

# Employment & Loan Repayment Opportunities

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# Learning Objectives

After this presentation, participants will:

- Understand the federal HPSA system and the role these designations play in job hunting and eligibility for various loan forgiveness programs
- Be familiar with the HRSA job connector and Virtual Job Search program.
- Be able to create a profile, and conduct a job search, in the HRSA job and in the 3RNet job connector.
- Be familiar with four loan forgiveness programs: National Health Service Corps; Nurse Corps; STAR and the Public Service Loan Forgiveness Program.
- Have the information to sign up for deadline and application alerts for all three programs.

# It's complicated

- Most of what we will discuss today is funded by the federal Health Resources and Services Administration (HRSA) – which also funds AHEC.
- This is a massive organization – it funds most community clinics, many residency and advance practice nursing programs, many equipment purchases and a wide variety of training programs.
- You will be provided with insight on what options you have and how to prepare for your job search.
  - For your reading enjoyment, the [HRSA home page](#)

# Overall landscape of loan forgiveness

- There is a broad acknowledgement that health professions education is expensive.
- We – as a society – need our recent health professions graduates to successfully pursue their careers and serve the locations and populations that are facing the greatest needs.
- To that end, the federal government maintains several loan repayment programs for health professionals working in underserved areas.
- In order to take advantage of these programs, you need to understand their parameters before you begin your job search.

# What is a loan forgiveness program?

These programs forgive all or part of your student debt based upon where you are employed – you must be employed in a geographic area the federal government has designated as having a shortage of specific health professionals.

- For most programs, you must be employed in a geographic area, at a qualified site in a qualifying professional discipline when you apply.

Today we will focus on three programs: The National Health Service Corps (NHSC), the Nurse Corps and the Substance Use Disorder Treatment and Recovery Program (STAR). We will touch on the Public Service Loan Forgiveness Program.

# What is a loan forgiveness program?

There's a lot to remember when planning:

- Even in a health professions shortage area, some employers do not qualify.
- The federal government chooses which professions are critical shortages, not the employer.
- Programs have annual deadlines – different programs have different deadlines.
- Not all student loans qualify.
- There's a cap on the amount that will be forgiven.
- There are requirements related to length of service.
- As with most government programs, the rules for applying are hard to follow.

# The basics: National Health Service Corps

The NHSC provides loan forgiveness for specific categories of providers who work in the areas of greatest need.

- Primary care: Physicians in family practice, internal medicine, general pediatrics, obstetrics and gynecology; nurse practitioners, nurse midwives, physician assistants.
- Behavioral health: Psychiatrists and other clinicians.
- Dentists.

# The basics: Nurse Corps

The Nurse Corps is structured similarly and includes nurses who have a baccalaureate, associate degree or a diploma in nursing, or graduate or doctorate degree in nursing.

- RNs, NPs, APRNs working as hospital nurses, psych nurses, public health nurses, school nurses, and women's health nurses qualify.
- Many of these categories of nursing are considered specialties and may require certification beyond what's required to be a registered nurse.



# The basics: The STAR Program

The STAR Program – Substance Use Disorder Treatment and Recovery Program – is the newest of the HRSA loan forgiveness programs and was created to specifically address high mortality related to opioid overdose.

- In addition to being located in a geographic area deemed to have a shortage of health professionals, the employer must be in a location that has an elevated rate of opioid overdose mortality.
- STAR covers a wide variety of facilities including hospitals, community clinics, recovery centers, faith-based settings, local community jails and detox facilities.
- STAR covers a very broad number of professional disciplines including physicians, nurses, social workers, pharmacists, counselors and community health workers.  
→ HRSA maintains a list of [eligible facility types and disciplines](#).

# How does the government designate an area of greatest need?

They have a variety of ways to determine shortage areas. The most widely used is their data base of Health Professions Shortage Areas (HPSAs).

There are three categories of HPSAs:

- Geographic: A shortage of providers within a defined geographic area.
- Population: A shortage of providers serving a specific group of people within a defined geographic area.
- Facility: A shortage of providers at a particular type of facility.

HPSAs are determined only for providers of primary care, mental health care and dental care.

→ HRSA maintains [extensive information on shortage designations](#).

# HPSA score determines participation in most loan forgiveness programs

Scores range from 0-26 – the higher the score, the greater the need. In 2023, the following scores allow participation in the NHSC and the Nurse Corps. STAR requires high mental health HPSA scores but it does not follow this formula.

Primary care:

**Score >18** – primary care physicians or primary care nurse practitioners;

**Score >5** – primary care physician assistants; and

**Score >14** – certified nurse midwives.

Mental health:

**Score > 18** – psychiatrists; and

**Score varies** – Social workers and other mental health care clinicians ([current NHSC list](#); [current STAR list](#)).

Dental care:

**Score >18** – dentists

# How do I find HPSAs?

- Let's take a quick look – but remember, your focus is to find employers that participate in the National Health Service Corps, the Nurse Corps or the STAR Program.
- These employers are located in designated HPSAs or in facilities that serve vulnerable populations.
  - [View as a list](#)
  - [View as a map](#)

# Other types of shortage designations

Occasionally, there are loan forgiveness program based on additional shortage designations.

- [Maternity Care Target Areas \(MCTAs\)](#)
- [Medically Underserved Areas \(MUAs\)](#)
- [Medically Underserved Populations \(MUPs\)](#)
- [Exceptional Medically Underserved Population \(Exceptional MUP\)](#)
- [Substance Use Disorder and Treatment \(STAR PROGRAM\)](#)

Specific to Illinois:

- [Illinois NHSC Loan Repayment Program](#)
- [Governor's-Designated Secretary-Certified Shortage Areas for Rural Health Clinics](#)

# How to join the NHSC

The federal government approves specific employment locations as NHSC sites.

- [Compare qualifying sites.](#)
  - [Find current approved sites.](#)
- *In the search tab, choose NHSC.*

To be a member of the NHSC, you **MUST** be employed in a designated shortage area in one of the approved occupations at the time of application.

- This is why planning for loan forgiveness is part of your job search.
- Main search page is part of the [Job Connector](#).

# There is an annual application deadline

Be sure to follow these steps to be ready to apply – give yourself plenty of time.

- **Determine your eligibility:** Primary care, dental care, and mental health providers can prepare by reviewing the [eligibility and application requirements](#).
- **Prep your paperwork:** Once you've determined eligibility, gather the required supplemental documents for your application, including proof of citizenship and loan information verification.
- **Keep in touch:** [Sign up](#) to receive information and reminders about the application process including deadlines.
- **General information is available [here](#).**

# How to join the Nurse Corps

The Nurse Corps uses the same site list as the NHSC. The Nurse Corps calls their sites Critical Shortage Facilities.

- [Compare qualifying sites.](#)
  - [Find current approved sites.](#)
- *In the search tab, choose Nurse Corp.*

To be a member of the Nurse Corps, you **MUST** be employed in a designated shortage area in one of the approved occupations at the time you apply.

- This is why planning for loan forgiveness is part of your job search.
- Main search page is part of the [Job Connector](#).

Remember, nurses also qualify to join the NHSC.



# The Nurse Corps also has application deadline

Be sure to follow these steps to be ready to apply – give yourself plenty of time.

- **Determine your eligibility.**
- **Prep your paperwork:** Once you've determined eligibility, gather the supplemental documents required for your application, including proof of citizenship and loan information verification.
- **Keep in touch:** Sign up to receive information and reminders about the application process including deadlines.
- **More information is available here.**

# How to join STAR

Under the STAR Program, many sites qualify as employers.

- Consult their [most recent document](#) for details. **VERY IMPORTANT:** this is a new program and HRSA expects to release new guidance in late May 2023.
- To qualify for STAR loan forgiveness, you **MUST** be employed in a designated shortage area in one of the approved occupations at the time you apply. Additionally, the geographic area must be experiencing an [elevated rate of fatal drug overdose](#) – right now 30 counties in Illinois qualify.
- This is why planning for loan forgiveness is part of your job search.
- Some positions can be found on the [Job Connector](#).

Remember, [many disciplines](#) qualify for loan forgiveness in the STAR Program. Complete eligibility requirements can be found [here](#).

# The STAR also has application deadline

Be sure to follow these steps to be ready to apply – give yourself plenty of time. The following information is available in their guidance [document](#):

- Eligible disciplines;
- Eligible locations;
- General program requirements and
- Paperwork requirements
- Keep in touch: [Sign up](#) to receive information and reminders about the application process including deadlines.

→ [HRSA's STAR website](#) might also be helpful.

# What about the Public Service Loan Forgiveness Program?

## [Public Service Loan Forgiveness Program](#)

- Far more flexible in terms of occupation and location;
- Its flexibility makes applying cumbersome – but well worth your time.
- The website is very confusing – it is part of the main FAFSA website.
- There is a [specific link](#) for when you are ready to graduate and/or working and already repaying loans.

# How to use the HRSA Job Connector

## [Health Workforce Connector - Home Page \(hrsa.gov\)](https://hrsa.gov)

- Input desired location
- Site type (ex: hospital/inpatient, Critical Access Hospital, FQHC, etc. or you can search without a selection)
- Location Type
- Opportunities and Sites – you can sort for NHSC or Nurse Corps sites
- REMEMBER: The HRSA Job Connector lists open positions that are posted *the day you search*.
  - You will have to keep checking for open positions.
  - Proactively reach out to sites even if you don't see an open position – set up informational interviews.

# HRSA Virtual Job Fairs

- Open to all – not just prospective loan forgiveness program participants.
- All advertised positions will be in designated shortage areas
- You must pre-register
- If you complete a profile, employers will be able to reach out to you.
  - Take advantage of employers who actively recruit.
- Information will be posted [here](#).

# How to use the [3RNET.org](https://3rnet.org) Job Connector

- Similar to the HRSA Job Connector, you need to pre-register.
- For Employers
- For Professionals
  - Search by location
  - Drop down to select the type of position
  - Select the red marker to see more about the position

# Help is available

## Program Information:

**National Health Service Corp**

**NHSC General Information**

<https://nhsc.hrsa.gov/loan-repayment>

**Comparison Information**

<https://nhsc.hrsa.gov/loan-repayment/nhsc-all-loan-repayment-programs-comparison>

**NHSC Site Map**

<https://nhsc.hrsa.gov/sitemap>



# Help is available

## Program Information:

### Nurse Corp

#### **Nurse Corps General Information**

<https://bhw.hrsa.gov/funding/apply-scholarship/nurse-corps>

#### **Comparison Information**

<https://nhsc.hrsa.gov/loan-repayment/nhsc-all-loan-repayment-programs-comparison>

#### **Nurse Corp Site Map**

<https://data.hrsa.gov/topics/health-workforce/nurse-corps>

# Help is available

## Program Information:

### STAR Program – Organized a little differently

Informational link based on the 2022 program

<https://bhw.hrsa.gov/funding/apply-loan-repayment/star-lrp>

Most recent communication about STAR

<https://bhw.hrsa.gov/sites/default/files/bureau-health-workforce/funding/star-lrp-application-guidance.pdf>

### Public Service Loan Forgiveness – covers jobs in the governmental and non-profit sectors

General information

<https://studentaid.gov/pslf/>

Link to apply

<https://studentaid.gov/h/manage-loans>

# Help is available

## Job Search:

**HRSA Job Connector – works for NHSC, the Nurse Corps and STAR**

General Information <https://connector.hrsa.gov/connector/>

Search Page <https://connector.hrsa.gov/connector/search>

**3RNet Job Connector** <https://www.3rnet.org/>

**HRSA Virtual Job Fairs – includes a broad set of employers in shortage areas** <https://bhw.hrsa.gov/job-search/attend-virtual-job-fair>

# Help is available

## Shortage Designations:

### General Information

<https://bhw.hrsa.gov/workforce-shortage-areas/shortage-designation>

### HPSA Find tool

<https://data.hrsa.gov/tools/shortage-area>

# Illinois AHEC Contact Information

**Website:** [ilahec.uic.edu](http://ilahec.uic.edu)

*The website has contact information for the regional AHEC in your area.*

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*The Illinois Area Health Education Centers Network Program is funded by the Health Resources and Services Administration, Grant # U77HP26847 and administered by the National Center for Rural Health Professions, at the University of Illinois College of Medicine Rockford.*