

Loan Repayment & Visa Waiver 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 or National</p> <p>Appropriate degree, license or certification, and work experience as applicable for discipline (see Application & Program Guidance at http://nhsc.hrsa.gov/loanrepayment/pdf/2011nhscrlrpguidance.pdf)</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 approved NHSC site</p> <p>No concurrent service obligation</p> <p>Have not ever defaulted on a federal or state obligation</p> | <p>Currently or formerly holding a 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> <p>Must enroll as a Texas Health Steps provider</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> | Must practice in a designated HPSA or MHPSA in Texas at the time of application | 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> |






Loan Repayment & Visa Waiver 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) |
|--|---|--|---|--|--|
| 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 and processed quarterly. | Applications are currently accepted and processed year-round. | Application accepted year-round. The 2011 deadline is August 1, 2011 for service beginning September 1, 2011. |
| Service Obligation | 2-year minimum; may extend for 1-year periods after initial obligation completed. Full time and half time options for 2 or 4 years available. | 3 year minimum | 4 consecutive years with a service start date being the last day of the state fiscal year quarter (Nov/Feb/May/Aug) | 12 consecutive months, beginning the date full the application is received, or the date service begins, whichever is later. May renew annually. | 4 consecutive years beginning September 1st of the year accepted into the program |
| Approved Specialties | Allopathic or Osteopathic Physician Family Medicine General Pediatrics General Internal Medicine Obstetrics/Gynecology Geriatrics Nurse Practitioner Certified Nurse-Midwife Physician Assistant General Practice Dentist Registered Clinical Dental Hygienist Mental or Behavioral Health Professional Psychiatrist (MD or DO) Clinical or Counseling Psychologist Licensed Clinical Social Worker Psychiatric Nurse Specialist Marriage & Family Therapist Licensed Professional Counselor | All primary care and sub specialist physicians, including Psychiatry | Specialty is a ranking criteria, not an eligibility criteria Priority Specialties: Family Practice Osteopathic Family Practice Obstetrics/Gynecology General Internal Medicine General Pediatrics Psychiatry Geriatrics 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 | General Dentistry Pediatric Dentistry | Allopathic or Osteopathic Physician: Any medical specialty, or sub-specialty that provides services to children enrolled in Medicaid. Dentists: General and Pediatric or sub-specialty that provides services to children enrolled in Medicaid. |

Loan Repayment & Visa Waiver 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) |
|--|---|--|---|---|--|
| Maximum Annual Repayment Amount | 2-Year Full-Time Repayments: \$30,000 each year for first 2 years (Total \$60,000) Year 3 \$40,000 Year 4 \$40,000 Year 5 \$30,000 Year 6 \$30,000 Half-time options pay prorated dependent on length of service obligation | N/A | For those with student loan debt of \$160,000 or more Year 1 \$25,000 Year 2 \$35,000 Year 3 \$45,000 Year 4 \$55,000 Annual amounts pro-rated for debt below \$160,000 Pro-rated pay-outs are available for part-time service | \$10,000 annually Pro-rated amounts are available for part-time service | 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 Not made during residency (for physicians & dentists) | N/A | Loans for higher education; Not in default Not have an existing service obligation Not be subject to repayment through another student loan repayment or loan forgiveness program 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 with ineligible loans 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 Not made during residency |
| 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 repayment amount 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 receive funds, and will be removed from the program Will not be eligible to apply for any other loan repayment programs in Texas |

Loan Repayment & Visa Waiver 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) |
|--|---|---|---|---|---|
| For Additional Information and How to Apply |  TEXAS PRIMARY CARE OFFICE |  TEXAS PRIMARY CARE OFFICE |  TEXAS PRIMARY CARE OFFICE |  TEXAS PRIMARY CARE OFFICE |  TEXAS PRIMARY CARE OFFICE |
| | TX Primary Care Office PO Box 149347, Mail Code 1937 Austin, TX 78714-9347 (512) 458-7518 TexasPCO@dshs.state.tx.us www.TXLRP.org | TX Primary Care Office PO Box 149347, Mail Code 1937 Austin, TX 78714-9347 (512) 458-7518 TexasPCO@dshs.state.tx.us www.TXLRP.org | TX Primary Care Office PO Box 149347, Mail Code 1937 Austin, TX 78714-9347 (512) 458-7518 TexasPCO@dshs.state.tx.us www.TXLRP.org | TX Primary Care Office PO Box 149347, Mail Code 1937 Austin, TX 78714-9347 (512) 458-7518 TexasPCO@dshs.state.tx.us www.TXLRP.org | TX Primary Care Office PO Box 149347, Mail Code 1937 Austin, TX 78714-9347 (512) 458-7518 TexasPCO@dshs.state.tx.us www.TXLRP.org |
| Additional Programs | Nursing Education Loan Repayment Program (NELRP) | http://bhpr.hrsa.gov/nursing/loanrepay.htm HRSA Call Center: 877-464-4772 or callcenter@hrsa.gov | | Faculty Loan Repayment Program (FLRP) | http://bhpr.hrsa.gov/dsa/flrp HRSA Call Center: 877-464-4772 or callcenter@hrsa.gov |