# Student Loan Repayment Programs for Michigan’s Primary Care Clinicians

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| **National Health Service Corps Loan Repayment Program (NHSC LRP)** | - Federal government, Health Resources and Services Administration (HRSA) | - U.S. citizen  
- Primary care: MD/DO including FP, IM, PED, OB/GYN, GER, PSYCH NP, PA, CNM DDS, DMD  
- Fully-Licensed Mental Health Practitioners (Master/Doctoral level)  
- Can work full-time or part-time | - Located in a Health Professional Shortage Area (HPSA)  
- Accept public insurance and have a sliding fee scale for low-income patients  
- Site must be an NHSC approved site. NHSC approved sites can be found at: [https://connector.hrsa.gov/connector/](https://connector.hrsa.gov/connector/) | - Up to $15,000 or $25,000/yr. dependent on HPSA score  
- Two-year service obligation  
- Additional funding available after two years  
- Income tax exempt | *The NHSC application process is competitive, and funding is not guaranteed.*  
NHSC Call Center  
800-221-9393  
- Annual application period is usually in the winter. |
| **Michigan State Loan Repayment Program (MSLRP)** | - Federal/ state funds and local employer contributions administered by state of MI | - U.S. citizen  
- Primary care: MD/DO including FP, IM, PED, OB/GYN, GER, PSYCH NP, PA, CNM DDS, DMD  
- Limited and Fully Licensed Mental Health Providers  
- Must work full-time (40 hours/week) in outpatient primary care ambulatory setting | - Located in a Health Professional Shortage Area (HPSA)  
- Non-profit status  
- Primary care/ambulatory setting  
- Employer contribution requirement of 20% of providers’ agreement amounts  
- High and low HPSA scores considered equally, except nonpriority practice sites with HPSA scores of 8 or more are treated as priority practice sites. | - Two-year service obligation  
- Up to ten years total participation & $300,000 in loan repayment  
- Income tax exempt  
- Calculations of award amount: [https://www.michigan.gov/mdhhs/doing-business/providers/slrp/4--funding-and-loan-repayment-agreements](https://www.michigan.gov/mdhhs/doing-business/providers/slrp/4--funding-and-loan-repayment-agreements) | *The MSLRP application process is competitive, and funding is not guaranteed.*  
Providers serious about successfully competing for a loan repayment agreement must carefully read all sections of the MSLRP website and application form instructions.  
Brittany Brookshire, MDHHS Brookshireb1@michigan.gov | - Annual application period is usually in the late winter.  
- Application materials and more information about the selection process can be found at: [www.michigan.gov/mslrp](http://www.michigan.gov/mslrp) |

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