



University of Nevada, Reno
School of Medicine
Nevada State Office of Rural Health

Nevada Health Service Corps State Loan Repayment Program

Full-Time & Half-Time Service Opportunities

Program Policy Guidebook

2026-2029

Terms and conditions for participation and performance within The Nevada Health Service Corps State Loan Repayment Program administered through the University of Nevada, Reno School of Medicine's Nevada State Office of Rural Health, and the Nevada System of Higher Education.

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Executive Summary

The Nevada Health Service Corps State Loan Repayment Program (NHSC SLRP) was established by the Nevada State Legislature in 1989 to improve access to healthcare in medically underserved areas across the state. Administered by the Nevada State Office of Rural Health (SORH) at the University of Nevada, Reno School of Medicine (UNR Med), the program provides educational loan repayment assistance to eligible health professionals in exchange for service in federally designated Health Professional Shortage Areas (HPSAs).

The program operates through a dual funding structure that includes both federal–state partnership funds and state, community, and philanthropic funds. It offers full-time and half-time service options to support provider placement in high-need communities. A Program At-a-Glance summary has been provided for quick reference; however, interested candidates are strongly encouraged to review the full Program Policy Guidebook to ensure they understand all eligibility requirements, service obligations, and program conditions.

Applications are accepted annually from July 1 through August 31. All complete applications are reviewed, scored, and ranked after the cycle closes. Awards are issued based on funding availability, applicant eligibility, service commitment, and site compliance with federal program requirements.

Program At-a-Glance

Program Feature	Summary
Program Purpose	Provides educational loan repayment to eligible health professionals serving in federally designated Health Professional Shortage Areas (HPSAs) across Nevada.
Administered By	Nevada State Office of Rural Health (SORH), University of Nevada, Reno School of Medicine.
Funding Structure	Federal–State Partnership funds and State/Community/Foundation funds (non-federal funds vary by year).
Application Cycle & Review	Applications accepted July 1–August 31 annually. All complete applications are reviewed, scored, and ranked after the cycle closes. Prior participation does not guarantee future funding; all applicants must reapply each year.
Service Commitment	Full-Time: 40 hrs/week for 45 weeks/year. Half-Time: 20–39 hrs/week for 45 weeks/year.
Initial Award Amounts	Primary Care (FT): Up to \$75,000 for 2 years. Dental & Mental Health (FT): Up to \$50,000 for 2 years. Half-time: Half of full-time award.

Renewal Awards	Up to half of the participant's initial award amount per one-year renewal term, based on discipline. Renewal is not guaranteed and is considered after new applicants.
Site Requirements	Must serve at an NHSC SLRP-approved site located in a federally designated HPSA; site must accept Medicaid/Medicare/CHIP and use a sliding fee scale.
Eligibility Highlights	U.S. citizen/national, active Nevada license, no conflicting service obligations, must serve in a HPSA matching discipline, must use funds only for qualifying educational loans.

Program Overview

Established by the Nevada State Legislature in 1989, the Nevada Health Service Corps State Loan Repayment Program (NHSC SLRP) is a workforce incentive initiative administered by the University of Nevada, Reno School of Medicine's (UNR Med) Nevada State Office of Rural Health (SORH). The program is designed to expand access to healthcare by encouraging qualified physicians and allied health professionals to serve in Nevada's underserved communities.

The NHSC SLRP is supported through two distinct funding streams:

- **Federal-State Program:**

The requirements, service obligations, and eligibility guidelines outlined throughout this guidebook specifically pertain to the Federal-State Partnership component of the NHSC SLRP. This portion of the program is administered in collaboration with the Health Resources and Services Administration (HRSA) and is subject to federally mandated standards and criteria.

- Federal-State Partnership Funded Awards require participants to fulfill their service commitment at NHSC SLRP-approved practice sites located within federally designated Health Professional Shortage Areas (HPSAs).
- All applicants must also meet federal eligibility requirements, including licensure, citizenship, and site criteria, which are defined in accordance with HRSA regulations.

- **State-State, Community and Foundation Program:**

The NHSC SLRP administers a flexible loan repayment option supported by state, local, and philanthropic funding sources. This program is designed to serve underserved communities and healthcare professions that may fall outside federal eligibility parameters.

Candidate eligibility—based on both profession and community need—is determined annually by the Nevada SORH and assessed on a case-by-case basis. Awards made under this program do not utilize federal matching funds unless the approved service site qualifies under federal criteria.

Participants accepted into this track must:

- Commit to a minimum two-year initial service obligation, and
- Meet performance expectations as outlined in their individual NHSC SLRP service agreement, which may vary based on the practice environment.

Participants who successfully complete their initial commitment may be eligible to reapply for additional one-year renewal contracts, subject to continued funding and program priorities.

Please note: Funding for this component of the program is contingent upon the availability of state or external funds and may not be offered every program year. Awards will be extended only when such non-federal resources are secured.

Since its inception, the program has placed over 362 healthcare professionals in a diverse range of disciplines across rural and underserved areas of the state. It offers both full-time and half-time service options in exchange for funding applied toward qualified educational loans.

By addressing critical provider shortages, the NHSC SLRP serves as a strategic tool in strengthening the state's healthcare infrastructure and improving health outcomes. Its core mission is to bridge gaps in access and reduce healthcare disparities by recruiting and retaining providers who may not have otherwise chosen to practice in high-need Nevada communities.

Eligibility Criteria

Participant Eligibility

To qualify for the NHSC SLRP federal-state partnership funds, participants must meet the following program eligibility requirements:

1. Be a United States citizen or national
2. Not have any contractual obligations for health care professional service to the federal government (e.g., an NHSC Scholarship or Loan Repayment Program obligation, or a NURSE Corps Loan Repayment Program obligation), or other entities. However, if the service obligation will be met before the NHSC SLRP contract has signed, then it is acceptable.
3. Providers cannot have an employment contract that has a service obligation requirement. For example, an employer offering a physician a recruitment bonus in return for the physician's agreement to work at that facility for a certain period or pay back the bonus.
4. Applicants must not have:
 - Federal judgment liens.
 - A current default on any federal payment obligations (e.g., Health Education Assistance Loans, Nursing Student Loans, Federal Income Tax Liabilities, Federal Housing Authority Loans, etc.) even if the creditor now considers them to be in good standing.
 - Breached a prior service obligation to the federal/state/local government or other entity unless it was later satisfied.

- Have any federal or non-federal debt written off as uncollectible or received a waiver of any federal service or payment obligation.
5. Must work in a HPSA that corresponds to their training and/or discipline. For instance, psychiatrists and other mental healthcare providers must serve in a mental health HPSA.
 - For full time primary care providers at a primary care HPSA, the initial contract can fund up to \$75,000 of loan repayment for two years of service at an NHSC SLRP approved site.
 - For primary care providers at primary care HPSAs, the limit is \$75,000,
 - Dental and mental health care providers can receive awards of up to \$50,000 in loan repayment for two years of service at an NHSC approved site.
 - All half-time providers will receive half the award for their obligation period.
 - Any amount above this, or the dental and mental health cap of \$50,000 must come from non-federal sources.
 6. Must agree to use NHSC SLRP funds only to repay qualifying educational loans. Qualifying education loans are Government and commercial loans for actual costs paid for tuition and reasonable educational and living expenses related to education of the participant.
 7. Must provide full-time or half-time primary health care services at an eligible site.

Figure 1: Full-Time and Half-Time Discipline Descriptions

Disciplines	Full-Time (40 hours/week)	Half-Time (20-39 hours/week)
Primary Care	<p>Direct Clinical Care: At least 36 hours/week, which may include up to 8 hours/week in teaching activities and up to 12 hours/week in approved alternative trainings.</p> <p>Administrative Duties: Up to 4 hours/week.</p>	<p>Direct Clinical Care: At least 18 hours/week, which may include up to 4 hours/week in teaching activities and up to 4 hours/week in approved alternative trainings.</p> <p>Administrative Duties: Up to 2 hours/week.</p>
Oral Health	<p>Direct Clinical Care: At least 36 hours/week, which may include up to 8 hours/week in teaching activities or in approved alternative settings.</p> <p>Administrative Duties: Up to 4 hours/week.</p>	<p>Direct Clinical Care: At least 18 hours/week, which may include up to 4 hours/week in teaching activities or in approved alternative settings.</p> <p>Administrative Duties: Up to 2 hours/week.</p>
Behavioral Health	<p>Direct Clinical Care: At least 36 hours/week, which may</p>	<p>Direct Clinical Care: At least 18 hours/week, which may</p>

<p><i>Note: Must serve in a Mental Health Professional Shortage Area</i></p>	<p>include up to 8 hours/week in teaching activities, and up to 20 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site.</p> <p>Administrative Duties: Up to 4 hours/week.</p>	<p>include up to 4 hours/week in teaching activities, and up to 10 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site.</p> <p>Administrative Duties: Up to 2 hours/week.</p>
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Administrative Duties:

Allowable administrative duties may include:

- Charting
- Administrative care coordination activities
- Training
- Laboratory follow-up
- Patient correspondence
- Attending staff meetings
- Activities related to maintaining professional licensure
- Other nontreatment related activities related to the participant’s NHSC practice
- Any time spent in a management role is also considered to be an administrative activity.
- The duties of a medical director are also considered mostly administrative.
- Applicants in this role cannot count more than four hours per week of administrative and management time toward the total required 40 hours per week.
- In the case of half-time participants, the maximum is two hours per week (during their 20–39-hour week).

Reservist Exception:

- Members of the U.S. Armed Forces Reserve or the National Guard are eligible to participate in the NHSC SLRP.
- NHSC SLRP recipients must inform reservists who receive awards that placement opportunities may be limited to minimize the impact of deployment on vulnerable populations.
- Military training or service does not count towards the NHSC SLRP service commitment.
- If a participant’s military training, service, or absences exceed 35 workdays per service year, their NHSC SLRP service obligation must be extended.
- If a reservist’s site cannot rehire them after deployment, they will be moved to another site to finish their service commitment.

- It is sometimes difficult to identify short-term assignments, and this fact might require reservists to sign an employment contract that goes beyond their commitment's completion date.
- If the participant is a reservist and is called to active duty, the amount of time they are on active duty (which does not count as NHSC SLRP service) must be added to their original NHSC SLRP obligation.

State-State Community and Foundation Program: Participant Eligibility Requirements:

As determined by the NHSC SLRP, candidates in the fields previously listed as well as other high-need health professions will be considered on a case-by-case basis. This flexibility allows the NHSC SLRP to fulfill needs in disadvantaged communities that may otherwise go unmet due to federal regulations. Profession and community level of underservice will be determined by the Nevada SORH. Candidates accepted into this program will be contractually obligated to a minimum of two years of service and must adhere to performance requirements set forth by the NHSC SLRP. These requirements are detailed in the contract between NHSC SLRP and the participant. These requirements will be addressed on a site basis (dependent on practice environment). Funding under this program will be provided by non-Federal sources.

Discipline Eligibility

NHSC SLRP participants must have completed training in an accredited graduate program and hold an active, valid, and unrestricted license to practice in one of the eligible disciplines listed below. These disciplines form the backbone of primary care and behavioral health services most urgently needed in Nevada's HPSAs.

Abbreviation	Profession
MD	Allopathic Medicine
DO	Osteopathic Medicine
CNM	Certified Nurse-Midwife
DDS/DMD	General and Pediatric Dentistry
DT	Dental Therapist (licensed to practice in the state)
RD	Registered Dietician (licensed to practice in the state)
NP	Nurse Practitioner
CNM	Certified Nurse-Midwife
PA	Physician Assistant
RDH	Registered Dental Hygienist
HSP	Health Service Psychologist (Clinical or Counseling)
LCSW	Licensed Clinical Social Worker
PNS	Psychiatric Nurse Specialist
LPC	Licensed Professional Counselor
MFT	Marriage and Family Therapist
RN	Registered Nurse
Pharm	Pharmacist

LADAC	Licensed Alcohol and Substance Abuse Counselor (Licensed/credentialed/certified by their state or practice that meet education requirements and master’s degree requirement)
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Approved Primary Care Specialties for Physicians:

- Family Medicine (and Osteopathic General Practice), Internal Medicine, Pediatrics, Obstetrics/Gynecology, Geriatrics, Psychiatry
- General practitioners who have not completed residency programs are not eligible for funding under the NHSC SLRP.

Approved Primary Care Specialties for Nurse Practitioners and Physician Assistants:

- Adult, Family, Pediatrics, Psychiatry/Mental Health, Geriatrics, and Women’s Health

Practice Site Eligibility

To participate in the NHSC SLRP, participants must fulfill their service obligation at an NHSC SLRP approved practice site and meet various practice site requirements. These sites are essential access points for care in communities facing the greatest provider shortages, and their designation ensures resources are directed where they are most urgently needed. By placing professionals in these settings, the program strengthens the statewide health workforce, supports the sustainability of high-need facilities, and helps reduce disparities by aligning provider capacity with the documented needs of HPSA populations across Nevada.

Practice Site Requirements:

- Be public or non-profit private entities located in a HPSA and providing health care services there.
- A non-profit private entity is one that cannot lawfully hold or use any part of its net earnings to benefit any private shareholder or individual.
- Non-profit organizations that operate for-profit health care facilities must accept reimbursement from Medicare, Medicaid, and the Children’s Health Insurance Program.
- They must use a sliding fee scale and see all patients regardless of their ability to pay.
- All sites must be in a federally designated HPSA.
- Medically Underserved Areas or Populations and shortage areas designated by the state do not qualify.
- Eligible sites, except free clinics, must charge the usual and customary rates for professional services.
- Eligible sites must offer discounts to low-income individuals, such as through a sliding fee scale.
- For information about current HHS Poverty Guidelines, visit [Federal Register / Vol.90, No. 11 / Friday, January 17, 2025 / Notices](#).

Eligible Practice Sites:

The following site types are eligible practice sites for participants:

- Federally Qualified Health Centers (FQHCs):
- Community Health Centers
- Migrant Health Centers
- Homeless Programs
- Public Housing Programs
- FQHC Look-A-Likes
- Centers for Medicare & Medicaid Services (CMS)
- Certified Rural Health Clinics (RHC)
- Other health facilities
- Community outpatient facilities
- Community mental health facilities
- State and county health department clinics
- Immigration and Customs Enforcement Health Service Corps
- Free clinics
- Mobile units
- School-based programs
- Critical Access Hospitals affiliated with a qualified outpatient clinic
- Rural Emergency Hospitals affiliated with a qualified outpatient clinic
- State mental health facilities.
- Indian Health Service Facilities, Tribally Operated 638 Health Programs, and Urban Indian Health Programs
- Federal Indian Health Service (IHS) Clinical Practice Sites
- Tribal/638 Health Clinics
- Urban Indian Health Program
 - IHS and tribal hospitals You can view the [National Health Service Corps' IHS and tribal hospital site expansion](#)
- Correctional or detention facilities
- Federal prisons
- State prisons
- Private practices (solo or group).

Program Requirements for Participation

Requirements of Participation

All candidates accepted into the NHSC SLRP must execute a written contract with the UNR Med. This contract will explicitly reference the NHSC SLRP Application and Program Policy Guidebook, and all terms contained therein must be observed throughout the duration of the service obligation. Any breach of these terms places the participant in default status and may result in financial penalties as outlined in the program guidelines.

The following provisions apply during the contracted service period:

1. Clinical Practice Requirement

Participants must engage in clinical practice—either full-time or half-time—as defined in **Figure 1: Full-Time and Half-Time Discipline Descriptions**. All service must be performed within a public or nonprofit private entity located in a federally designated Health Professional Shortage Area (HPSA) appropriate to the participant’s discipline.

2. Term of Service

Participants must complete the full duration of service specified in their contract. The length of the obligation, renewal options, and any conditions for modifying or extending the service period are governed by the executed agreement. Service must be completed in accordance with the clinical practice requirements and designated HPSA assignment outlined in the contract.

3. Service in a Federally Designated HPSA Area

The service site must be located within an area designated by the Nevada SORH and the federal government as a HPSA. The specific site and geographic area will be detailed in the participant’s contract.

4. Charges for Services

Participants must agree to the following conditions related to billing and accessibility:

- Provide services free of charge or on a sliding fee scale to patients unable to pay. Third-party payers legally obligated to pay may be billed accordingly.
- Ensure that no individual receiving health services shall face discrimination based on their ability to pay or due to the source of payment being Part A or B of Title XVIII (Medicare), Title XIX (Medicaid), or Title XXI (State Children’s Health Insurance Program – Nevada Check-up) of the Social Security Act.
- Accept Medicare Part B and Medicaid reimbursement as full payment for covered services, in accordance with section 1842(b)(3)(B)(ii) of the Social Security Act.
- Establish a provider agreement with Nevada Medicaid to serve patients enrolled in the state Medicaid plan.
- Charge fees consistent with usual and customary rates prevailing in the local area. A fee schedule or sliding scale policy must be submitted to the Nevada SORH.
- Deliver care in accordance with medically accepted quality and performance standards within the designated underserved area.

Teaching and Academic Service Credit

NHSC SLRP participants may receive credit for clinical teaching activities, subject to the following provisions:

- **Full-time participants** may count up to 8 hours per week of clinical teaching at their NHSC SLRP-approved site(s) toward the 40-hour weekly service requirement.
- **Part-time participants** may count up to 4 hours per week of teaching towards their minimum 20-hour weekly service requirement.
- If teaching occurs at a HRSA-approved Teaching Health Center, full-time participants may count up to 20 hours per week as service time; part-time participants may count up to 10 hours per week toward their service obligation.

All teaching hours must occur within approved service sites and relate to the participants discipline and scope of practice.

Licensure and Certification Requirements

Participants must maintain an active, unrestricted license to practice in the State of Nevada in the field for which they are applying. A copy of their license must be submitted to and kept on file with the Nevada SORH. In addition:

- There may be no restrictions in force on the participant's DEA certificate (if applicable)
- The Nevada SORH reserves the right to review licensure status at any time to assess for disciplinary actions, claims, or other conditions that may affect eligibility or service obligations.

Malpractice Insurance Requirements

Throughout the duration of the NHSC SLRP service contract, participants are required to maintain professional inability (malpractice) insurance that:

- Covers all services performed under the contract.
- Is underwritten by an insurance provided acceptable to the UNR Med NHSC SLRP, and
- Provides minimum coverage of \$1,000,000 per claim and \$3,000,000 aggregate per year

Participants are responsible for the cost of coverage and must furnish proof of insurance (certificates of coverage) to the Nevada SORH upon request.

Reporting Requirements

For the purposes of financial tracking and compliance, the NHSC SLRP will utilize the participant's educational loan balance as of the official contract start date. Funds disbursed through the NHSC SLRP program are restricted for use exclusively toward the repayment of qualified educational debt, as determined by the Nevada SORH.

Participants must submit documentation verifying repayment of qualifying loans within 30 days of receiving program funds. Failure to provide this documentation in a timely manner may result

in the participant being designated in default. Use of NHSC SLRP funds for any purpose other than eligible loan repayment is strictly prohibited and constitutes a breach of contract, triggering default provisions and associated penalties.

Additionally, non-payment or untimely payments to loan servicers—particularly those that result in additional interest charges—are also considered a breach of contract and may lead to default status.

The NHSC SLRP reserves the right to request additional reports and supporting documentation at its discretion.

- **Tax Reporting Notice:** Effective January 1, 2004, loan repayment funds provided under the NHSC SLRP program are not considered taxable income by the Internal Revenue Service. (See Appendix 3, HR 4520.)

Program Monitoring

To ensure compliance with program requirements, the NHSC SLRP reserves the right to monitor participants throughout their service obligation. Monitoring activities may include—but are not limited to—on-site visits by staff from UNR Med, requests for written reports, review of clinical records and schedules, and participant interviews.

Participants may be required to provide supporting documentation such as:

- Patient appointment logs and hospital visitation schedules
- Regular office hours and staffing patterns
- Financial and operational records demonstrating services provided to uninsured or underinsured patients
- Documentation of compliance with Medicare, Medicaid, and other applicable reimbursement program requirements
- Other materials relevant to the conduct of clinical practice under this program

All monitoring efforts will be conducted with strict adherence to patient confidentiality standards. The NHSC SLRP will exercise reasonable care and implement appropriate safeguards to protect the privacy of individuals whose records may be reviewed. All personnel involved in monitoring will comply fully with HIPAA regulations and applicable privacy laws.

Absence, Leave, and Transfer Policies

To maintain program integrity and ensure continuity of care in underserved communities, participants in the NHSC SLRP must adhere to the following policies regarding time away from service and site placement:

1. **Absences and Leave Allowances** Participants are required to complete a minimum of 45 weeks of service per year during their contract period. Any combination of leave totaling more than 7 weeks per service year—whether for vacation, sick leave, continuing education, or personal reasons—will result in non-compliance and may trigger default proceedings under the terms of the service contract.

Excused Absences:

The following types of absences may be granted without penalty if properly documented and approved:

- **Jury Duty:**
Participants must submit a copy of their final jury duty documentation verifying the total time served. Jury duty is considered an excused absence and will not count against the 45-week service requirement.
- **Maternity and Paternity Leave:**
Participants must follow their employer's established leave policies. In addition:
 - Submit written notice of intended leave, including exact start and end dates, to the Nevada SORH.
 - Include supporting documentation provided to and/or from the employer.
 - Execute a contract addendum to extend the term of service by the total amount of leave taken.

Failure to submit documentation or to notify the NHSC SLRP of extended absences, regardless of reason, places the participant at risk of default status.

2. **Transfers**

Participants are expected to fulfill their entire service obligation at the approved practice site identified in their original contract. In cases of practice closure, failure, or extraordinary personal circumstances, a participant may formally request a transfer to another NHSC SLRP-approved site located in a designated HPSA within the state of Nevada.

Transfer requests will be evaluated on a case-by-case basis and must include:

- A letter of explanation outlining the reason for the transfer,
- Supporting documentation (e.g., a termination letter, employer communication)
- A proposed alternative placement site that meets NHSC SLRP eligibility criteria.

Approval of a transfer is not guaranteed and is subject to availability of suitable sites and program resources.

Program Compliance

Termination Policy

The NHSC SLRP may terminate a participant's contract with a minimum of thirty (30) days' written notice if the participant is in breach and fails to remedy the breach within that timeframe. Upon termination for cause, the participant must repay all funds previously disbursed, including any applicable interest and penalties as outlined in the program's Default Penalties section. In the event of legal or equitable action arising from the agreement, the prevailing party will be entitled to recover all reasonable attorneys' fees, court costs, and related expenses.

In the event of the participant's death, the service obligation may also be terminated.

Participants may terminate their contract by providing six (6) months' written notice. However, termination by the participant is subject to the immediate cessation of loan repayment disbursements and may require full or partial repayment of previously awarded funds—along with penalties, interest, and any fees associated with enforcement—particularly if the service obligation has not yet commenced.

Waiver Provision

Participants may request a partial or full waiver or suspension of their service obligation if they are unable to fulfill program requirements due to serious illness or other compelling personal circumstances.

Waivers will be considered only when:

- Compliance is rendered impossible; or
- Enforcement would result in extreme hardship or be deemed unconscionable.

All waiver requests must be submitted in writing and will be reviewed on a case-by-case basis by the Nevada SORH.

Default Penalties

A participant shall be considered in default if they fail to fulfill any portion of their service obligation under the NHSC SLRP. In the event of default, the participant will be required to repay funds to the program in accordance with the terms outlined below:

1. The full amount of loan repayment funds disbursed by the NHSC SLRP for any period of obligated service not served;
2. An amount equal to the product of the number of months of obligated service that were not completed by the individual, multiplied by \$7,500;

3. The interest of the amounts described in subparagraphs (1) and (2), at the maximum legal prevailing rate, as determined by the Treasurer of the United States, from the date of breach; except that the amount the United States is entitled to recover under this paragraph shall not be less than \$31,000, and
4. The amount owed is due to be paid within one year of breach.

Application Information

Application Cycle & Funding Availability

The NHSC SLRP accepts applications annually from July 1 through August 31 (a 60-day application window), unless otherwise adjusted due to funding availability. Program operations and award cycles are contingent upon annual funding, and timelines may be modified if required by federal or state funding conditions.

All complete applications received during the cycle are reviewed, scored, and ranked in accordance with the selection criteria established in the grant application. Awards are issued after the full review and ranking process is completed, and funding is allocated to the highest-ranked applicants until all available program funds for that year have been awarded.

Participation in a prior NHSC SLRP contract does not guarantee future funding. All applicants must reapply each program year and will be evaluated competitively based on the current cycle's eligibility and selection criteria.

Applicants who are not funded due to limited resources may be placed on a waitlist or encouraged to reapply in the next program year, depending on funding conditions.

Application Submission Process

All applications for the NHSC SLRP must be submitted electronically through Microsoft Forms using the application links provided below. These links are active only during an open application cycle. PDF or paper versions of the application are not available. Application materials submitted by email, in whole or in part, are not acceptable and will not be reviewed. All required information must be submitted directly through the Microsoft Forms application system. Applications that are missing required information or submitted incomplete will not be reviewed, and it is the applicant's responsibility to ensure that all materials are complete and accurate at the time of submission.

To apply:

1. **Navigate to the NHSC SLRP Website:** [link](#)
Navigate to the NHSC SLRP website and scroll to the section titled “Application Submission Process.” Follow the instructions provided to locate the application materials.
2. **Prepare Required PDF Documents Before Opening the Application**
The application form requires you to upload PDF versions of all required documents before submission. To ensure a smooth process, gather and prepare all documents before accessing the application form. Required PDF documents include:
 - **Original Loan Documentation**
Acceptable documents include one of the following for each loan:
 - Promissory Note
 - Notice of Loan Guarantee
 - Disclosure Statement
 - **Proof of Current Loan Balances**
Loan balance statements must reflect your current loan status. If you have submitted an application in the past, you must obtain new, updated loan balance statements.
 - **Employer Endorsement Form**
3. **Access and Complete the NHSC SLRP Application Form**
Once your PDF documents are prepared, return to the Application Submission Process section and open the appropriate application link:
 - NHSC SLRP Physician Application (for physicians only)
 - NHSC SLRP Non-Physician Application (for allied health professionals)

Note: Application links are only active during open application cycles.

4. **Submit the Online Application**
Complete all fields in the application form and upload each required PDF document in the designated sections. *The application cannot be submitted unless all required documents are uploaded.*

Important Note: Loans that have been consolidated or refinanced with non-educational debt are not eligible. To determine eligibility, original documentation must be submitted for each loan included in a consolidated or refinanced loan.

Applicant Review Criteria

All applications will be evaluated using the scoring rubric outlined below. Please note that certain applicants may receive priority consideration based on the following criteria; however, receiving priority points does not guarantee an award.

Scoring Rubric

In alignment with Nevada’s healthcare workforce priorities, the NHSC SLRP scoring framework incorporates factors that support the state’s efforts to strengthen and retain its healthcare workforce. These scoring determinants are reviewed annually by the Nevada SORH to ensure they remain responsive to evolving community needs, workforce trends, and provider distribution patterns across rural and underserved areas.

Although discipline is no longer used as a scoring determinant, the program must comply with the minimum discipline distribution requirements established in the NHSC SLRP grant. Each fiscal year, the program is required to award a minimum of seven primary care, four mental health, and three “other” awards, which may include dental, pharmacy, or other eligible health professions. These minimums may be met through either first-time or renewal awards.

If additional funding remains after meeting the required minimums, remaining awards will be distributed based on a combination of the established scoring rubric and the state-identified priority disciplines for that program year. This ensures that the program remains both compliant with federal requirements and responsive to Nevada’s most urgent workforce needs.

Point allocations and program priorities may vary from year to year based on changes in funding requirements, statewide workforce data, and federal guidance. This approach ensures the program remains flexible, data-driven, and aligned with its mission to improve access to care in Nevada’s underserved communities.

Figure 2: Point-Based Scoring Rubric

Determinant	Points
Nevada Born	1
Current Nevada Resident	1
Attended or graduated from a Nevada health professional or training program	1
Previous Area Health Education Center (AHEC) Scholar (may be affiliated with any AHEC program nationwide; documentation required)	1
Applying for Renewal (previously completed an NHSC SLRP contract)	1
Federally Designated HPSA Score	HPSA Score 1-4 = 1 HPSA Score 5-19 = 2 HPSA Score 20-25 = 3
Maximum Possible Points	8

Award Amounts and Renewal Eligibility

Award amounts under the NHSC SLRP are based on funding availability, applicant eligibility, and program priorities. Maximum award amounts are not guaranteed and may vary year to year.

Participants who successfully complete an NHSC SLRP service obligation may apply for a one-year renewal contract, subject to continued eligibility and available funding. Approved renewal applicants may receive up to half of their original award per a one-year term. Participants may continue to reapply annually until their qualifying educational debt is fully repaid. While renewal applicants receive additional consideration, renewal awards are not guaranteed.

Figure 3: Award Amounts by Provider Type & Service Commitment

Provider Type	Full-Time (Two-Year Initial Contract)	Half-Time (Two-Year Initial Contract)
Primary Care Providers	Up to \$75,000	Up to \$37,500
Dental Providers	Up to \$50,000	Up to \$25,000
Mental Health Providers	Up to \$50,000	Up to \$25,000
Other Eligible Disciplines (as defined by NHSC SLRP)	Up to \$50,000	Up to \$25,000

Award Acceptance and Disbursement Requirements

To ensure timely and compliant participation in the NHSC SLRP, all selected awardees must adhere to the following requirements:

- 1. Award Acceptance Deadline**

Awardees must formally accept their NHSC SLRP award within seven (7) calendar days of receiving the initial notification. Failure to accept the award within this timeframe will result in forfeiture of placement in the program, and an alternate candidate will be selected.

- 2. Mandatory Orientation Requirement**

All NHSC SLRP participants are required to attend a mandatory virtual Orientation prior to the disbursement of funds. This session will cover critical information regarding program obligations, contract terms, and compliance expectations. Failure to attend the Orientation will result in disqualification from the program and reassignment of the award to another candidate.

- 3. Proof of Loan Payment**

Upon receiving the award disbursement, participants must cash the check and submit proof of payment toward the qualifying loan amounts listed in their application within thirty (30) calendar days. Failure to provide proof of payment within the designated timeframe will result in forfeiture of the award, place the participant in default status, and the award will be reassigned to another eligible applicant.

Waitlist Notification

Given the highly competitive nature of the NHSC SLRP, applicants who are not initially selected may be placed on a temporary waitlist for the current application cycle. All candidates eligible for the waitlist will be formally notified of their status. The waitlist serves as a contingency mechanism to ensure that all available funding is allocated efficiently within the same program year. If selected applicants decline an award or do not meet onboarding requirements, individuals on the waitlist may be considered for placement.

Placement on the waitlist does not guarantee selection or funding. The waitlist applies only to the active application cycle, and it does not carry over to subsequent years. Applicants who remain unfunded at the end of the cycle must reapply during the next open application period and will be evaluated competitively alongside all other applicants. Prior-year waitlist status does not confer priority or preference in future cycles.

Definitions

Program and Participant Definitions

- “**Allied Health**” refers to all healthcare professions excluding those licensed in allopathic or osteopathic medicine.
- “**Benefit Payments**” refer to the disbursement of loan repayment funds by the Nevada SORH to the practitioner through appropriate financial mechanisms, as outlined in the participant’s executed contract. Ongoing payments are contingent upon confirmation from the approved community site that the practitioner is actively fulfilling their service obligation in a satisfactory manner and upon submission of documentation verifying that loan payments have been made to the designated commercial lending institutions for qualified educational loans.
- The “**National Health Service Corps State Loan Repayment Program**” refers to the federally supported initiative established under Public Law 100-177 to ensure an adequate supply of trained healthcare professionals for the NHSC SLRP. Practitioners applying to the NHSC SLRP, which is funded in part through federal appropriations, are subject to the rules, regulations, and eligibility criteria of both the federal NHSC SLRP and the Nevada SORH
- “**Non-Discharge-ability in Bankruptcy**” indicates that financial obligations resulting from a participant’s breach of contract, including damage repayment, are **not eligible for discharge** through bankruptcy, unless a bankruptcy court specifically determines that continued liability would impose **undue hardship** on the individual.

- **“Obligated Contractual Period”** refers to the defined timeframe during which a participant must fulfill their service commitment by providing direct health care services to an underserved area, as specified in their program contract. For first-time participants, this obligation consists of a minimum of two years of continuous clinical service—either full-time or half-time, depending on contract terms—within an approved site in a federally designated HPSA.
 - The obligated period is measured as a 12-month year, exclusive of approved time for annual, sick, and continuing education leave. Upon mutual agreement between the participant and the program, additional service periods may be arranged for shorter or longer terms. Loan repayment funds are disbursed in addition to any salary, benefits, or compensation received from the employment site and are contingent upon documented proof of qualifying loan repayments.
- **“Program Applicants”** refers to individuals applying to the NHSC SLRP who meet all program and site requirements as outlined in this document.
- **“Waiver of Recovery”** denotes the full or partial cancellation of a participant’s service obligation or the program’s right to recover damages in situations where continued compliance is determined to be **impossible or would cause extreme hardship**, and where strict enforcement would be considered **unconscionable**. All waiver requests are subject to formal review and final approval by the Nevada SORH.

Eligibility and Service Definitions

- **“Obligated Service”** refers to the minimum required service expectations of program participants, which include:
 - Provision of primary, behavioral, or dental health services, as applicable, to individuals residing within the approved underserved catchment area, delivered in accordance with accepted clinical standards.
 - Service fees that reflect prevailing market rates for the local area.
 - A commitment to charge reduced or no fees for patients unable to pay.
 - A non-discrimination policy ensuring that individuals are not denied care based on their ability to pay or their insurance status, including those covered by Medicare (Title XVIII), Medicaid (Title XIX), or CHIP/Nevada Check-Up (Title XXI).
 - An agreement to accept assignment for payment under section 1842(b)(3)(B)(ii) of the Social Security Act for services reimbursable under these public health programs.
- **“Primary Care Residency Training”** refers to a residency program in family practice, general internal medicine, pediatrics, or obstetrics/gynecology approved by the Accreditation Council for Graduate Medical Education (ACGME), or a post-doctoral training program in

osteopathic general practice, including osteopathic residencies that emphasize family medicine and are approved by the American Osteopathic Association

- **“Professional Qualifications and Preferences”** refers to documented evidence of an applicant’s qualifications and demonstrated competence to practice in a designated HPSA in Nevada, as determined by the program. Qualifying attributes may include, but are not limited to:
 - Board eligibility or board certification in the applicant’s medical specialty as declared in the application
 - A broad range of clinical skills gained during residency or professional training that are especially relevant to underserved settings (e.g., a family physician with specialized obstetric training), supported by training documentation
 - Significant professional accomplishments during or following residency that reflect the applicant’s value to underserved primary care environments, as verified by professional colleagues or supervisors
 - Endorsements from department chairs, program directors, clinical supervisors, or healthcare administrators that attest to the applicant’s suitability for high-need settings
 - Exceptional clinical or personal performance evaluations from post-graduate training, particularly when demonstrated in HPSAs or MUAs.

Loan and Financial Definitions

“Qualifying Loans” refer to educational loans that are eligible for repayment through the NHSC SLRP. The program will reimburse practitioners for the principal, reasonable interest, and approved related expenses (such as mandatory insurance premiums on outstanding balances) for government (federal, state, or local) and commercial loans obtained to cover:

- Tuition for health or allied health professional degree programs,
- Other necessary education-related expenses—such as fees, books, laboratory costs
- Reasonable living expenses as defined by the program

For this program, loans issued directly by professional schools to their students are considered commercial loans.

“Reasonable Educational Expenses” are non-tuition costs associated with the participant's professional education that are deemed mandatory by the degree-granting institution. These include fees, books, supplies, equipment, and other materials officially incorporated into the school’s estimated standard student budget for the academic year(s) attended.

“Reasonable Living Expenses” include the costs of housing, meals, transportation, and other living costs incurred during enrollment in a health professional program. These amounts must align with the annual standard student budget as published by the participant’s institution for the corresponding academic year(s).

The NHSC SLRP will not repay:

- Loans that have already been fully repaid
- Loans consolidated or refinanced with non-educational debt
- Financial debts or service obligations incurred through the following programs:
 - Physician Shortage Area Scholarship Program
 - Public Health and National Health Service Corps Scholarship Training Program
 - National Health Service Corps Scholarship Program
 - Armed Forces Health Professions Scholarship Programs (Army, Navy, Air Force, Marine Corps)
 - Indian Health Service Scholarship Program

Additionally, ineligible loans include:

- Loans lacking verifiable documentation
- Loans from non-eligible sources (e.g., friends, family, or non-commercial lenders)
- Loans or portions of loans that exceed reasonable educational or living expenses, as defined by institutional student budgets during the applicable loan year

Designation and Geographic Definitions

“Dental Health Professional Shortage Area (Dental HPSA)” refers to a designation, assigned by the U.S. Department of Health and Human Services, Bureau of Primary Health Care’s Office of Shortage Designation, identifying areas with insufficient access to dental care. Dental HPSAs may be geographic, population-based, or facility-based.

“Frontier” areas refer to a designation assigned by the Nevada SORH for areas characterized by extreme geographic isolation and sparse population density.

“Mental Health Professional Shortage Area (Mental Health HPSA)” refers to a designation, assigned by the U.S. Department of Health and Human Services, Bureau of Primary Health Care’s Office of Shortage Designation, identifying communities with a critical shortage of mental health providers. These may be geographic regions, specific populations, or individual facilities.

“Primary Medical Care Health Professional Shortage Area (Primary Care HPSA)” refers to a federal designation, assigned by the U.S. Department of Health and Human Services, Bureau of Primary Health Care’s Office of Shortage Designation, based on established regulatory criteria. Primary Care HPSAs may be classified as geographic, population-based, or facility-specific areas experiencing a shortage of primary medical care providers.

“Rural” areas are identified by county, census tract, or ZIP code that are either (1) located at least 35 minutes or more from the nearest established health service area, or (2) formally designated as rural by the Nevada SORH.

“Urban” areas refer to location within counties, census tracts, or ZIP codes that fall under Standard Metropolitan Statistical Areas (SMSAs), as classified by the U.S. Bureau of the Census.

Appendix I

NRS 630.264 Restricted license to practice medicine in medically underserved area of county.

1. A board of county commissioners may petition the Board of Medical Examiners to waive the requirements of paragraph (d) of subsection 2 of [NRS 630.160](#) for any applicant intending to practice medicine in a medically underserved area of that county as that term is defined by regulation by the Board of Medical Examiners. The Board of Medical Examiners may waive that requirement and issue a license if the applicant:

(a) Has completed at least 1 year of training as a resident in the United States or Canada in a program approved by the Board, the Accreditation Council for Graduate Medical Education or the Coordinating Council of Medical Education of the Canadian Medical Association, respectively;

(b) Has a minimum of 5 years of practical medical experience as a licensed allopathic physician or such other equivalent training as the Board deems appropriate; and

(c) Meets all other conditions and requirements for a license to practice medicine.

2. Any person licensed pursuant to subsection 1 must be issued a license to practice medicine in this State restricted to practice in the medically underserved area of the county which petitioned for the waiver only. A person may apply to the Board of Medical Examiners for renewal of that restricted license every 2 years after being licensed.

3. Any person holding a restricted license pursuant to subsection 1 who completes 3 years of full-time practice under the restricted license may apply to the Board for an unrestricted license. In considering an application for an unrestricted license pursuant to this subsection, the Board shall require the applicant to meet all statutory requirements for licensure in effect at the time of application except the requirements of paragraph (d) of subsection 2 of [NRS 630.160](#).

(Added to NRS by [1987, 1672](#); A [1989, 417, 1967](#); [1991, 1885](#); [1993, 2299](#); [2001, 762](#); [2003, 1887](#))—(Substituted in revision for NRS 630.164)

Appendix II

H. R. 4520—56

SEC. 320. EXCLUSION FOR PAYMENTS TO INDIVIDUALS UNDER NATIONAL HEALTH SERVICE CORPS LOAN REPAYMENT PROGRAM AND CERTAIN STATE LOAN REPAYMENT PROGRAMS.

(a) IN GENERAL. —Section 108(f) (relating to student loans) is amended by adding at the end the following new paragraph:

“(4) PAYMENTS UNDER NATIONAL HEALTH SERVICE CORPS LOAN REPAYMENT PROGRAM AND CERTAIN STATE LOAN REPAYMENT PROGRAMS. —In the case of an individual, gross income shall not include any amount received under section 338B(g) of the Public Health Service Act or under a State program described in section 338I of such Act.”.

(b) TREATMENT FOR PURPOSES OF EMPLOYMENT TAXES. —Each of the following provisions is amended by inserting “108(f)(4),” after

“74(c),”:

(1) Section 3121(a)(20).

(2) Section 3231(e)(5).

(3) Section 3306(b)(16).

(4) Section 3401(a)(19).

(5) Section 209(a)(17) of the Social Security Act.

(c) EFFECTIVE DATE. —The amendments made by this section shall apply to amounts received by an individual in taxable years beginning after December 31, 2003.

[Visit the full bill](#)

ACKNOWLEDGEMENT OF RECEIPT
OF
APPLICATION AND PROGRAM POLICY GUIDEBOOK

I _____ hereby acknowledge receipt of the Nevada Health Service Corps State Loan Repayment Program (NHSC SLRP) Application and Program Policy Guidebook.

I understand that this document guides the way in which I must conduct myself and my practice during my term of service with the NHSC SLRP and agree to adhere to the stipulations within.

Participant Signature

Date

NHSC SLRP Signature

Date



University of Nevada, Reno

School of Medicine

Nevada State Office of Rural Health