



RESOURCE ADVANTAGE FOR LRP PARTICIPANTS

IHS LRP
NEWS AND
INFORMATION

Congratulations!

Welcome to the Indian Health Service (IHS) Loan Repayment Program (LRP)! As an LRP participant, you will not only benefit from the financial freedom of having your health education loans covered, you're also ensured peace of mind. Your commitment to providing valuable care to Native communities is crucial to meeting the IHS mission: *To raise the physical, mental, social and spiritual health of American Indians and Alaska Natives to the highest level.*

By choosing an Indian health career, your skills will make a difference in the lives of an appreciative and deserving patient population. Our health care personnel fulfill critical roles in clinics, hospitals and public health outreach programs by providing patient-centered, comprehensive care to American Indian and Alaska Native individuals, families and communities.

We thank you for your commitment. Within this newsletter, you will find information about your LRP payments, tax obligations, service commitment requirements and terms of your contract. You can find more detailed information on the [LRP website](#) and in your [LRP Participant Guide](#).

Your LRP Payments

You must use your IHS LRP award to pay the principal, interest and related expenses (including tuition, fees, books, lab expenses and reasonable living expenses) you incurred for your qualified loans. The IHS LRP branch will deposit two installments of your award directly into your bank account annually — the first payment will arrive within 120 days from the date of your contract or your first day of full-time clinical practice. If 120 days have passed and you have not received payment, contact the [LRP branch office](#).

You will receive your second installment on the anniversary of your initial payment. However, the LRP will not process the second payment until you submit verification of employment showing that you are still engaged in full-time clinical practice in the health profession discipline and Indian health facility identified on your contract.

If you have not provided your bank account information or if you have changed banks since you signed your LRP contract, complete a [Direct Deposit Sign-Up Form](#) (Standard Form 1199A) and submit it to the LRP branch office for processing.

Proof of Payment

You must submit an annual payment history from your lender to the LRP branch office as documentation that you are using LRP funds to pay your qualified education loans.

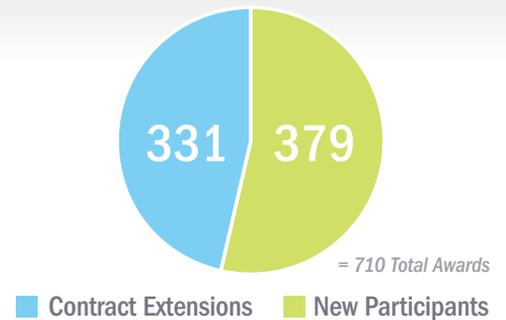
Tax Obligations

IHS pays 20 percent of your award toward federal taxes, as well as all employee-related Federal Insurance Contribution Act (FICA)* commitments directly to the Internal Revenue Service (IRS); however, it is your responsibility to pay any additional federal, state and local taxes associated with your award.

*Federal Insurance Contribution Act (FICA) is a federal payroll withholdings tax on employees and employers used to fund federal programs such as Social Security and Medicare.

LRP Resource Facts

LRP Awards 2014



Dollars Awarded



Your Contract and Service Commitment

Contract Terms

You are contracted to fulfill an initial two-year service commitment for full-time clinical practice, per [IHS policies and procedures](#). You must serve in the clinical position at the Indian health facility indicated on your contract.

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

Your LRP service commitment begins on the date the delegate of the Secretary of the US Department of Health and Human Services (HHS) signs your contract, not on your first day of practice.

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

You must begin your LRP service commitment no later than September 30 during the year you signed your contract. Your service commitment begins on your first day of practice, not the date the Secretary's delegate signed your contract.

It's important to note: You cannot accept financial support from another government-funded program requiring the fulfillment of a service commitment that runs 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.

Suspension of Your Service Commitment

If you anticipate an absence from full-time clinical practice longer than the approved 35 workdays, you must request a suspension of your service commitment. IHS will review suspensions for medical reasons (including maternity leave), military deployment and urgent personal matters only. You must submit to the LRP branch office your request and documentation detailing the reason for a suspension prior to the beginning of your extended absence.

Extending Your LRP Contract

As an LRP participant, you may be eligible for a contract extension once you've completed your initial service commitment. For each contract extension, you're required to complete a one-year service commitment in full-time clinical practice at an LRP-approved site. You may request multiple contract extensions, but your loan repayment will not exceed the total amount of your qualified loans.

Transfer Requests

Your LRP award is site and position specific — you will not be able to transfer your LRP contract to another site or position without prior approval from the LRP branch office. Reference your [LRP Participant Guide](#) for more information regarding transfer policies.

Breach of Contract

Being found in breach of your contract, for noncompliance with our policies and placed in default can result in significant financial consequences. You could be responsible to repay more than the amount you were awarded due to financial penalties and interest accrued on your account.



Contacts

Visit [FAQ](#) for answers to the most frequently asked questions about the IHS Loan Repayment Program.

For additional assistance, contact the appropriate analyst from the list below. For all other questions, contact the IHS LRP branch office at (301) 443-3396.

Correy Ahhaitty

Pharmacists
(301) 443-2544

Carla Billingsley

Chiropractors, Dental Assistants, Dental Hygienists,
Dentists, Optometrists, Rehabilitative Services
(301) 443-2514

Daniel Echohawk

Chemical Dependency Counselors, Clinical Psychologists,
Counseling Psychologists, Counselors, Nurses (N - Z),
Social Workers
(301) 443-2465

Paul Lofgren

Advanced Practice Nurses, Physicians,
Physician Assistants, Podiatrists
(301) 443-1795

Sylvia Maheux

Acupuncturists, Certified Professional Coders,
Diagnostic Radiology Technologists, Dieticians,
Engineers, Environmental Health (Sanitarians),
Medical Laboratory Scientists, Medical Records,
Naturopathic Medicine, Nurses (A - M), Respiratory
Therapists, X-Ray Technologists, Ultrasonographers
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Jackie Santiago

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We appreciate your commitment to IHS and wish you continued success throughout your Indian health career.

The Benefits of Financial Freedom

