



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
2025

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 their service in designated Health Professional Shortage Areas (HPSAs).

The program operates with a dual funding structure, incorporating both federal-state partnership funds and state-only funds, and offers full-time and half-time service options. Since its inception, the program has placed over 280 practitioners throughout Nevada.

Applications are accepted annually from September 1 to October 30. Awards are based on funding availability, service commitment, provider discipline, and site eligibility.

Program At-a-Glance

Program Feature	Details
Established	1989 by the Nevada State Legislature
Administered By	Nevada State Office of Rural Health (SORH), University of Nevada, Reno School of Medicine (UNR Med)
Application Period	Sept 1 – Oct 30 annually
Review Process	2 weeks
Service Commitment	Full-Time (40 hrs./week) for 45 weeks/year Half-Time (20–39 hrs./week) for 45 weeks/year
Service Term	Initial: 2 years (first-time applicants) Renewal: 1-year (for participants completing prior obligation)
Max Award Amounts	Initial: Up to \$50,000, 2-year service commitment Renewal: Up to \$25,000, 1-year service commitment
Eligible Professions	Physicians, Dentists, Behavioral Health Providers, Allied Health, RNs, etc. (See pages 7 & 8 for full list)
Site Requirement	Must serve at an NHSC SLRP-approved site in a federally designated HPSA.

Funding Streams

Funding Type	Federal-State
Federal-State	Requires adherence to federal HPSA and eligibility criteria under HRSA guidance. Primary source of funding.
State-Only	Provides enhanced flexibility to address Nevada's unique workforce demands, although dedicated state funding is intermittent and not consistently assured.

Eligibility Summary

Participant Criteria	Site Criteria
U.S. Citizen or National	Located in a federally designated HPSA
Active, unrestricted Nevada license & DEA	Public or non-profit organization (some for-profits if qualified)
Service in approved discipline and specialty	Offers sliding fee scale and sees all patients regardless of ability to pay
No conflicting service obligations or defaults	Participates in Medicaid/Medicare/CHIP

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 280 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 Requirements

Participant Eligibility

To qualify for the NHSC SLRP federal-state partnership funds, applicants must meet the following criteria:

1. Must fall within one of the following health professions:

Abbreviation	Profession
CNM	Certified Nurse-Midwives
DDS/DMD	General and Pediatric Dentistry
HSP	Health Service Psychologist (formerly Clinical or Counseling Psychologists – Ph.D. or equivalent.)
LADAC	Masters-level, Licensed Alcohol and Substance Abuse Counselors
LCSW	Licensed Clinical Social Workers
LPC	Licensed Professional Counselors
MD/DO	Doctor of Allopathic Medicine Doctor of Osteopathic Medicine
MFT	Marriage and Family Therapists
NP	Primary Care Certified Nurse Practitioners
PA	Primary Care Physician Assistants
Pharm	Pharmacist
PNS	Psychiatric Nurse Specialists
RDH	Registered Clinical Dental Hygienists
RN	Registered Nurse

Eligible Specialties

1. For Physicians (MD/DO):

Family Medicine, Internal Medicine (including Geriatrics), Pediatrics, Obstetrics/Gynecology, General Psychiatry

2. For Nurse Practitioners and Physician Assistants (NP/PA):

Adult, Family, Pediatrics, Psychiatry/Mental Health, Geriatrics, Women's Health

2. Must be a United States citizen or national, including naturalized citizens.
3. Must be fully licensed to practice in the State of Nevada, with no restrictions on their DEA registration, if applicable.
4. Must not have an existing contractual service obligation to the federal government (e.g., National Health Service Corps Scholarship, National Health Service Corps Loan Repayment Program, Nurse Corps Loan Repayment Program), another state loan repayment program (excluding those funded by HRSA), or other entities – unless that obligation will be fully satisfied prior to signing an NHSC SLRP contract.

- *Note: Certain provisions in employment contracts containing service terms – such as those tied to recruitment bonuses – may constitute a service obligation.*

EXCEPTION: Individuals currently serving in a Reserve Component of the U.S. Armed Forces or National Guard are eligible to participate; however, they must be informed that:

- Placement opportunities may be limited by NHSC SLRP to minimize the impact that a deployment would have on the vulnerable populations served by the reservist.
 - Military training and service time do not count towards the NHSC SLRP service commitment.
 - If combined absences (military or otherwise) exceed 35 workdays per service year, the service obligation will be extended accordingly to compensate for the break in service.
 - In the event a reservist's approved site is unable to reemploy them post-deployment, the NHSC SLRP will assign them to another approved site to fulfill their obligation. As it may be difficult to identify short-term assignments, a participant may be asked by the service site to sign an employment contract that extends beyond the completion date of his or her SLRP service commitment.
 - Any active-duty time must be added to the participant's original obligation period.
5. Applicants must not have:
 - Any 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 now considered in good standing.

- Breached a prior service obligation to any level of government or organization (local, state, federal), even if later resolved.
 - Any federal or non-federal debt classified as uncollectible or received a waiver of a prior service or payment obligation.
6. Participants must commit to providing healthcare services at an approved site, either:
- **Full-time** service is defined in the NHSC SLRP statute as a minimum of 40 hours per week, for a minimum 45 weeks per year.
 - **Half-time** service is defined in the NHSC SLRP statute as a minimum of 20 hours per week (not to exceed 39 hours per week) for a minimum 45 weeks per year.
7. Must service in a HPSA that aligns with their discipline and training. For instance, mental health providers must serve in a designated mental health HPSA.
8. Must use NHSC SLRP funds solely towards the repayment of qualifying educational loans. Eligible loans include government or commercial loans used to cover actual tuition costs and related expenses.

Site Eligibility

To participate in the NHSC SLRP, participants must fulfill their service obligation at a practice site that meets program eligibility standards.

Eligible Practice Sites:

1. Federally Qualified Health Centers (FQHCs):
 - a) Community Health Centers
 - b) Migrant Health Centers
 - c) Homeless Programs
 - d) Public Housing Programs
2. FQHC Look-A-Likes
3. Centers for Medicare & Medicaid Services (CMS) Certified Rural Health Clinics (RHC)
4. Other Health Facilities
 - a) Community Outpatient Facilities
 - b) Community Mental Health Facilities
 - c) State and County Health Department Clinics
 - d) Immigration and Customs Enforcement Health Service Corps
 - e) Free Clinics
 - f) Mobile Units

- g) School-based Programs
- h) Critical Access Hospitals affiliated with a qualified outpatient clinic
- i) Long-term Care Facilities
- j) State Mental Health Facilities

5. Indian Health Service (IHS) and Tribal Health Programs:

- a) Federal Indian Health Service (IHS) Clinical Practice Sites
- b) Tribal/638 Health Clinics
- c) Urban Indian Health Programs
- d) IHS and Tribal Hospitals – click to view [National Health Service Corps' IHS and tribal hospital site expansion](#)

6. Correctional and Detention Facilities

- a) Federal Prisons
- b) State Prisons

7. Private Practices (Solo or Group)

Eligibility Criteria for Practice Sites

To be approved for participation, all sites must meet the following criteria:

1. Must be a public or non-profit entity.
 - Note: A non-profit entity refers to an organization that does not distribute net earnings to any private shareholder or individual.
2. Practice site must be located in a federally designated Health Professional Shortage Area (HPSA).
 - Note: State-designated shortage areas or Medically Underserved Areas/Populations (MUAs/MUPs) do not qualify.
3. For-profit facilitations operated by non-profit organizations must:
 - Accept Medicare, Medicaid, and Children's Health Insurance Program (CHIP) reimbursement.
 - Offer a sliding fee scale based on patient income.
 - Provide care to all patients regardless of their ability to pay.
4. Practice site must charge for professional services at the usual and customary prevailing rates, with the exception of free clinics.
5. Practice site must offer discounted services to patients with limited incomes (i.e., use a sliding fee scale):

- For individuals at or below 100% of the federal poverty level (FLP): services must be provided at no cost or at a nominal charge.
- For individuals between 100-200% of the FLP: a schedule of discounts must be offered, with nominal charges covered by third-party payers (public or private)
- States may permit sites to charge for services if payment is made by an authorized or obligated third-party payer.

For the most recent HHS Poverty Guidelines, visit: [HHS Poverty Guidelines \(2021\)](#)

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. Full-Time Clinical Practice

Participants must engage in full-time clinical practice within a public or nonprofit private entity located in a federally designated HPSA appropriate to their discipline.

- Full-time practice is defined as a minimum of 40 hours per week for at least 45 weeks per year.
- These hours may be compressed into no fewer than 4 days per week and may include hospital coverage as needed to ensure patient continuity of care.
- “On-call” hours do not count toward the 40-hour requirement.
- For all providers (except OB/GYNs and Certified Nurse-Midwives), at least 32 of the 40 hours must be spent providing direct ambulatory clinical care during regularly scheduled office hours. The remaining time may be used for inpatient care and/or practice-related administrative activities.
- OB/GYNs and Certified Nurse-Midwives must provide at least 21 hours per week of ambulatory care services during regularly scheduled office hours, with remaining hours dedicated to inpatient care or administrative duties (not to exceed 8 hours per week for administrative activities).

2. Half-Time Clinical Practice

Participants may alternatively serve in a half-time capacity.

- Half-time is defined as a minimum of 20 hours and no more than 39 hours per week, for at least 45 weeks per year.
- Hours must be distributed over no fewer than two workdays per week, with no more than 12 hours worked in any 24-hour period.
- Participants will not receive service credit for hours worked in excess of the 20-hour minimum, nor can excess hours be applied to future service weeks.
- “On-call” hours do not count toward the 40-hour requirement.
- At least 16 of the 20 hours must be spent providing direct patient care in the outpatient ambulatory setting during normally scheduled office hours.
- The remaining 4 hours must be dedicated to clinical services, teaching at an approved service site, or delivering care in alternative settings such as hospitals, long-term care facilities, or shelters.

3. Term of Service

Participants must fulfill their service commitment as defined in their contract, either on a full-time or half-time basis, and must provide services within the designated HPSA identified in their agreement.

4. Service in a Federally Designated Underserved 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.

5. 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 7.14 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.
2. A liquidated damages amount calculated as the number of months of obligated service not completed multiplied by \$7,500; and

The minimum total repayment amount owed by the participant under these default provisions shall not be less than \$31,000.

Application Information

Application Timeline

The NHSC SLRP accepts applications annually from September 1-October 30. Awards are distributed continuously throughout the cycle until all available funds have been allocated.

Application Submission Process

All applications must be submitted electronically to Alexis Kirby (alexissanchez@med.unr.edu).
To apply:

1. **Download the Appropriate Form**

Choose the correct form based on your occupational status:

- NHSC SLRP Physician Application (for physicians only)
- NHSC SLRP Non-Physician Application (for allied health professionals)

2. **Complete the Application**

Fill out the entire form. An employer's signature is required.

3. **Prepare Your Submission Materials**

Email a digital copy of your completed application form along with the following documents:

1. **Completed Application**
2. **Original Loan Documentation**

Acceptable forms include a Promissory Note and a Notice of Loan Guarantee and Disclosure Statement for each loan.

3. **Proof of Current Loan Balances**

Statements can be downloaded from the National Student Loan Data System.

Important Note: loans that have been consolidated or refinanced with non-educational loan 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

Candidates will be evaluated and awarded priority consideration based on the following criteria:

1. Graduates of Nevada health professional programs (e.g., medical, dental, nursing schools; primary care residencies; etc.)
2. Current Nevada residents
3. Former Area Health Education Center (AHEC) Scholars
4. Renewal applicants who have fulfilled all terms of their initial service obligation and remain in good standing with the NHSC SLRP.

After priority preferences have been applied, all other qualified applicants will be considered based on program availability and the distribution of remaining funds.

Scoring Rubric

In alignment with Nevada's healthcare workforce priorities, additional points may be awarded in the applicant scoring process to candidates representing health disciplines identified as critical shortage areas within the state. These priority designations are determined annually by the Nevada SORH in consultation with statewide partners and reflect the most pressing unmet healthcare needs in both rural and underserved regions.

Point designations may vary from year to year based on evolving community demands, workforce vacancy data, and provider distribution trends. This prioritization ensures the program remains responsive to the state's dynamic healthcare landscape and maximizes its impact on access to care.

Determinant	Points			Points (13 Max)
Occupation	MD	Doctor of Allopathic Medicine.....	2	
	DO	Doctor of Osteopathic Medicine.....	2	
	DDS/DMD	General and Pediatric Dentistry.....	1	
	NP	Primary Care Certified Nurse Practitioner.....	2	
	CNM	Certified Nurse-Midwives.....	1	
	PA	Primary Care Physician Assistant.....	1	
	RHD	Registered Clinical Dental Hygienists.....	2	
	HSP	Health Service Psychologist (Clinical or Counseling) – PhD or Equiv.....	2	
	LCSW	Licensed Clinical Social Workers.....	1	
	PNS	Psychiatric Nurse Specialists.....	2	
	LPC	Licensed Professional Counselors.....	1	
	MFT	Marriage & Family Therapists.....	1	
	RN	Registered Nurse.....	2	
	Pharm	Pharmacist.....	1	
	LADAC	Masters-level, Licensed Alcohol & Substance Abuse Counselor.....	1	
Nevada Resident	1			
Attended a Nevada Health Professional Training Program or Residency.	1			
Previous Area Health Education Center (AHEC) Scholar	1			
Applying for Renewal	1			
Current Loan Sum	>\$200,000		4	
	\$100,000-\$200,000		3	
	\$50,000-\$100,000		2	
	<\$50,000		1	
Site Federally Designated HPSA Score	1-4		1	
	5-19		2	
	20-25		3	
Total Points:				

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.

- **First-Time Applicants:**

Eligible full-time and half-time participants may receive up to \$50,000 for a two-year service obligation. Actual award amounts will be determined by available funding and may be less than the maximum amount.

- **Renewing Participants:**

Individuals who have successfully completed a prior NHSC SLRP service obligation may reapply for one-year renewal terms, subject to available funds and continued eligibility.

- Approved renewal applicants may receive up to \$25,000 per one-year contract.
- Participants may continue to reapply for additional one-year terms until their qualifying educational debt is paid in full.
- Renewal awards are not guaranteed and will be considered after new applicants are reviewed.

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. This waitlist serves as a contingency to ensure that all available funding is allocated efficiently. Should selected candidates decline the award or fail to meet onboarding requirements, individuals from the waitlist may be considered for placement. Inclusion on the waitlist does not guarantee selection or funding, but it provides an opportunity for eligible applicants to be reconsidered as openings arise within the same cycle.

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.

Web address for full bill: http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=108_cong_bills&docid=f:h4520enr.txt.pdf

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