

Employer's Guide to Workforce Programs

J-1 Visa Waivers
Loan Repayment Programs
Health Professional Shortage Areas

Powered by the National Recruitment and Retention Network

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About 3RNET

3RNET is the most trusted resource for health professionals seeking careers in rural and underserved communities.

3RNET Mission

3RNET works to improve rural and underserved communities' access to quality health care through recruitment of physicians and other health care professionals, development of community based recruitment and retention activities, and national advocacy relative to rural and underserved health care workforce issues.

3RNET Vision

3RNET is the national leader for community-based health professional recruitment and retention, using interactive technologies and communication.

3RNET.org

Health professionals have trusted 3RNET.org to find jobs across the United States since 1995.

Rural and underserved health care employers' trusted, national platform for promoting their job openings.

3RNET's Network Coordinators

3RNET is powered by the National Rural Recruitment and Retention Network.

3RNET Network Coordinators can guide health professionals through their job search process.

Network Coordinators support employers in rural and underserved communities with hiring and keeping mission-focused health professionals.



About this Guide

This guide is a basic overview of what employers should know about three programs important to the health care workforce in rural and underserved areas: health professional shortage areas, loan repayment programs, and the Conrad 30 J-1 Visa Waiver program.

Trusted, Reliable Information

3RNET and our national network of Coordinators, the National Rural Recruitment and Retention Network, are committed to providing unbiased, reliable information for health professionals.

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This guide was created in a collaborative effort to combine the expertise and industry knowledge of 3RNet's Network Coordinators.

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Health Professional Shortage Areas (HPSAs)

The most important piece of advice we can give about HPSAs?

Know who your state Primary Care Office (PCO) contact is! The PCO can help you determine what HPSAs apply to your facility and explain what information goes into calculating the HPSA score. You can find a full list of PCOs here: <https://bhw.hrsa.gov/workforce-shortage-areas/shortage-designation/contact-state-primary-care-office>

What is a HPSA?

HPSAs are a scoring system used to determine the highest areas of need for primary care, dental, and mental health services.

HPSAs are federal designations determined through data submitted by a state's Primary Care Office (PCO). There is one PCO in every state. You can find a list of all the PCOs here: <https://bhw.hrsa.gov/workforce-shortage-areas/shortage-designation/contact-state-primary-care-office>

HPSAs are designated using a federally mandated scoring system. A 'HPSA score' is a number that can change over time and ranges from 1-25 for primary care and mental health HPSAs and 1-26 for dental HPSAs. The higher the HPSA score, the greater the need.

To learn more about HPSAs

- Visit HRSA's web page that talks about HPSAs: <https://bhw.hrsa.gov/workforce-shortage-areas/shortage-designation>
- Contact your state PCO
- Contact your 3RNET Network Coordinator: <https://www.3rnet.org/members/organizational-members>

How can you find out if your area or facility has a HPSA designation?

HRSA has a HPSA designation search tool that can be found here: <https://data.hrsa.gov/> or here: <https://data.hrsa.gov/tools/shortage-area/hpsa-find>.

When you follow either of these links, search by county, not by facility address. The facility/auto HPSA designations won't show up when you search by address, only by county.

Types of HPSAs

There are three different types of HPSAs:

- Facility
- Population
- Geographic

What should you, a health care employer, know about HPSAs?

- Many loan repayment and scholarship programs use HPSAs to determine areas eligible for service. One example of this is the National Health Service Corps.
- All Federally Qualified Health Centers (FQHCs) and FQHC-look-a-likes are automatically designated with a facility-specific HPSA by service line.
- HPSA scores can change!
- Know who your state PCO contact is: <https://bhw.hrsa.gov/workforce-shortage-areas/shortage-designation/contact-state-primary-care-office>
- One facility can have multiple types of HPSAs depending on their scope of services. For example, a facility can be designated as a mental health HPSA and a dental HPSA.
- Facilities can also have more than one HPSA score. For example, a facility can have their facility score and a geographic or population HPSA score for primary care. For programs that use HPSA scores, facilities should always use the highest HPSA score available.
- Facilities can request their HPSA score to be reviewed by the PCO.
- Certified Rural Health Clinics are eligible to apply for a facility HPSA score if they attest that they meet certain requirements.

Loan Repayment Programs

The Most Important Piece of Advice We Can Give About Loan Repayment

Loan repayment should not be the only factor job seekers consider when choosing a job (or profession!). Loan repayment can be an important recruitment asset and is a tangible item unique to rural and underserved health care facilities, but it should not be included in any contract language as it is not guaranteed.

Terms You Need to Know

Loan Repayment

An employee already has a job with you. The employee is given a set amount of money toward their student loan debt in exchange for service. Example: an employee agrees to work three years for a facility and will receive \$40,000 a year for each of those years of service.

Scholarship

An employee may or may not have a job. The employee applies for money toward a medical education they are already accepted to. This may or may not come with a contractual service (or other) obligation.

Health Professional Shortage Areas (HSPAs)

A federal designation of an area (e.g. a county) or facility as having a need or shortage of health professionals.

Primary Care Office (PCO)

The federally designated person/office responsible for many tasks related to improving access to primary care including HPSAs and loan repayment programs.

Where You Can Learn More About Repayment Programs in Your State

3RNET Network Coordinator - <https://www.3rnet.org/members/organizational-members>

Rural Health Information Hub – <https://www.ruralhealthinfo.org/funding/types>

Primary Care Office - <https://bhw.hrsa.gov/workforce-shortage-areas/shortage-designation/contact-state-primary-care-office>

State Office of Rural Health - <http://nosorh.org/nosorh-members/nosorh-members-browse-by-state/>

If you're interested in learning more about a specific program we encourage you to directly contact the program.

Other Important Things to Know About Loan Repayment Programs

- Know that most programs—including National Health Service Corps—cannot be promised. There is an application process and things (such as HPSA scores) can change.
- Renewals are not guaranteed! For example, if the HPSA score of your facility changes, it will not affect current loan repayment, but could impact an employee's ability to get a renewal.
- Know the requirements for participation (reporting, etc.) for you AND your employee. What do you have to report? When do you have to report it?
- Federal loan repayment programs are restricted to U.S. citizens, but you may pursue other state, community based or hospital programs that do not have the U.S. citizenship requirement.
- 3RNET Network Coordinators are excellent resources since they are aware of federal, state, and local programs, which is important since regulations for one program may prohibit the use of another.

Common Loan Repayment Programs

National Health Service Corps (NHSC) Loan Repayment Program

Employment Status

Must be employed at an NHSC-approved site

Award Amount and Service Obligation

Up to \$50,000 full-time, \$25,000 part-time for 2 years of service

Eligible Professions & Specialties

Physicians (DO/MD), Nurse Practitioners, Physician Assistants, Certified Nurse Midwives, Health Service Psychologists, Licensed Clinical Social Workers, Psychiatric Nurse Specialists, Marriage and Family Therapists, License Professional Counselors, Dentists, Dental Hygienists

View the full list of NHSC Loan Repayment eligible professions here: <https://nhsc.hrsa.gov/loan-repayment/nhsc-loan-repayment-program.html>

Learn About Becoming an NHSC-approved Site

<https://nhsc.hrsa.gov/nhsc-sites/become-nhsc-site/index.html>

NHSC Rural Community Loan Repayment Program

Employment Status

Must be employed at a rural, NHSC-approved SUD site

Award Amount and Service Obligation

Up to \$100,000 full-time, \$50,000 part-time for 3 years of service

Eligible Professions & Specialties

Physicians (DO/MD), Nurse Practitioners, Physician Assistants, Certified Nurse Midwives, Health Service Psychologists, Licensed Clinical Social Workers, Psychiatric Nurse Specialists, Marriage and Family Therapists, License Professional Counselors, Substance Use Disorder Counselors, Pharmacists, Registered Nurses, Certified Registered Nurse Anesthetists

View the full list of NHSC Rural Community Loan Repayment eligible professions here: <https://nhsc.hrsa.gov/loan-repayment/nhsc-rural-community-loan-repayment-program>

Learn About Becoming an NHSC-approved Site

<https://nhsc.hrsa.gov/nhsc-sites/become-nhsc-site/index.html>

NHSC Substance Use Disorder Workforce Loan Repayment Program

Employment Status

Must be employed at an NHSC-approved SUD site

Award Amount and Service Obligation

Up to \$75,000 full-time, \$37,500 part-time for 3 years of service

Eligible Professions & Specialties

Physicians (DO/MD), Nurse Practitioners, Physician Assistants, Certified Nurse Midwives, Health Service Psychologists, Licensed Clinical Social Workers, Psychiatric Nurse Specialists, Marriage and Family Therapists, License Professional Counselors, Substance Use Disorder Counselors, Pharmacists, Registered Nurses

View the full list of NHSC SUD Workforce Loan Repayment eligible professions here: <https://nhsc.hrsa.gov/loan-repayment/nhsc-sud-workforce-loan-repayment-program.html>

Learn About Becoming an NHSC-approved Site

<https://nhsc.hrsa.gov/nhsc-sites/become-nhsc-site/index.html>

NHSC Scholarship Program

Employment Status

Scholars commit to this program during schooling, prior to employment. Once ready for employment, you must serve at an NHSC-approved site in a HPSA.

Award Amount and Service Obligation

NHSC provides financial support for full-time enrollment in an eligible primary care health professions degree training program for up to four school years including: payment of tuition and eligible fees; an annual payment for other reasonable educational costs, and monthly stipends to assist with living expenses while attending school.

Eligible Professions & Specialties

Students pursuing primary care health professions training may be eligible to apply. Learn more about eligibility here: <https://nhsc.hrsa.gov/scholarships/eligibility-requirements.html>

Learn About Becoming an NHSC-approved Site

<https://nhsc.hrsa.gov/nhsc-sites/become-nhsc-site/index.html>

NHSC Students to Service Loan Repayment Program

Employment Status

Student in your last year of medical, nursing, or dental school; must work at an NHSC-approved site.

Award Amount and Service Obligation

Up to \$120,000 full-time in four annual installments (up to \$30,000 per year) for 3 years of service

Eligible Professions & Specialties

Physicians (DO/MD), Nurse Practitioners, Certified Nurse Midwives, Dentists

View the full list of NHSC Students to Service Loan Repayment eligible professions here: <https://nhsc.hrsa.gov/loan-repayment/nhsc-students-to-service-loan-repayment-program.html>

Learn About Becoming an NHSC-approved Site

<https://nhsc.hrsa.gov/nhsc-sites/become-nhsc-site/index.html>

State Loan Repayment Program (SLRP)

Employment Status

Differs by state/territory.

Award Amount and Service Obligation

Differ by state/territory.

Eligible Professions & Specialties

Differ by state/territory.

Other Helpful Information

SLRP is partially federally funded but requires a state or employer to match the money they give, dollar for dollar. SLRP programs are typically similar to NHSC (e.g. SLRP programs are required to follow the same breach penalty as NHSC), but as the state also contributes money, they may be more flexible in certain aspects (HPSA score needed to apply, etc.).

You can see which states participate in the SLRP here: <http://nhsc.hrsa.gov/loanrepayment/stateloanrepaymentprogram/contacts.html>

Learn More

<https://nhsc.hrsa.gov/loan-repayment/state-loan-repayment-program/application-requirements.html>

Nurse Corps Loan Repayment Program

Employment Status

Must be employed at a Critical Shortage Facility or serve as nurse faculty in an eligible school of nursing.

Award Amount and Service Obligation

Up to 85% of unpaid nursing education debt for 2 years of service

Eligible Professions & Specialties

Licensed Registered Nurses, Advanced Practice Nurses, Nurse Faculty

Other Helpful Information

You will receive 60% of your total outstanding, qualifying, nursing education loans over the course of two years. Once you complete your initial two-year service contract, you may be eligible to apply for a third year for an additional 25% of your original nursing educational loans.

These funds are not exempt from federal income and employment taxes.

Learn more

<https://bhw.hrsa.gov/loans-scholarships/nurse-corps/loan-repayment-program>

Nurse Corps Scholarship

Employment Status

Scholars commit to this program during schooling, prior to employment. Once ready for employment, you must serve at a Critical Shortage Facility upon graduation.

Award Amount and Service Obligation

Nurse Corps pays tuition, fees, other education costs, and a monthly stipend for a 2-year commitment

Eligible Professions & Specialties

Nursing Students

Other Helpful Information

Learn more about eligibility and how to apply here: <https://bhw.hrsa.gov/loans-scholarships/nurse-corps/scholarship-program/determine-eligibility-and-apply>

Learn More

<https://bhw.hrsa.gov/loans-scholarships/nurse-corps/scholarship>

There may be other options to consider in the state you want to work, such as employer sponsored loan repayment or awards from private foundations.

Independent State Programs

Many states have, through their own legislative processes, created financial incentive programs for health professionals. These programs will vary from state to state, searching online or connecting with your PCO are good ways to identify independent state programs.

Public Service Loan Forgiveness

<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>

Community-Based or Hospital/Health System-Based Programs

Some communities and even hospitals or health systems sponsor their own programs. Inquire with an employer during an interview or negotiation phase to learn more about these opportunities.

Navigating the J-1 Visa Waiver Hiring Process

Conrad 30 J-1 Visa Waiver Program: Why is a Waiver Needed?

J-1 visa status authorizes an International Medical Graduate (IMG) to do Graduate Medical Education (GME) in the United States.

All J-1 clinical physicians – no exceptions – need to return for two years to their home countries following conclusion of GME.

Unless the two-year home residence obligation is waived, a J-1 physician is ineligible for an H-1B visa and/or permanent residence.

Therefore, it is necessary to get a waiver of the two-year home residence obligation in order to get H-1B eligibility which, in turn, is the visa status that will enable an IMG to work as a physician in the United States.

Steps to the J-1 Waiver Process

[Content here.](#)

Once You Find a Candidate You Want

A J-1 visa is specific to one employer (i.e. in most instances a candidate cannot moonlight). Ask an immigration attorney if you have questions!

The employee can sign an employment contract, but cannot work until they have the J-1 waiver and H-1B work visa.

Inquire as to whether the candidate has family that will also need assistance with the immigration process.

About the Conrad 30 Program

States can recommend waivers in order to get physicians into hard-to-fill placements where they will be serving the medically underserved. There has to be an element of expanding the safety net.

There are 30 waivers per year for each state. The waivers become available October 1. Some states fill all 30 slots very quickly (a few hours); others never fill all 30 slots. Consult with the Primary Care Office (PCO) regarding state-specific details.

Some states allow up to 10 waivers to be used for non-medically underserved placements (Flex waivers). The balance can only be used for placements in medically designated areas.

Whether the waiver is a Flex or normal waiver, the underlying goal is to show that the IMG will provide safety-net clinical services – i.e., serve the indigent and medically underserved and fill gaps in the medical delivery system.

If the J-1 waiver is granted, an IMG has a minimum three-year service obligation that needs to be fulfilled in H-1B status (could be more by state).

How States Determine Areas of Need

HPSAs and Medically Underserved Areas (MUAs) are federal designations used to determine (among other things) where J-1 waivers are applicable.

HPSAFinder: <http://hpsafind.hrsa.gov/>

MUAFinder: <http://muafind.hrsa.gov/>

Also see: <https://data.hrsa.gov/> to determine if your facility is located in a designated shortage area.

Your state PCO will have further information regarding areas of need.

Potential State Variations

- Primary care vs. specialty care
- Application periods and filing deadlines
- Non-compete clauses
- Liquidated damages
- Filing fees
- Reporting requirements
- Mandatory period of service
- Eligible employer requirements

Other Agencies That Offer Waivers

- United States Department of Health and Human Services (US DHHS) - Information about the program can be found here: <https://www.hhs.gov/about/agencies/oga/about-oga/what-we-do/exchange-visitor-program/index.html>
- Appalachian Regional Commission (ARC)
- Delta Regional Authority (DRA)

“Players” Involved in the J-1 Visa Waiver Process

PCO

Primary Care Office (PCO) – the person/organization responsible for J-1 waivers and HPSA designations at the state level.

You can find a list of PCOs here: <https://bhw.hrsa.gov/workforce-shortage-areas/shortage-designation/contact-state-primary-care-office>

An additional resource for J-1 contacts: <https://www.3rnet.org/members/j1-visa-contacts>

Questions to ask the PCO

- What do you typically use your ‘flex’ positions for?
- Do you fill your slots? If so, how fast?
- What are the state specific requirements?
- Are there any state-specific application (or other) fees? What are they for, and how much are they?
- Are there any other agencies in this state that give waivers? For example, Delta Regional Authority, Appalachian Regional Commission, Department of Health and Human Services.
- Where can I find my HPSA scores?
- Does the candidate need a license prior to the J-1 process / where does licensure fit into the J-1 process in our state?

Employer

Ultimately, it is you the employer and not the IMG that applies for the J-1 waiver and sponsors the IMG for a change into H-1B status.

As an employer, you have the legal obligation to pay H-1B attorney’s fees and filing fee costs – conversely, the IMG cannot pay for H-1B fees or costs.

Make sure you are aware of your immigration obligations.

Facilities can ask during interview process: “Are you legally authorized to work in the United States?” and “Do you need visa sponsorship?”

Facilities can ask the following follow-up questions: “What is your current status?”, “What visa sponsorship is needed?”, and “How much time do you have left in your current status.”

Job Seeker

You can expect candidates to want answers to the following questions:

- Who in the organization will take the lead for immigration purposes?
- What has been the employer’s experience in the past with J-1 waivers?
- What attorneys has the employer used in the past?
- What is the culture in the employer?
- What assistance will you receive in integrating into the community?

Attorney

Regardless of who pays fees and unless affirmatively agreed to the contrary, an attorney has an equal obligation to both the employer and the IMG during the J-1 waiver and H-1B process.

Open up line of communication with the attorney. Make sure you are getting all copies of correspondence with the candidate and government agency. Make sure you understand what your lawyer is doing in your case.

The J-1 waiver process is complex, detail oriented, and very time consuming. An attorney may ensure things are done effectively and in an efficient manner.

Questions to ask an attorney before hiring

- What is your history working with the J-1 waiver process?
- Do you have prior experience working in the J-1 waiver process in our state?
- How do you charge? (Flat fee or hourly)

State J-1 Waiver Officer

State official who will review the J-1 waiver application and recommend the waiver for approval.

Usually, are accessible to inquiries.

Useful source of information and guidance on state waiver policies.

Why Should I Recruit and How Do I Retain Someone on a J-1 Waiver?

This section contributed by
Robert Aronson, Immigration
Attorney

Unquestionably, physician recruitment into rural or underserved areas is a daunting task, particularly given the existence of alternative and seemingly more attractive employment options elsewhere for physicians. However, our immigration laws can serve to induce International Medical Graduates (IMGs) and, in particular, J-1 physicians to commit to rural and underserved placements, essentially given a tradeoff between serving in hard-to-fill placements with substantial and meaningful immigration benefits.

In short, our immigration laws can, in essence, channel highly qualified IMGs into rural and medically underserved placements precisely owing to the possibility of gaining long-term immigration status in this country.

Here is how this whole recruitment process intertwines with immigration benefits.

Many IMGs come to the United States to undertake their medical residency or fellowship training programs under J-1 visas. This visa status restricts an IMG solely to working as a medical trainee. In addition, their J-1 status requires them to return to their home country for two years at the conclusion of their program of Graduate Medical Education

(GME). As long as a J-1 physician remains subject to the two-year home residence obligation, they are effectively foreclosed from gaining long-term immigration status in the United States.

Therefore, the first objective of a J-1 physician wanting to remain in this country is to get a waiver of this two-year home residence obligation and here is where our immigration laws not only assist in the recruitment of IMGs to rural and medically underserved communities, but actually give qualified employers a major recruitment advantage.

In light of the national importance of getting physicians to commit to rural and medically underserved communities, U.S. immigration laws have created a waiver program, known as the Conrad State 30 Waiver Program. Here, each state is granted 30 waivers for physicians who will be providing primary care or specialty care medical services either in designated medically underserved areas or, in certain situations, in positions where the physician will be providing critically-needed safety net services.

The employing institution needs to file a J-1 waiver application to the state department of health, checking first to understand the state's waiver policies and procedures. But if the state of intended employment issues a favorable waiver recommendation to the federal oversight agencies, the J-1 physician is well underway to removing a substantial barrier to his/her long-term residence in the United States.

But the waiver is not enough. Rather, once the waiver has been obtained, the employer then needs to sponsor the IMG for a change from J-1 into H-1B Temporary Worker status – that is, change the IMG into an employment-authorized visa status.

This whole immigration process does not only provide a pathway to eliminate the IMG's obligation to return to the home country, but it also builds in a retention element, given that the IMG is legally obligated to work for the J-1 sponsor for, at minimum, three years. In addition, an employer can creatively collaborate with the IMG to extend this employment commitment for additional periods of time by undertaking sponsorship for permanent residence.

But what is important to note is the following:

- The prospect of getting a J-1 waiver and then H-1B visa status can and should be an important advantage in recruiting into rural and medically underserved areas;
- Our immigration laws further contain retention provisions that obligate an IMG to remain for stipulated periods of time with the J-1 sponsor;
- Given the immigration benefits arising from the J-1 waiver process, rural and medically underserved communities oftentimes can recruit extremely qualified IMGs who possess key professional skills of great value to the community;
- This whole process requires advance planning and open communication, but over the past 20 years, it has been utilized to steer literally thousands of J-1 physicians into placements in rural and medically underserved placements.



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