





The Indian Health Service (IHS) Loan Repayment Program (LRP) offers a unique opportunity for health care clinicians who seek both professional and personal fulfillment. Enjoy a lifestyle free from worry about your qualified health profession education loans while, at the same time, pursue a rewarding, multi-faceted career.

Financial freedom. Giving back to an appreciative and deserving patient population. Working within a mutually supportive team in some of the most scenic areas of the country. If the IHS LRP sounds right for you, continue on to familiarize yourself with our program and learn all you need to know about applying for loan repayment and complying with all LRP policies. A list of our <u>Program Analysts</u> is provided should you need assistance along the way.

# **The Application Process**

The LRP application is an online process. We accept applications from October 1 through the Friday of the second full week in August. Our branch office staff review applications monthly as funds used to distribute awards become available.

We determine LRP participation based on the staffing needs of each health profession discipline. Each Indian health facility is ranked on a 0-26 point scale according to the facility's need for a specific health profession. For example, a facility with a great need for pharmacists will have a high pharmacist site score, but if that same site has less need for dentists, it will list a lower dental site score. Visit <u>Site Scores</u> to find a list of site scores for your health profession.

## Funding Availability

Typically, the LRP receives its annual funding in January, so first-quarter applicants (October 1 – December 31) who choose a site with a score of 17 or above will receive first consideration for an LRP award. It's important to note that applying early, but selecting a site with a score less than 17 will not ensure early review; we will consider your application based on the availability of funds.

Visit **Selection Criteria** for additional information on the LRP selection process.

#### **IHS LRP Awards**

The IHS LRP sends award notices on the last day of each month once funds become available. Participants will receive an award packet containing:

- An award letter.
- · A direct deposit form.
- An LRP contract.

By signing and submitting the contract, you agree to fulfill your initial two-year service commitment and will receive:

- The LRP Participant Guide.
- A copy of your signed contract with the signature of the US Department of Health and Human Services (HHS) Secretary's delegate.

#### If you are currently employed by IHS or another Indian health facility:

Your contract begins on the date that the Secretary's delegate signs your contract, not your first day of practice. We will distribute your first LRP payment within 120 days from the date the Secretary's delegate signed the contract.

## If you are NOT currently employed by IHS or another Indian health facility:

Your service commitment must begin no later than September 30 of the year that you signed your contract to participate. Your two-year commitment begins on your first day of practice, not the date the Secretary's delegate signed the contract. We will distribute your first LRP payment 120 days from your first day of practice.



#### **Good to Know**

The LRP awards up to \$50,000 toward qualified loans used to pay for your health professions education. In exchange for this financial award, you must agree to a two-year service commitment engaging in full-time clinical practice in your health profession discipline at an approved Indian health facility.

# **LRP Participant Responsibilities**

As an LRP participant, you must:

- Abide by all LRP policies, procedures and licensing requirements, even if you practice at a Tribal facility with less-stringent requirements.
- Engage in full-time clinical practice, as defined by the LRP.
- Not exceed absences of more than seven weeks or 35 working days per contract year.
- Retain a valid state license to practice within the health profession you received loan repayment.

Your LRP contract is site and position specific — you cannot transfer your LRP contract to another site or position without prior LRP branch office approval.

It's important to note: If you accept an IHS LRP award, you cannot accept financial support from another government-funded program requiring the fulfillment of a service commitment that would run concurrently with your contracted LRP commitment. This includes, but is not limited to, loan repayment programs through the National Health Service Corps (NHSC) and the Health Resources and Services Administration (HRSA), as well as scholarship support through the Armed Forces Health Professions Scholarship Programs and the IHS Scholarship Program.

Visit the IHS LRP website for more detailed information.

# Other Loan Repayment Funding Options

Depending on the amount of funding received, the specific needs of Indian health facilities and the number of applications received, the IHS LRP may not be able to extend awards to all qualified applicants. If you do not receive an award, we recommend that you consider pursuing other options, including the IHS Supplemental Loan Repayment Program (SLRP), the NHSC LRP and other local loan repayment programs available by state.

### IHS Supplemental Loan Repayment

In addition to the IHS LRP, you should also consider practicing at specific IHS sites in conjunction with the Supplemental Loan Repayment Program (SLRP), which offers comparable loan repayment awards for health professionals who fill vacancies for a minimum two-year service commitment to practice at that facility. Contact the IHS LRP branch office for more information about the SLRP.

#### National Health Service Corps

The <u>National Health Service Corps (NHSC)</u> offers loan repayment support to qualified health care professionals who commit to practice in medically underserved areas. NHSC Loan Repayment Program (LRP) participants also earn competitive salaries from their site and other benefits in addition to loan repayment. The NHSC LRP offers an initial award of up to \$50,000 for two years of full-time service or up to \$25,000 for two years of half-time service when you select a service site with a Health Professional Shortage Area (HPSA) score.

#### State Loan Repayment Programs

The <u>Health Resources and Services Administration (HRSA) State Loan Repayment Program (SLRP)</u> provides grants to 30-plus states to operate their own loan repayment programs for primary care providers working in HPSAs.



## **Contacts**

Visit **FAQ** for answers to the most frequently asked questions about the IHS Loan Repayment Program.

If you're unable to locate an answer to your question, contact the appropriate analyst from the list below for questions about your specific health profession. For all other questions, contact the LRP office at (301) 443-3396.

#### **Carla Billingsley**

Dentists, Dental Assistants, Dental Hygienists, Dental Therapists, Rehabilitative Services – Physical Therapy, Occupational Therapy and Audiology/Speech Pathology

Phone: 301-443-2514

#### **Joseph Drapeaux**

Podiatrists, Nurses (Last Name D – M)

Phone: 301-443-2645

#### **Daniel Echohawk**

Behavioral Health – Clinical Psychologists, Counseling Psychologists, Counselors (Master's level), Social Workers (Licensed Clinical), Optometrists

Phone: 301-443-2465

#### **Catherine Flynn**

Physicians, Dieticians, Nutritionists

Phone: 301-443-1795

#### **Tara Johnston**

Engineers, Medical Laboratory Scientists-BS, Medical Technologists-BS, Radiology Technology, Ultrasonography, Respiratory Therapy, Sanitarians, Nurses (Last Name A – C)

Phone: 301-443-1675

#### Janelle Joseph

Chiropractors, Acupuncturists, Nurses (Last Name N – Z)

Phone: 301-443-2228

#### **Benjamin Nakai**

**Pharmacists** 

Phone: 301-443-8822

#### **Charity Reyes**

Advanced Practice Nursing – CRNA Nurse Anesthetists, Nurse Midwives, Nurse Practitioners, Physician

Assistants

Phone: 301-443-0311

#### Jackie Santiago

**Branch Chief** 

Phone: 301-443-2486

We appreciate your interest in the IHS LRP and wish you success throughout your Indian health career.

# The Benefits of Financial Freedom





