhscjobs.hrsa.gov/external/search/index.seam](http://nhscjobs.hrsa.gov/external/search/index.seam)
- <http://bhpr.hrsa.gov/shortage/hpsas/index.html>