



Volume 1, Issue 2

As part of the PeopleSmart brand and effort to support the recruitment and retention of health care professionals at the local level, the Indian Health Service (IHS) brings you the second issue of **Recruitment Insights**, part of our new Indian Health Recruitment Toolkit. The following strategies can help you develop and implement health care professional recruitment efforts. In this issue, you will learn about the role funding plays in achieving your hiring objectives.

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IHS SCHOLARSHIP AND LOAN REPAYMENT PROGRAMS

Scholarship and loan repayment resources can be effective incentives in your recruiting efforts. The availability of these funds provides opportunities for many students and health care professionals who might otherwise be unable to afford the cost of a health care professional education. Connecting with American Indian and Alaska Native (AI/AN) recruits to discuss financial resources for education will help you gain a better understanding of their career expectations, what type of workplace appeals to them and how they would fit in with your organization or team.

THE IHS SCHOLARSHIP PROGRAM

[The IHS Scholarship Program](#) provides financial assistance for AI/AN undergraduates and graduates to enroll in a variety of health care programs. As a recruiting tool, it grows the pool of potential IHS job applicants and helps increase the number of AI/AN health care professionals.

The IHS Scholarship Program consists of three programs:

- *The Preparatory Scholarship program (Section 103)* provides financial assistance for AI/AN students from federally or state-recognized Tribes enrolled in compensatory or preparatory courses leading to entry into health professional schools including nursing, pharmacy, physician assistant, physical therapy and others.
- *The Pre-Graduate Scholarship Program (Section 103P)* provides financial support for AI/AN

students from federally or state-recognized Tribes enrolled in courses leading to a bachelor's degree in specific pre-professional areas which will allow for application to a postgraduate health professions program such as medicine, dentistry, podiatry, optometry and others as needed by Indian health programs.

- *The Health Professions Scholarship Program (Section 104)* provides support for AI/AN students from federally recognized Tribes (state-recognized Tribal members are not eligible) enrolled in health professions or allied health professions programs. Students incur a service obligation and payback requirement on acceptance of funding from this program. Priority is given to graduate students and junior- and senior-level students, unless otherwise specified.

The IHS also funds a small number of students annually to attend the [Uniformed Services University for the Health Sciences \(USUHS\)](#). Known as the nation's federal health science university, USUHS offers a curriculum that helps health care professionals develop their skills for careers that serve the country. In exchange, recipients must fulfill a 10-year service obligation to the Indian Health Service and the US Public Health Service. There are only a few IHS positions available each year. However, the USUHS trained physicians are mission driven, often become leaders at IHS and provide retention in the medical category of the Public Health Service

THE IHS LOAN REPAYMENT PROGRAM (LRP)

[The IHS Loan Repayment Program \(LRP\)](#) offers health care professionals the opportunity to ease qualified health professions related student loan debts while helping Indian health programs meet the staffing needs of high priority sites. It is a great option for applicants willing to practice for at least two years at an Indian health program site in exchange for up to \$40,000 in loan repayment funding and up to an additional \$8,000 to offset the tax liability. Loan repayment recipients can extend their initial two-year contract annually and receive up to an additional \$20,000 per year, plus up to \$4,000 for taxes, until their original loan debt is paid. Primary care physicians, dentists, nurses, pharmacists, optometrists and many other health care professionals are eligible to apply for the IHS LRP.

SUPPLEMENTAL LOAN REPAYMENT

The Supplemental Loan Repayment Program (SLRP) allows IHS facilities to fund loan repayment awards to fill specific vacancies at their locations, further helping to improve recruitment efforts. The reality is that the demand for LRP contracts consistently exceeds the capacity to award all program applicants. The SLRP has helped close the gap between the amount of funding authorized by Congress for loan repayment and the actual money needed for employee contracts.

The SLRP is more than just an incentive to health professions job candidates--it can also be a good investment for facilities with hard-to-fill vacancies, especially if those vacancies would normally generate third-party revenue. For example, if a facility goes six months without filling a physician position, they have six months of lapsed salary money. If that money is put toward guaranteed loan repayment, the facility gets a physician guaranteed for two years who, in that time, should bill more than that amount to Medicaid or insurance. That covers the guaranteed loan repayment and can, in fact, be a nice interest payment on the investment.

When you offer this program to your job candidates, the facility has a hiring edge and the employees are still eligible to qualify for regular IHS LRP awards.

NATIONAL HEALTH SERVICE CORPS (NHSC) PROGRAMS

The [NHSC](#) offers scholarship and loan repayment programs to qualified applicants who agree to a service obligation at a qualified site. The NHSC helps the nation's Health Professional Shortage Areas (HPSA) acquire the medical, dental and mental health providers they need by assisting them with scholarship and loan repayment programs.

The NHSC scholarship pays tuition, required fees and certain additional education costs tax free for up to four years. Examples of the types of covered education costs may include books, clinical supplies, laboratory expenses, instruments, two sets of uniforms and travel for one clinical rotation. Scholarship recipients also receive a monthly living stipend (\$1,269 in 2009 - 2010). The stipend is taxable. Upon graduation, participants may serve from two to four years as primary care providers in a community-based site in an approved, high-need HPSA.

Participants in the NHSC loan repayment program can receive financial assistance to repay their student loans in exchange for a service commitment as primary care providers in an approved HPSA. Up to \$145,000 is available in NHSC loan repayment for qualifying clinicians choosing a five-year commitment to the NHSC. Two-year service awards for \$50,000 are also available. After completing their service obligation, participants may apply for additional years of support. Visit the [NHSC Web site](#) for more information on available financial assistance and length of service obligation.

Your site may be eligible to receive NHSC financial incentives to help recruit health care professionals. The NHSC requires a Recruitment and Retention Assistance application for all clinical practice sites seeking NHSC funding.

To be eligible to apply, your site must meet the following criteria:

- Reside in a HPSA
- Provide services on a discount fee schedule
- Accept patients covered by Medicare, Medicaid and the Children's Health Insurance Program
- Maintain sound fiscal management and provide a competitive salary, benefits and malpractice coverage package for clinicians

For consideration, visit the [NHSC Web site](#) to review the application and apply.

Note: Employees cannot receive IHS and NHSC funding simultaneously.

HEALTH RESOURCES AND SERVICE ADMINISTRATION (HRSA) STATE LOAN REPAYMENT PROGRAMS

The [HRSA State Loan Repayment Programs](#) are other recruitment incentives to offer potential employees. Similar to the NHSC program, the HRSA state loan repayment program provides matching funds to more than 30 states to operate their own loan repayment programs for primary care clinicians working in Health Professional Shortage Areas. Eligibility requirements and benefits vary. Visit the NHSC Web site to see if your site is eligible to participate and to review the requirements and benefits.

If you have any recruitment strategies and best practices you would like to share, please send them to us at: [Recruitment Insights](#).



The policy of IHS is to provide preference to qualified American Indian and Alaska Native applicants and employees who are suitable for federal employment in filling vacancies within IHS. IHS is an equal opportunity employer.

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