
National Health Service Corps

A Guide For Community Behavioral Health Providers



AUGUST 2009

The National Health Service Corps (NHSC) Loan Repayment Program (LRP) supports fully trained health professionals to provide culturally competent, interdisciplinary health services to underserved populations throughout the country. The NHSC is a useful incentive for recruitment and retention of health professionals. This guide is intended to assist behavioral health sites interested in applying for the NHSC LRP to recruit or retain clinicians through the NHSC LRP

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The National Council for Community Behavioral Healthcare is a not-for-profit, 501(c)(3) association of 1,600 behavioral healthcare organizations that provide treatment and rehabilitation for mental illnesses and addictions disorders to nearly six million adults, children and families in communities across the country. The National Council and its members bear testimony to the fact that medical, social, psychological and rehabilitation services offered in community settings help people with mental illnesses and addiction disorders recover and lead productive lives.

EXPANDED OPPORTUNITY

The 2009 American Recovery & Reinvestment Act (ARRA) provided \$200 Million in additional funding for the National Health Service Corps (NHSC) to add more sites and up to 3,000 more clinicians to the NHSC Loan Repayment Program (LRP).

- **The sooner you apply, the better your chances of funding.** New sites are being recruited and accepted on a *first-come, first-serve basis*, meaning that sites with very low Health Professional Shortage Area (HPSA) scores will now be able to employ qualified NHSC clinicians.
- For 2009 and 2010, there are six semi-quarterly application cycles (Dates in FAQ section).

What is a HPSA? NHSC sites qualify by residing in federally-designated Health Professional Shortage Areas (HPSAs) or obtaining a population or facility-based HPSA designation. HPSA scores range from 1 to 25, quantify shortage of medical primary care, mental health or dental care providers, and are determined by data from State Primary Care Offices and providers. A higher HPSA score indicates a greater demand for health services.

REQUIREMENTS FOR SITE ELIGIBILITY¹

- Sites must be located in a federally-designated HPSA. Mental Health HPSAs are generally determined by mental health catchment areas, but may also be defined by counties, groups of counties, or sub-county groups of census tracts or minor civil divisions. If your site is not physically located in a HPSA, it may still be eligible to be designated as a HPSA Facility as long as you can demonstrate that your organization serves an underserved population and has insufficient licensed professional capacity to meet the needs of your clients.
- Sites must accept all patients, regardless of their ability to pay, and provide services on a discounted fee schedule for patients below 200% of the federal poverty level.
- NHSC sites must be eligible to receive Medicare, Medicaid, and Children's Health Insurance Program payment for any items or services they furnish, order or prescribe.
- The most common practice types among National Council members are rural sites (31%), Clinic Networks² (27%), Group Practices (17%), and FQHCs or Look-A-Likes (15%).

NHSC Practice Types Among National Council Members



¹ Eligible sites include, but are not limited to, Federally Qualified Health Centers (FQHCs), FQHC Look-A-Likes, Certified Rural Health Clinics (RHCs), Federal Indian Health Service Clinics, State Prisons, Solo/Partnership or Group practices, Clinic Networks, Public Health Departments, and Hospital-affiliated primary care practices. Many community behavioral health organizations qualify as Clinic Networks in Mental Health HPSAs.

² Clinic Network is a group of individual clinics that are managed by teams of practitioners and/or administrators where a central management structure exists. The central structure often provides computerized systems for accounting, billing and personnel management.

APPLYING TO BE AN ELIGIBLE SITE

- Determine if you are located in a HPSA by entering your address in the [HPSA Locator](#) on HRSA's website.
- Download the NHSC [Multi-Year Recruitment and Retention Assistance Application](#). Familiarize yourself with the application by reviewing the types of practice sites, the site requirements, and the services requirements for each type of professional.
- Contact your [State Primary Care Office](#) (PCO) as soon as possible. Your PCO will walk you through the application process and help answer any questions you might have.

Each state has a [Primary Care Office](#) (PCO) that administers programs to address health professional shortages, such as the NHSC and International Graduate Medical Waiver Programs. PCOs also are responsible for requesting and updating HPSA designations, and some provide state maps of mental, dental, and medical primary care HPSAs online.

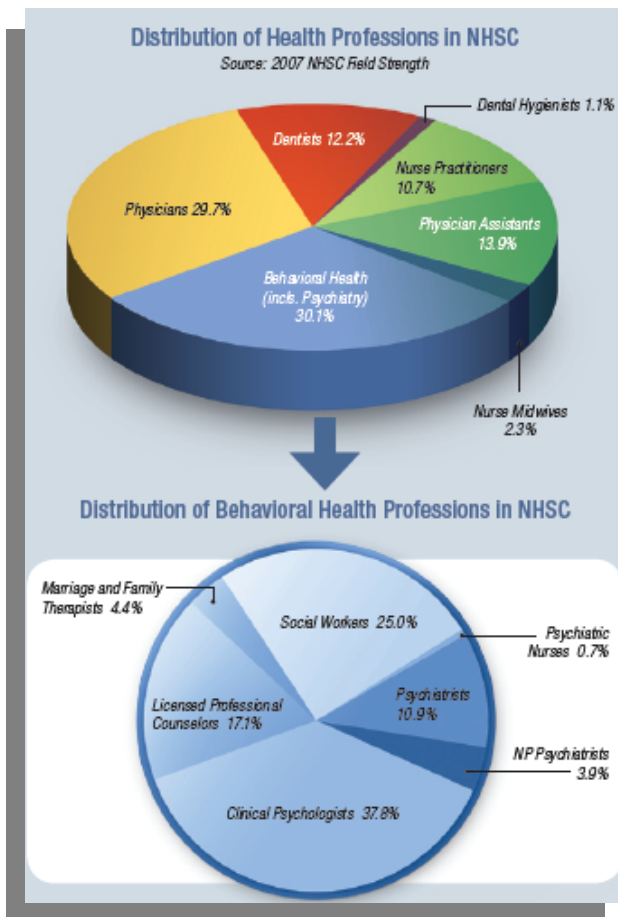
NAVIGATING THE APPLICATION

- It is important to establish and maintain contact with your state's Primary Care Officer early in the application process. They will help you determine your site's type of practice, identify application needs and answer any other questions you might have during the application process. It is advisable to designate a single staff person to manage communication with the State PCO.
- *Do not be discouraged from applying if you do not have all of the data requested by your PCO and HRSA.* Some data is better than no data and PCOs will generally be able to assist you with additional data collection. In the absence of data, the PCO will not have a basis to declare unmet need for the application. Any data you have that demonstrates need will be important to share with the PCO and helpful in putting together a competitive application.
- The [Colorado Primary Care Office](#) provides a nice review with examples of the data required to calculate HPSA scores.
- National Council members participating in the NHSC LRP employ a range of primary and mental health professionals, with some employing multiple clinicians at several sites within their organization.
- Each site within an agency must apply. If a single agency has multiple sites that they wish to be eligible for the NHSC LRP, each site must submit its own application. Clinicians participating in the NHSC LRP can practice only at approved sites. Qualified sites must recertify every three years.

TIP: Work with your Primary Care Office to identify and collect data that demonstrates the need for mental health services in your community.

BASIC FACTS FOR CLINICIANS

- The LRP is a two-year commitment in exchange for **\$50,000 to repay educational loans**.
- **After fulfilling the two-year service contract, clinicians can renew in one year intervals**, up to an additional \$35,000 per year (maximum amount changes each year), for unpaid qualifying educational loans. The NHSC program only provides money to repay education loans.
- **Clinicians may apply before or after receiving an employment offer from a qualified site.** Employment must be secured at a qualified site within 30 days of application approval. Clinicians already employed at the site may also apply to the NHSC.
- **Clinicians must be licensed for independent practice, and receive a competitive salary and benefits** from an eligible site.



- **Behavioral Health Professionals are eligible to work at sites with Mental Health HPSA designations** and include Psychiatrists, Health Service Psychologists, Licensed Clinical Social Workers, Psychiatric Nurse Specialists, Marriage and Family Therapists, and Licensed Professional Counselors.
- **Limits on the number of health professionals per site have been significantly raised** to allow up to 90 clinicians to work at each site. More clinicians are allowed at sites with higher HPSA scores. In the lowest HPSA bracket (scores between 0 and 9), the NHSC will support up to 10 Psychiatrists (MD or DO), and a combined total of 10 Clinical or Counseling Psychologists, Licensed Clinical Social Workers, Licensed Professional Counselors, Marriage and Family Therapists, or Psychiatric Nurse Specialists.

FREQUENTLY ASKED QUESTIONS

- **My organization is not located in a Health Professions Shortage Area. Are we still eligible for the NHSC Loan Repayment Program?**

Yes, it may still be eligible for the NHSC if you can prove that it:

- Serves an underserved population
- Accepts all patients, regardless of their ability to pay
- Provides services on a discounted fee schedule
- Has insufficient licensed professionals to meet the needs of clients

If you believe your organization meets these criteria, you should contact your State PCO immediately to determine the next steps in the application process.

- **My organization does not fit under any of the practice settings listed on the Multi-Year Recruitment & Retention Assistance Application. Are we still eligible for the NHSC LRP?**

This is one of the most common concerns for mental health and addictions services providers, and it can usually be easily resolved by contacting your State PCO. After describing your organization they will determine under which practice setting you best qualify. We believe that most Community Behavioral Health Organizations qualify as “clinic networks” in a mental health HPSA. In previous years, the application allowed sites to self identify as a “rural” or “urban” site in a mental health HPSA but the current application now requires sites to identify as one of the 14 practice types listed above. Descriptions of these practice sites are on pages five and six of the Recruitment & Retention Assistance Application.

Note that FQHCs and Rural Health Clinics are automatically eligible for the NHSC. These sites automatically receive a HPSA score of zero, but need to complete the application to demonstrate degree of unmet need in order to increase the HPSA score.

- **Can I work at more than one site?**

An applicant may work at a maximum of 4 *approved* NHSC sites (1 primary site and 3 satellites) to meet the NHSC full-time clinical practice requirement described in this Bulletin. However, the majority of the applicant’s time must be spent at the approved NHSC community site with the highest HPSA score.

- **I think my organization may be eligible for the NHSC. Are individuals currently employed at our site eligible for the NHSC?**

If you employ any of the licensed clinicians listed above (p. 5), and these clinicians have qualifying unpaid educational loans, they are likely eligible for the NHSC LRP. This is a great way to retain qualified health clinicians. Consider having a Human Resources representative discuss the NHSC LRP with prospective participants and offer administrative support to interested clinicians through the application process. *As a result of the additional funding from ARRA, significantly more clinicians at a single site can participate in the NHSC LRP.*

- **Who does my organization submit our application to?**

Once your organization has completed the application, a process that should involve continuous communication with your State PCO, you will simultaneously submit the application to both the NHSC and your State PCO. However, some State PCOs advise that you first submit your application to the PCO for review to ensure that there are no mistakes. Although this step may not be required or possible in every state, support from your PCO will improve your application. Once the PCO signals that the application is complete, your organization can submit its application to the NHSC.

- **What types of educational loans qualify for the program?**

NHSC LRP participants will receive monies to be applied to the principal, interest, and related expenses of Government (Federal, State, or local) and commercial loans obtained by the participant for school tuition and required fees, other reasonable educational expenses, and reasonable living expenses. The tuition, fees and expenses are limited to those incurred by the participant for undergraduate or graduate education related to their professional practice. For example, a provider with a degree in social work and a degree in English Literature will not receive forgiveness of loans associated with the English degree.

- **Where can clinicians find a job that qualifies for the NHSC LRP?**

For a limited time, clinicians do not need to be employed or have a job offer to apply for the LRP. Clinicians may find sites with current openings through the [NHSC Job Opportunities List](#). A clinician can apply before or after accepting employment at any eligible site. While employment at an eligible site is a requirement to qualify for this program, it is not a guarantee of an award. However, please note that for the first time limits on the number of health professionals per site have been significantly raised to allow many more clinicians to serve within the same site. If an eligible NHSC site is not advertising for a specific type of clinician, it may be worthwhile to contact the site to explore their willingness to hire other eligible clinicians for NHSC LRP.

If the clinician is employed or seeking employment at a site not on the NHSC Opportunities List, but is located in a federally-designated Health Professional Shortage Area (HPSA) for mental health, that site may still be eligible for NHSC LRP. In order to be eligible, the site needs to fill out the NHSC Recruitment and Retention Assistance Application and request its LRP vacancies be added to the NHSC Job Opportunities List. If the application is approved, the clinicians at that site would be eligible for the NHSC. The [application](#) has information about the criteria for consideration.

If the clinician is interested in employment at an underserved community site without a HPSA designation, the facility may be able to apply for one. For details, see HRSA's [Shortage Designation site](#). Once the site receives a HPSA designation for mental health, it will need to fill out the NHSC [Recruitment and Retention Assistance Application](#) in order to be eligible for NHSC assistance.

- **Are there particular service requirements for mental health clinicians participating in the NHSC LRP?**

For behavioral and mental health clinicians, at least 32 hours per week must be spent providing direct clinical services. At least 21 of these 32 hours per week must be spent providing direct patient counseling during normal office hours in an ambulatory outpatient setting. No more than 8 hours per week can be spent performing practice-related administrative activities. Supervision time cannot be counted under direct service.

- **What other Loan Repayment Programs exist?**

In addition to the federally-run NHSC LRP, HRSA provides matching funds directly to some states to operate their own loan repayment programs. Each state's program is different, so for information about a specific state, please visit HRSA's [State Loan Repayment Program](#) webpage.

Please note that other federal agencies such as the Department of Veterans Affairs, Federal Bureau of Prisons, or [Indian Health Services](#), administer their own loan repayment programs.

- **What are the 2009 and 2010 deadlines for the application?**

To be considered for funding during the open and continuous period funded by the ARRA, applications and supporting documents must be received by one of the cycle consideration periods listed below.

Cycle 1 – July 16, 2009

Cycle 2 - August 27, 2009

Cycle 3 – November 19, 2009

Cycle 4 – February 25, 2010

Cycle 5 – April 29, 2010

Cycle 6 – July 29, 2010

RESOURCES

- HRSA Health Professionals Shortage Area Locator
<http://datawarehouse.hrsa.gov/GeoAdvisor/ShortageDesignationAdvisor.aspx>
- Contact Information for State Primary Care Offices
<http://bhpr.hrsa.gov/Shortage/pcos.htm>
- NHSC Recruitment and Retention Assistance Application
<ftp://ftp.hrsa.gov/nhsc/communities/siteapplication.pdf>
- NHSC Sites/Communities Page
<http://nhsc.hrsa.gov/communities/>
- NHSC Job Opportunities List
<http://nhscjobs.hrsa.gov/>
- For Information on HPSAs
<http://bhpr.hrsa.gov/shortage/hpsapply.htm>
- State Loan Repayment Programs Contacts
<http://nhsc.hrsa.gov/loanrepayment/state.htm>
- Indians Health Services Loan Repayment Program
<http://www.ihs.gov/JobCareerDevelop/DHPS/LRP/index.cfm>
- National Council for Community Behavioral Healthcare: NHSC Information Page
http://www.thenationalcouncil.org/cs/public_policy/resources_and_issues/national_health_service_corps