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 Program Analysts 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 100-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 nurses, it will list a lower nursing site score. Visit Site Scores 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 70 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 70 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.

**Good to Know**

The LRP awards up to $40,000 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 (including annual leave, sick leave, holidays, continuing education leave, etc.).
- 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 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 [National Health Service Corps (NHSC)](#) 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 $60,000 for two years of full-time service or four years of half-time service when you select a service site with a Health Professional Shortage Area (HPSA) score of 14 or higher and up to $40,000 for sites with a score of 13 and below.

**State Loan Repayment Programs**

The [Health Resources and Services Administration (HRSA) State Loan Repayment Program (SLRP)](#) 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.

**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
(301) 443-2553

**Jackie Santiago**
Branch Chief
(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

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