

ND Federal Loan Repayment Program

Frequently Asked Questions

What is the ND Federal Loan Repayment Program?

The North Dakota Federal Loan Repayment Program increases the number of primary care, dental, and behavioral health professionals practicing in federally designated Health Professional Shortage Areas (HPSA). This program requires eligible clinicians to provide healthcare services for a minimum of 2 years in exchange for loan repayment, with opportunities for continuation awards.

What health professions are eligible for the ND Federal Loan Repayment Program?

Eligible disciplines include:

- Physicians (MD, DO)
- Advanced Practice (DNP, NP, CNM, PA)
- Dentists (DDS, DMD)
- Dental Hygienist (RDH)
- Registered Nurses (RN)
- Pharmacists (PharmD)
- Clinical Psychologist (PsyD or PhD)
- Licensed Professional Counselor (LPC)
- Licensed Clinical Social Worker (LCSW)
- Marriage and Family Therapist (MFT)
- Licensed Addiction Counselor (LAC)

Note: BH professionals listed must have a Master's or Doctoral degree to qualify. Please refer to the website for exact list of eligible specialties.

What is Health Professional Shortage Area (HPSA)?

A HPSA is a geographic area, population group, or health care facility that has been designated by the Health Resources and Services Administration (HRSA) as having a shortage of health professionals.

There are three categories of HPSAs: Primary Care, Dental Health and Mental Health.

How do I find out if my site or facility is located in a HPSA?

Check out the [HPSA Find](#) website.

What is a ND Federal Loan Repayment Program approved site?

To be approved for the ND Federal Loan Repayment Program, a practice site must meet program criteria and have submitted a Site Application to the North Dakota Primary Care Office and received confirmation of approval.



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I work in an inpatient setting, am I eligible for the ND Federal Loan Repayment Program?

Clinicians who are employed in an inpatient setting in a full-time capacity are not eligible for an award.

My practice site would like to participate in the ND Federal Loan Repayment Program. What must be in place before my site applies?

In order for the practice site to participate in the ND Federal Loan Repayment Program, the site must:

- Be a non-profit (public or private)
- Be located in a Health Professional Shortage Area (HPSA)
- Provide outpatient, ambulatory, primary medical, mental and behavioral, and/or dental services
- Provide services on a free or reduced fee schedule basis to individuals at or below 200% of the federal poverty level
- Accept patients covered by Medicare, Medicaid, and the Children's Health Insurance Program (CHIP)
- Agree to not discriminate in the provision of services to individuals based on their ability to pay, race, color, sex, national origin, disability, religion, or sexual orientation
- Use a clinician credentialing process including reference review, licensure verification, and a query of the National Practitioner Data Bank (NPDB)
- Agree to not reduce a clinician's salary due to ND Federal Loan Repayment Program support

How are the awards determined?

ND Federal Loan Repayment Program applications will be reviewed and awarded by the North Dakota Primary Care Office Advisory Council.

Do providers have to be a U.S. citizen for the ND Federal Loan Repayment Program?

Providers applying for the ND Federal Loan Repayment Program must be a U.S. citizen (either U.S. born or naturalized) or U.S. National.

Can providers participate in any other loan repayment programs while serving in the ND Federal Loan Repayment Program?

No, providers can only participate in one program at a time. Participating in two programs at once, also known as "double dipping", will put you in breach of your contract. Other programs include, but are not limited to, the National Health Service Corps (NHSC), Nurse Corps, North Dakota Healthcare Professional Loan Repayment Program, and employer sponsored funds and programs.

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My employer requires me to pay back my bonus if I leave the practice, is that considered a service obligation?

Employer sponsored funds and programs including bonuses, relocation allowances, or other funds that must be paid back in full if a provider leaves the site before a set date are considered a service obligation. Bonuses, relocation allowances, and other employer sponsored funds that have a prorated payback clause are not considered service obligations.

Must providers be licensed to apply for the ND Federal Loan Repayment Program?

No, however, providers must be licensed before receiving an award.

Can providers apply for more than one scholarship or loan repayment program at a time?

Providers may apply, if qualified, for as many scholarship or loan repayment programs as available. However, providers may not accept more than one award for or sign a contract for more than one service obligation simultaneously. Providers must complete one service obligation at a time.

Do all applicants who apply receive a ND Federal Loan Repayment award?

Qualified applicants, who submit all required documentation and are practicing at a qualified site, will be awarded in order of when their applications were received (when the cycle is open). Incomplete applications will not be reviewed until all required documentation is required. Awards will be made until all funding has been exhausted.

How many providers are awarded each application cycle?

Each application cycle is unique, and the number of awards depends on the number of applications received and funding available.

I am currently working at a qualified practice site. If awarded, will I get "credit" for the time spent at my site before the contract effective date?

No, your obligation start and end dates will be clearly listed on the contract. You will not receive "credit" for time served outside of those dates.

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Is Biden's Loan Forgiveness Program considered a service obligation?

No, Biden's Loan Forgiveness is not considered a service obligation. Providers must have outstanding educational loan debt at the time of their application.

Is Public Service Loan Forgiveness Program (PSLF) considered a service obligation?

No, Public Service Loan Forgiveness is not considered a service obligation. Providers who are working towards PSLF ARE eligible for the ND Federal Loan Repayment Program.

What is a "qualifying" educational loan? What type of loan documentation is required?

Please refer to the Qualifying Education Loans FAQ.

If chosen for an award, how will the funds be disbursed?

Funds will be paid directly to your loan servicer 90 days from your contract being fully executed.

Is Emergency Medicine considered an approved discipline?

No, Emergency Medicine is not an approved discipline.

How will I know if I have been selected for an award?

Award finalists will be notified by a Confirmation of Interest email with a ND Federal Loan Repayment Program Award Letter.

What happens if an awardee is unable to fulfill the terms of their contractual obligation and complete their service obligation?

If an awardee breaches their SLRP obligation, they will be responsible for repaying an amount equal to the sum of the following (see 42 U.S.C. § 254o(c)(1)):

- A. The amounts paid to the participant for any period not served;
- B. The number of months not served, multiplied by \$7,500; and
- C. Interest on (A) and (B).

If the amount resulting from the above formula equals less than \$31,000, then the defaulter owes \$31,000. The amount owed is due to be paid within one year of breach.



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I am in a management role, am I eligible to apply?

Time spent on management activities, including the duties of a Medical Director, is considered to be an administrative activity. Applicants serving in such a capacity should keep in mind that they cannot exceed more than 8 hours per week of administrative and/or management time (4 hours in the case of half-time participants).

Note: Patient charting is a component of offering direct patient care.

I am employed at an approved practice site, but I am in a probationary period, am I eligible to apply?

The ND Federal Loan Repayment Program requires that a provider be a regular status employee, free of any probationary periods. If you are in a probationary period, you will be eligible to apply once you have fully completed your probationary period.



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