WYOMING LEGISLATIVE SERVICE OFFICE

Short Report

Health Professional Loan Repayment Programs in Wyoming, Alaska, Colorado and Idaho

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EXECUTIVE SUMMARY

This short report was prepared for the Joint Labor, Health & Social Services Interim Committee to support the Committee's study of policy strategies to address health care provider shortages and improve accessibility of health care. The federal government operates several loan repayment programs that allow health care professionals to repay school loan debt without cash payments by serving in communities experiencing health professional shortages. Many states operate state-level medical student loan repayment programs, but how the programs operate and the benefits provided to health care providers vary.

This short report begins with a summary of federal loan repayment programs. The report then gives an overview of the State Loan Repayment Program (SLRP), a program operated by the Health Resources and Services Administration that awards grants to states to develop state-run loan repayment programs for health care providers. The State Loan Repayment Program requires state-run programs to meet certain requirements to receive funding, with 42 states receiving first-year funding from the program for the 2026 application cycle. The report then compares the loan repayment programs available in Wyoming to programs available in Alaska, Colorado and Idaho.

Wyoming operates a SLRP-funded program and a separate program that provides loans to nursing students with the opportunity to repay the loans by working as a nurse or nurse educator in Wyoming. Alaska operates two loan repayment programs that require dollar-for-dollar matching from participating employers, with one program receiving SLRP funding and the other solely administered by the state. Colorado administers one SLRP-funded program, but the program includes service obligations and repayment benefits that are greater than the obligations and benefits required by the SLRP. Idaho operates a SLRP-funded loan repayment program as well as three additional state-funded programs. One of the state-funded programs provides benefits to physicians, another program allocates grants to nurses, and a separate program funds rural health projects, which may include loan repayments to health care professionals.

THE HEALTH RESOURCES AND SERVICES ADMINISTRATION AND THE STATE LOAN REPAYMENT PROGRAM

Federal Loan Repayment Programs for Health Care Providers

The Health Resources and Services Administration (HRSA) operates multiple federal loan repayment programs that give students and health care professionals the opportunity to serve in federally-designated Health Professional Shortage Areas as a method of repaying health professional student loans without cash payment.[1] For example, the National Health Service Corps Loan Repayment Program awards program participants with repayments of up to $75,000 for two years of full-time service and $37,500 for half-time service.[2] For a table comparing federal loan repayment programs, see **Appendix A**.

Health Professional Shortage Areas are areas identified by the HRSA as having shortages of primary care, dental care or mental health providers.[3] The HRSA uses a scoring system that ranks the degree of shortage in each area to identify priority areas that are applicable to each of the Administration's loan repayment programs.[4] Health Professional Shortage Areas are a designation commonly referenced in federal and state repayment programs, but other regional designations such as Medically Underserved Area and Medically Underserved Population are also used in certain programs.[5]

Overview of the State Loan Repayment Program

The HRSA administers the State Loan Repayment Program (SLRP) to provide matching funds to states operating state-level loan repayment programs for health professionals.[6] SLRP funding is designed to support repayment programs for primary care providers working in Health Professional Shortage Areas within participating states.[7] State governments, U.S. domestic

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[1] The Health Resources and Services Administration identifies Health Professional Shortage Areas across all 50 states including Wyoming. Maps of Health Professional Shortage Areas across the United States are publicly available. Data Warehouse, *Map Gallery – Health Professional Shortage Areas*, Health Resources and Services Administration, **https://data.hrsa.gov/topics/health-workforce/shortage-areas/map-gallery-hpsa** (last accessed September 1, 2026).

[2] National Health Service Corps, *National Health Service Corps Loan Repayment Program*, Health Resources and Services Administration, 3 (2026), **https://nhsc.hrsa.gov/sites/default/files/nhsc/loan-repayment/lrp-application-guidance.pdf**.

[3] Bureau of Health and Welfare, *What is Shortage Designation?,* Health Resources and Services Administration (2026), **https://bhw.hrsa.gov/workforce-shortage-areas/shortage-designation**.

[4] Bureau of Health and Welfare, *Scoring Shortage Designations*, Health Resources and Services Administration (2026), **https://bhw.hrsa.gov/workforce-shortage-areas/shortage-designation/scoring**.

[5] Bureau of Health and Welfare, *What is Shortage Designation?,* Health Resources and Services Administration (2026), **https://bhw.hrsa.gov/workforce-shortage-areas/shortage-designation**.

[6] National Health Service Corps, *State Loan Repayment Program (State LRP)*, Health Resources & Services Administration, 5 (2026), **https://www.grants.gov/search-results-detail/355777** (The cited document can be downloaded via the "Related Documents" tab.).

[7] *Id*.

territories, the District of Colombia, Native American tribal governments and Native American tribal organizations may apply to the Program.[8] States receiving SLRP funding can choose the primary care disciplines and the Health Professional Shortage Areas covered by the state program.[9] For the 2026 application cycle, $20,323,880.51 in first-year funding was awarded across 42 states, Puerto Rico, the Commonwealth of the Northern Mariana Islands and Palau.[10] The largest award of first-year SLRP funding in 2026 was $804,990.[11]

The HRSA limits the amount of matching funds that states can award to health care practitioners. For full-time primary care providers, the initial contract to receive loan repayment may fund up to $75,000 of loan repayment for two years of service.[12] Dental and mental health care providers may receive up to $50,000 in loan repayment for two years of service.[13] Providers working half-time receive half the award for their obligation period.[14] States may award practitioners additional funds beyond the required financial award limits, but the excess awards must be funded by non-federal sources.[15]

State Loan Repayment Program Requirements

States have several requirements to receive SLRP funding. To receive funding, states must match the federal funds provided and secure matching funds from non-federal sources.[16] States may, however, combine federal, state and other loan repayment programs to meet the needs of health professionals within the state.[17] States must also show that a state agency will run the grant-funded program and agree that all program funds will be used to pay the principal, interest and related expenses of health care professional educational loans.[18] Additionally, SLRP funds cannot be used to pay for the program's administrative costs.[19]

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[8] *Id* at 6 (Eligible entities are collectively referred to as "states" for the rest of this section).
[9] *Id* at 8.
[10] National Health Service Corps, *State Loan Repayment Program Contacts*, Health Resources and Services Administration, **https://nhsc.hrsa.gov/loan-repayment/state-loan-repayment-program/awards** (last accessed August 26, 2026).
[11] National Health Service Corps, *State Loan Repayment Program Contacts*, Health Resources and Services Administration, **https://nhsc.hrsa.gov/loan-repayment/state-loan-repayment-program/awards** (last accessed August 26, 2026).
[12] National Health Service Corps, *State Loan Repayment Program (State LRP)*, Health Resources & Services Administration, 46 (2026), **https://www.grants.gov/search-results-detail/355777** (The National Health Service Corps provides matching funds to participating states, therefore the federal funds and state funds are each limited to $37,500.).
[13] *Id*.
[14] *Id*.
[15] *Id* at 51.
[16] *Id* at 7 (The cost sharing requirement is waived up to $200,000 for any award given to the U.S. Virgin Islands, Commonwealth of the Northern Mariana Islands, American Samoa, Guam, Republic of Palau, Federated States of Micronesia and the Republic of the Marshall Islands.).
[17] *Id* at 8.
[18] *Id* at 6.
[19] *Id*.

To receive SLRP funding, states must also require loan repayment recipients to provide primary care in a Health Professional Shortage Area.[20] States may choose which Health Professional Shortage Areas program recipients will serve, but the HRSA encourages SLRP applicants to consider how the state can use SLRP funding to meet the priorities of the U.S. Department of Health and Human Services.[21]

State loan repayment awards are limited to health care providers practicing at certain eligible practice sites. The following site types are eligible for SLRP awards:

- Federally-Qualified Health Centers;
- Community health centers;
- Migrant health centers;
- Homeless programs;
- Public housing programs;
- Federally Qualified Health Center Look-A-Likes;
- Centers for Medicare & Medicaid Services Certified Rural Health Clinics;
- Other health facilities;
- Community outpatient facilities;
- Community mental health facilities;
- State and county health department clinics;
- Immigration and Customs Enforcement Health Service Corps;
- Free clinics;
- Mobile units;
- School-based programs;
- Critical Access Hospitals[22] affiliated with a qualified outpatient clinic;
- Rural Emergency Hospitals[23] affiliated with a qualified outpatient clinic;
- State mental health facilities;
- Indian Health Service Facilities, Tribally Operated 638 Health Programs and Urban Indian Health Programs;
- Federal Indian Health Service Clinical Practice Sites;
- Tribal/638 Health Clinics;
- Urban Indian Health Program;

[20] *Id* at 6.
[21] *Id* at 8.
[22] Critical Access Hospitals designated by the Centers for Medicare and Medicaid Services. Health Resources and Services Administration (2024), **https://www.hrsa.gov/opa/eligibility-and-registration/hospitals/critical-access-hospitals**.
[23] Rural Emergency Hospitals designated by the Centers for Medicare and Medicaid Services. Centers for Medicare and Medicaid Services, *Rural Emergency Hospitals* (2026), **https://www.cms.gov/medicare/health-safety-standards/certification-compliance/rural-emergency-hospitals**.

- IHS and tribal hospitals;
- Correctional or detention facilities;
- Federal prisons;
- State prisons;
- Private practices (solo or group).[24]

Loan reimbursement recipients are also required to accept patients eligible for Medicare, Medicaid and the Children's Health Insurance Program. Additionally, recipients must use a sliding fee scale to charge patients and must treat all patients regardless of the patient's ability to pay.[25]

[24] National Health Service Corps, *State Loan Repayment Program (State LRP)*, Health Resources & Services Administration, 50 (2026), **https://www.grants.gov/search-results-detail/355777**.
[25] *Id* at 52.

HEALTH PROFESSIONAL LOAN REPAYMENT PROGRAMS IN WYOMING AND OTHER STATES

Many states administer state-level health professional student loan repayment programs, but state-level programs vary greatly in the categories of health professionals eligible for the program, the amount of loan repayment benefits distributed to program participants, the minimum and maximum program obligations required for participants and the total funding for the program. States may use one state-level program that receives SLRP funding or may combine a state program receiving SLRP funding with additional programs that are independently funded. This short report compares Wyoming's health professional student loan repayment programs to programs operated in Alaska, Colorado and Idaho. For each loan repayment program surveyed, this report provides the years of required service to participate in the program, the maximum loan repayment benefits, key requirements participants must follow during service in the program and program funding details.

Wyoming operates one SLRP-funded loan repayment program[26] as well as the Wyoming Investment in Nursing Program which provides loans to nursing students with the opportunity to repay loans by working in Wyoming as a nurse or nurse educator.[27] Alaska operates a SLRP-funded loan repayment program with a two-year service contract[28] and a separate loan repayment program with a lifetime participation limit of 12 years.[29] Colorado administers one SLRP-funded medical loan repayment program, but the program has a service obligation and financial awards that are greater than the obligations and awards required by the SLRP.[30] Idaho operates one SLRP-funded loan repayment program[31] and three additional state-level programs. One state program awards loan repayments to physicians, another program awards loan repayments to nurses and a separate program awards grant funds to rural health projects, which can be used for health professional loan repayment benefits.[32]

[26] Email from Keri Wagner, Healthcare Workforce and Primary Care Office Manager, Wyoming Department of Health (June 9, 2026).
[27] W.S. 9-2-123.
[28] Office of Healthcare Access, *Alaska State Loan Repayment Program Guide*, State of Alaska, 1 (2026), **https://www.jotform.com/app/260827392192159/page/2**.
[29] Alaska Stat. § 18.29.105.
[30] Colorado Health Service Corps, *Frequently Asked Questions*, Colorado Department of Public Health and Environment, **https://www.coloradohealthservicecorps.org/faqs**.
[31] Bureau of Healthcare Access, *SLRP FAQs*, Idaho Department of Health and Welfare, 1 (2026), **https://publicdocuments.dhw.idaho.gov/WebLink/DocView.aspx?id=23767&dbid=0&repo=PUBLIC-DOCUMENTS**.
[32] Idaho Code §§ 39-5902(2), 39-2501, and 39-5902(1).

Wyoming

Wyoming State Loan Repayment Program

The Wyoming Department of Health has received SLRP funding since 2014 to operate the Wyoming State Loan Repayment Program.[33] The Program provides educational loan repayment to a variety of health care professionals in exchange for two years of full-time practice in a Health Professional Shortage Area within the state.[34] To be eligible for Wyoming's loan repayment program, applicants must have a valid and active license to practice in Wyoming and must not have any existing contractual service obligations or breaches of service obligations. Program awards are prioritized by the federal need score for the shortage area determined by the HRSA. Applicants that have spent the least amount of time practicing in Wyoming are also prioritized, as are applicants who graduated from the University of Wyoming or a Wyoming community college.

The Wyoming State Loan Repayment Program awards for two years of service differ by health care profession and range from $20,000 to $50,000. The awards given cannot exceed the recipient's outstanding student loan debt, and all awards received must be used to pay for the student loans. The total program funding is currently $68,678 per year, with 50 percent of funds coming from the federal government and 50 percent coming from state general funds. For a table of program awards by profession, see **Table 1**.

Table 1. Wyoming State Loan Repayment Program Awards by Profession

Health Care Professional Type	Award Amount
Physicians	$50,000
Dentists	$50,000
Physician Assistants	$35,000
Nurse Practitioners	$35,000
Certified Nurse Midwives	$35,000
Psychiatric Nurse Specialists	$35,000
Pharmacists	$35,000
Mental Health Clinicians	$35,000
Registered Nurses	$20,000
Registered Dental Hygienists	$20,000

Source: Wyoming Department of Health, Wyoming State Loan Repayment Program (June 2026).

[33] Interview Keri Wagner, Healthcare Workforce and Primary Care Office Manager, Wyoming Department of Health (June 9, 2026).
[34] Email from Keri Wagner, Healthcare Workforce and Primary Care Office Manager, Wyoming Department of Health (June 9, 2026) (Fact sheet of related information provided via email and is available upon request.) (The citation provided describes the remainder of the section.).

Wyoming Investment in Nursing Program

The Wyoming Community College Commission is directed by Wyoming statutes to administer the Wyoming Investment in Nursing program (WYIN).[35] The WYIN program allows Wyoming residents or graduates of a Wyoming high school to apply for loans to fund nursing education programs.[36] To qualify, applicants must be accepted into a nursing education program at a Wyoming community college, the University of Wyoming or an institution contracted with the Western Interstate Commission for Higher Education (WICHE) that provides doctoral degrees in nursing.[37] Applicants must also apply for federal financial assistance and any employer-based financial assistance for which the applicant may be eligible.[38] Applicants accepted into an eligible nursing program may be eligible for a loan provided by the Wyoming Community College Commission to pay the remaining unmet costs of the nursing program.[39]

Loan recipients may repay the loan without cash repayment by working full-time in Wyoming as a nurse or nurse educator.[40] The amount in loan repayments that program recipients may receive is the lesser of one academic year's cost of full-time student enrollment in an eligible nursing program or $12,000 per year.[41] To receive loan repayments, loan recipients are required to work in Wyoming upon completion of the nursing program for an amount of time based on the sum of remaining loans being repaid by the program. The WYIN program's work obligations are:

- For loans that can be repaid in two years or less, the obligation is three years;
- For loans that can be repaid between two and four years, the obligation is five years; and
- For loans that cannot be repaid within four years, the obligation is the amount of time the loan can be repaid by the program plus an additional two years.[42]

Program recipients attending a master's or doctorate level nursing program may begin repaying loans via work while completing the nursing program.[43] For recipients enrolled in a master's program, the recipient must continue working under the program for at least one year following completion of the program.[44] For recipients enrolled in a doctorate program, the recipient must work under the program for at least two years following program completion.[45]

[35] W.S. 9-2-123.
[36] *Id* at (b).
[37] *Id*.
[38] *Id*.
[39] *Id* at (c).
[40] *Id* at (e).
[41] *Id* at (f).
[42] *Id* at (e).
[43] *Id* at (q).
[44] *Id* at (q)(i).
[45] *Id* at (q)(ii).

Under the WYIN program's administrative rules, recipient funding is limited to four semesters total for students attending an undergraduate nursing program at a Wyoming community college or the University of Wyoming.[46] For students in a graduate nursing or nurse educator program at the University of Wyoming or another institution approved for the program, funding is limited to 60 graduate-level hours.[47] The WYIN program was awarded $7,521,256 for the 2027-2028 biennium.[48] Of the amount awarded, $1,237,105 was designated to fund student loans and $110,000 was designated to service the loans for the 2027-2028 biennium.[49]

Wyoming Healthcare Professional Loan Repayment Program

During the 2005 legislative session, the Wyoming Legislature created the Wyoming Healthcare Professional Loan Repayment Program.[50] The Program's statutory provisions currently exist under Title 9 of Wyoming statutes, but the program was last funded during the 2015-2016 biennium.[51] The Program consists of two parts: the Physician and Dentist Loan Repayment Program[52] and the Allied Health Care Provider Loan Repayment Program.[53] The statutes allow the Wyoming Department of Health to award eligible health care professionals with loan repayment in exchange for at least three years of full-time service practicing in one of a list of communities developed by the Department of Health.[54] Statutes cap the repayment awards for physicians and dentists at $30,000 per year and $20,000 per year for other health care providers.[55] Under the Wyoming Healthcare Professional Loan Repayment Program, the Wyoming Department of Health required loan repayment recipients to treat patients eligible for Medicare, Medicaid and KidCare CHIP.[56] The Department of Health prioritized awards based on regions and professions of greatest need in Wyoming, graduates of the University of Wyoming or Wyoming community colleges and applicants with the least amount of time spent practicing in Wyoming.[57]

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[46] 57-5 Wyo. Code R. § 7(h).
[47] *Id* at (h)(i)(B).
[48] S.F. 1, 68th Leg., Budget Session (Wyo. 2026), § 57.
[49] Wyoming Community College Commission, *2027-2028 Biennium Budget Request*, State of Wyoming, 62 (2026), **https://drive.google.com/file/d/1ClB5cKqiw8fH0nkYmiotLt_2ZmZFnWx2/view** (The total award to the Wyoming Community College Commission was to fund a three-part initiative of the Wyoming Investment in Nursing program. One initiative was to fund loan forgiveness for nursing students in Wyoming.).
[50] Email from Keri Wagner, Healthcare Workforce and Primary Care Office Manager, Wyoming Department of Health (June 9, 2026) (Fact sheet of related information provided via email and is available upon request.).
[51] *Id*.
[52] W.S. 9-2-118.
[53] W.S. 9-2-119.
[54] W.S. 9-2-118(a) and 9-2-119(a).
[55] *Id*.
[56] Email from Keri Wagner, Healthcare Workforce and Primary Care Office Manager, Wyoming Department of Health (June 9, 2026) (Fact sheet of related information provided via email and is available upon request.).
[57] *Id*.

Alaska

Alaska State Loan Repayment Program

The Alaska Office of Healthcare Access administers a student loan repayment program through the SLRP.[58] Program participants commit to two years of service in a Health Provider Shortage Area.[59] Award amounts for participants vary based on program funding but are currently capped at $50,000 across two years of service for full-time participants.[60] The Program's practice requirements match the requirements of the SLRP, such as requiring participants to accept Medicare and Medicaid patients and offer services using a sliding scale.[61] Health care practitioners with an existing contractual obligation are not eligible for the Program, but applicants may be eligible if current obligations will be fully completed before the beginning of the contract under the Alaska State Loan Repayment Program.[62] Additionally, participation in the federal Public Service Loan Forgiveness Program does not conflict with the Alaska State Loan Repayment Program.[63] If a participant's qualifying debt is reduced or eliminated through the Public Service Loan Forgiveness Program during the participant's contract period with the Alaska State Loan Repayment Program, the remaining service obligation may be waived.[64]

The Alaska State Loan Repayment Program requires participating employers to fulfill a one-to-one match with the federal funds used to provide loan repayment awards.[65] The Alaska Department of Health and Social Services also charges an administrative fee to each participating employer equal to five percent of the total value of the health care provider's service agreement to fund certain Program administrative costs.[66] The first-year SLRP funding awarded to the Program for 2026 was $754,990.[67]

Health Care Professionals Workforce Enhancement Program

Alaska statutes direct the Alaska Department of Health to administer another loan repayment program for medical professionals serving in health care professional shortage areas, underserved

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[58] Office of Healthcare Access, *Alaska State Loan Repayment Program Guide*, State of Alaska, 1 (2026), **https://www.jotform.com/app/260827392192159/page/2**.
[59] *Id*.
[60] *Id* at 2.
[61] *Id* at 3.
[62] *Id* at 4.
[63] *Id*.
[64] *Id* at 16.
[65] *Id* at 21.
[66] Alaska Admin. Code tit. 7 § 80.045.
[67] National Health Service Corps, *State Loan Repayment Program Contacts*, Health Resources and Services Administration, **https://nhsc.hrsa.gov/loan-repayment/state-loan-repayment-program/awards** (last accessed August 26, 2026).

areas and rural[68] areas in Alaska.[69] To be eligible for the Program, a site must meet at least one of the following requirements:

- The site is located in a rural community;
- The site serves a federally designated Health Professional Shortage Area, Medically Underserved Area or Medically Underserved Population;
- The site serves a population in which at least 30 percent of patients are uninsured, on Medicaid or receiving federally funded care.[70]

Participating health care providers serve under the Program for three-year periods.[71] Additionally, the Department of Health may renew a participant's agreement with the Program three additional times for a lifetime total of 12 years.[72]

Alaska statutes establish maximum annual benefits for Program participants using three tiers based on health care occupation.[73] For each tier, awards may be higher if the Alaska Department of Health determines the position is a "very hard-to-fill position."[74] Annual loan repayment awards may not, however, exceed 33.3 percent of the remaining balance of unpaid student loans.[75] The Department of Health may annually increase the maximum program awards by the average percent increase in the Consumer Price Index for urban wage earners and clerical workers of urban Alaska.[76] For a table of Program awards by tier, see **Table 2**.

[68] Under Alaska statutes, communities with a population of 5,500 or fewer that do not have connecting roads or rails to Anchorage or Fairbanks are considered "rural." Communities with a population of 1,500 or fewer that have connecting transit to Anchorage or Fairbanks are also considered rural. Alaska Stat. § 18.29.190(7).
[69] Alaska Stat. § 18.29.105.
[70] Department of Health, *Health Care Workforce Enhancement Program*, State of Alaska, **https://health.alaska.gov/en/services/health-care-workforce-enhancement-program-hwep/**.
[71] Alaska Stat. § 18.29.115(a).
[72] *Id*.
[73] *Id* at (c).
[74] *Id*.
[75] Alaska Stat. § 18.29.125(c).
[76] Alaska Stat. § 18.29.115(d).

Table 2. Annual Benefits for the Health Care Professionals Workforce Enhancement Program

Tier	Eligible Occupations	Standard Annual Benefit	Annual Benefit for Hard-to-Fill Positions
Tier 1	Dentist, pharmacist, physician, doctor of nursing, clinical psychologist, counseling psychologist	$35,000	$47,250
Tier 2	Dental hygienist, advanced practice registered nurse, registered nurse, physician assistant, physical therapist, professional counselor, associate counselor, board-certified behavior analyst, marital and family therapist, clinical social worker	$20,000	$27,000
Tier 3	A person employed at an eligible site who is not otherwise eligible as a tier I or tier II health professional	$15,000	$20,250

Source: Alaska Stat. § 18.29.115(c).

Employers participating in the Program must match payments made by the State of Alaska to fund loan repayments and pay additional fees for services provided by the Alaska Department of Health and the Alaska Department of Family Services.[77] The required employer payments may, however, be adjusted by the Department of Health based on the employer's ability to pay.[78]

[77] Alaska Stat. § 18.29.110.
[78] Alaska Stat. § 18.29.110(2).

Colorado

Colorado Health Service Corps

The Colorado Health Service Corps is a state program partially funded under the federal SLRP.[79] Colorado statutes direct the Colorado Primary Care Office to operate a loan repayment program for eligible primary health care professionals, nursing or health care faculty, behavioral health providers and geriatric advanced practice providers in exchange for providing primary health services in health professional shortage areas in Colorado.[80] Participants must serve the program for three years and are required to work in a federally-designated Health Provider Shortage Area or state-designated health professional shortage area.[81] Participants may reapply to the program after completing the three-year service obligation but additional awards are not guaranteed.[82] Participants may also renew their contract for one year as the three-year service contract nears completion if the participant's contract is in good standing.[83]

Loan repayment awards range from a total of $45,000 to $120,000 and vary based on health care occupation and whether the participant is working full- time (at least 40 hours per week), three-quarters time (at least 30 hours per week) or part-time (at least 20 hours per week).[84] For a table summarizing loan repayment awards by health care profession and work status as well as the award for one-year renewals, see **Table 3**.

Table 3. Colorado Health Service Corps Awards by Profession and Work Status

Health Care Profession	Full-Time	3/4-Time	Part-Time	One-Year Renewal (Full-Time)
Physicians and dentists	$120,000	$90,000	$60,000	$30,000
Physician assistants, advanced practice registered nurses, clinical pharmacists, licensed mental health clinicians, licensed addiction counselors, dental hygienists and certified addiction counselors	$90,000	$67,500	$45,000	$22,500

Source: Colorado Health Service Corps, Frequently Asked Questions (August 2026).

[79] National Health Service Corps, *State Loan Repayment Program Contacts*, Health Resources and Services Administration, **https://nhsc.hrsa.gov/loan-repayment/state-loan-repayment-program/contacts** (last accessed August 26, 2026).
[80] Colo. Rev. Stat. § 25-1.5-503(1)(a).
[81] Colorado Health Service Corps, *Frequently Asked Questions*, Colorado Department of Public Health and Environment, **https://www.coloradohealthservicecorps.org/faqs**.
[82] *Id*.
[83] *Id*.
[84] *Id*.

Colorado statutes require the Colorado Primary Care Office to maximize the federal money available for state loan repayment programs and may also accept grants, donations and appropriations to fund the Colorado Health Service Corps.[85] The Colorado Health Service Corps is also partially funded under the Colorado Health Service Corps Fund. Under Colorado statutes, $3.5 million is annually appropriated from the Marijuana Tax Cash Fund to the Primary Care Office to fund loan repayments as well as a related scholarship program for addiction counselors.[86] In the 2019-2020 fiscal year, the total funding for the Colorado Health Service Corps was $10.4 million, with $1 million from federal sources, $6.3 from state sources and $3.1 million from private sources.[87] Colorado's first-year SLRP funding for 2026 was $804,990.[88]

Idaho

Idaho State Loan Repayment Program

The Idaho Department of Health and Welfare operates a student loan repayment program using SLRP funds.[89] Under the Program, participants may serve full-time for two years in a Health Professional Shortage Area.[90] Recipients may receive up to $75,000 in loan repayments for primary care disciplines or up to $50,000 for oral and behavioral health disciplines.[91]

The Idaho State Loan Repayment Program is funded by health care sites hosting program participants, with matching federal funds used for loan repayment awards.[92] Eligible health care sites must agree to provide one-to-one matching funds for the total award of the health care practitioner.[93] Health care sites that cannot provide matching funds are ineligible for the program, but health care sites may provide matching funds below the maximum award provided by the Program, therefore providing a lower total award to the health care provider serving at the participating site.[94] Idaho's first-year SLRP funding for 2026 was $221,059.13.[95]

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[85] Colo. Rev. Stat. § 25-1.5-503(b).
[86] Colo. Rev. Stat. § 25-1.5-506.
[87] Colorado Health Service Corps, *Overview*, Colorado Department of Public Health and Environment, 2 (2020), **https://content.leg.colorado.gov/sites/default/files/images/5.1_cdphe_colorado_health_service_corps_fact_sheet_1.16.20.pdf**.
[88] National Health Service Corps, *State Loan Repayment Program Contacts*, Health Resources and Services Administration, **https://nhsc.hrsa.gov/loan-repayment/state-loan-repayment-program/awards** (last accessed August 26, 2026).
[89] Bureau of Healthcare Access, *SLRP FAQs*, Idaho Department of Health and Welfare, 1 (2026), **https://publicdocuments.dhw.idaho.gov/WebLink/DocView.aspx?id=23767&dbid=0&repo=PUBLIC-DOCUMENTS**.
[90] *Id*.
[91] *Id*.
[92] *Id*.
[93] *Id* at 2.
[94] *Id* at 3.
[95] National Health Service Corps, *State Loan Repayment Program Contacts*, Health Resources and Services Administration, **https://nhsc.hrsa.gov/loan-repayment/state-loan-repayment-program/awards** (last accessed August 26, 2026).

Rural Physician Incentive Program

Idaho statutes establish a fund to operate the Rural Physician Incentive Program, a program to encourage physicians to practice in Health Professional Shortage Areas in exchange for loan repayment.[96] Idaho statutes limit awards for participating physicians to a maximum of $100,000 over four years.[97] Physicians are required to accept Medicare and Medicaid patients to participate in the program.[98]

The Program is funded by an annual appropriation of $640,000.[99] Idaho statutes allow the Idaho Board of Education to assess a fee to physician students who are supported by a professional education interstate compact, such as the Washington, Wyoming, Alaska, Montana, Idaho (WWAMI) Regional Medical Education Program, to fund the Program.[100,101] The total student fees contributed to the Program are generally greater than $400,000 per year.[102] Physicians who paid student fees for the Program are given preference over applicants, but contributions to the Program are not required.[103] Physicians who were Idaho state residents before completing medical school out-of-state and who did not contribute to the Fund are prioritized over physicians from other states who were not Idaho residents.[104] Physicians already receiving loan repayments from another state or from a federal loan repayment program are not eligible for Program awards.[105]

In 2025, the Program had 29 applicants and distributed 17 awards to physicians.[106]

Rural Nursing Loan Repayment Program

Idaho statutes also create the Rural Nursing Loan Repayment Program, which provides education loan repayments to nurses practicing in rural and underserved areas in the state.[107] Nurses must

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[96] Idaho Code § 39-5902(2).
[97] Idaho Code § 39-5905(2)(c).
[98] Idaho Code § 39-5907(2)(a).
[99] Telephone Interview with Amy Hirtle, Health Program Manager, Idaho Department of Health and Welfare (August 25, 2026).
[100] Idaho Code § 33-3723.
[101] Medical students at the University of Utah also pay fees to the Program. Telephone Interview with Amy Hirtle, Health Program Manager, Idaho Department of Health and Welfare (August 25, 2026).
[102] Telephone Interview with Amy Hirtle, Health Program Manager, Idaho Department of Health and Welfare (August 25, 2026).
[103] Idaho Code § 39-5907(2)(b).
[104] Bureau of Healthcare Access, *Rural Physician Incentive Program (RPIP) Grant Guidance*, Idaho Department of Health and Welfare, 3 (2026), **https://publicdocuments.dhw.idaho.gov/WebLink/DocView.aspx?id=36873&dbid=0&repo=PUBLIC-DOCUMENTS**.
[105] Idaho Code § 39-5907(c).
[106] Bureau of Healthcare Access, *FY26 Rural Physician Incentive Program Update*, Idaho Department of Health and Welfare, 3 (2026), **https://publicdocuments.dhw.idaho.gov/WebLink/DocView.aspx?id=35542&dbid=0&repo=PUBLIC-DOCUMENTS&cr=1**.
[107] Idaho Code § 39-2501.

practice within Idaho in a Health Professional Shortage Area, a county with a population center of less than 20,000 people or a certified critical access hospital.[108] The Program awards nurses with $25,000 in loan repayments distributed across three years, with different amounts awarded per year.[109] Nurses receive $5,000 for completing one year of continuous employment in the program, $10,000 after completing the second year of employment and $10,000 after completing three years.[110] Nurses currently receiving or having previously received loan repayments through other programs are not eligible for the Rural Nursing Loan Repayment Program.[111] Under Idaho statutes, only registered nurses and licensed practical nurses are eligible for the program.[112] Advanced practice registered nurses, nurse practitioners and any other nursing disciplines or specialties are not eligible for the Program.[113]

The Program is statutorily limited to offering awards to up to 50 applicants per year.[114] The Program is funded by a combination of legislative appropriations, health care industry contributions, private donations and federal funds as available.[115]

Rural Health Care Access Program

Idaho statutes also establish a separate fund to operate the Rural Health Care Access Program.[116] The Program awards grants to governmental and nonprofit entities to fund projects intended to improve health care access in rural areas, as well as fund professional student loan repayments.[117] Idaho statutes indicate grant funds may be awarded to communities to fund telehealth projects, community development projects, other projects to improve primary health care access or improve recruitment and retainment in rural areas, and loan repayment grants for physicians, nurse practitioners, physician assistants and dental hygienists.[118] Proposed projects must target Idaho communities federally designated as Health Professional Shortage Areas, Medically Underserved Areas or Medically Underserved Populations.[119] Under Idaho statutes, the Program may only

[108] Idaho Code § 39-2502(7).
[109] Idaho Code § 39-2505(2)(c), (d).
[110] *Id*.
[111] Idaho Code § 39-2506(c)(2).
[112] Bureau of Healthcare Access, *FY 26 RNLRP FAQs,* Idaho Department of Health and Welfare, 1 (2025), **https://publicdocuments.dhw.idaho.gov/WebLink/DocView.aspx?id=34844&dbid=0&repo=PUBLIC-DOCUMENTS&cr=1**.
[113] *Id* at (3).
[114] Idaho Code § 39-2505(2)(b).
[115] Idaho Code § 39-2503(2).
[116] Idaho Code § 39-5902(1).
[117] Idaho Code § 39-5905.
[118] Idaho Code § 39-5906.
[119] Bureau of Healthcare Access, *Rural Health Care Access Program Grant Guidance*, Idaho Department of Health and Welfare, 2 (2026), **https://publicdocuments.dhw.idaho.gov/WebLink/DocView.aspx?id=36874&dbid=0&repo=PUBLIC-DOCUMENTS&cr=1**.

award projects addressing primary care medical and dental services, with projects based on behavioral health, psychiatric care or mental health services being ineligible.[120]

Idaho statutes cap program awards at $35,000 per year.[121] Statutes indicate that applicants may propose projects for funding for up to three years, but the Idaho Department of Health and Welfare clarifies that only one-year funding cycles are currently awarded.[122] The annual funding for the program is $200,000 per year.[123]

If you have any further questions, please do not hesitate to contact LSO Research at 777-7881.

[120] Idaho Code § 39-5907(1).
[121] Idaho Code § 39-5905(1).
[122] Bureau of Healthcare Access, *Loan Repayment and Grants* (2026), **https://healthandwelfare.idaho.gov/providers/rural-health-and-underserved-areas/loan-repayment-and-grants**.
[123] Telephone Interview with Amy Hirtle, Health Program Manager, Idaho Department of Health and Welfare (August 25, 2026).

Appendix A

COMPARE LOAN REPAYMENT PROGRAMS

We've created a comparison chart with an overview of the differences and similarities of several Health Resources and Services Administration loan repayment programs **to help you choose the best program** for your career and service.

For more information, click the program name to visit its specific web page.

	SERVICE COMMITMENT	AWARD AMOUNT	ELIGIBLE DISCIPLINES		
NHSC Students to Service (S2S) LRP	**3 YEARS**	**$120K** FULL TIME	Health professional students in their final year of school: • Physicians – Allopathic (MD), Osteopathic (DO)	• Dentists – Doctor of Dental Surgery (DDS), Doctor of Medicine in Dentistry (DMD)	• Physician Assistants (PA) • Certified Nurse Midwives (CNM) • Nurse Practictioners (NP)
NHSC LRP	**2 YEARS**	**$75K*** FULL TIME **$37.5K*** HALF TIME OR **$50K** FULL TIME **$25K** HALF TIME	• Physicians – Allopathic (MD),Osteopathic (DO)* • Dentists – Doctor of Dental Surgery (DDS), Doctor of Medicine in Dentistry (DMD) • Registered Dental Hygienists (RDH)	• Nurse Practitioners (NP)* • Physician Assistants (PA)* • Certified Nurse Midwives (CNM)* • Health Service Psychologists (HSP) • Licensed Clinical Social Workers (LCSW)	• Psychiatric Nurse Specialists (PNS) • Marriage and Family Therapists (MFT) • Licensed Professional Counselors (LPC)
NHSC Substance Use Disorder Workforce LRP	**3 YEARS**	**$75K** FULL TIME **$37.5K** HALF TIME	• Physicians – Allopathic (MD), Osteopathic (DO) • Nurse Practitioners (NP) • Physician Assistants (PA) • Certified Nurse Midwives (CNM) • Licensed Clinical Social Workers (LCSW)	• Psychiatric Nurse Specialists (PNS) • Marriage & Family Therapists (MFT) • Health Service Psychologists (HSP) • Licensed Professional Counselors (LPC)	• Pharmacists (PHARM) • Registered Nurses (RN) • Substance Use Disorder (SUD) Counselors • Certified Registered NurseAnesthetists (CRNA)**
NHSC Rural Community LRP	**3 YEARS**	**$100K** FULL TIME **$50K** HALF TIME			
Pediatric Specialty LRP	**3 YEARS**	**$100K** FULL TIME	• Physicians – Allopathic (MD), Osteopathic (DO) ◦ All Pediatric Medical Subspecialists ◦ All Pediatric Surgical Specialists ◦ Child and Adolescent Psychiatrists	• Child and Adolescent Behavioral Health Providers ◦ Licensed or Certified Master's Level Social Workers (LSW or LCMSW) ◦ Licensed Clinical Social Workers (LCSW) ◦ Psychiatric Mental Health Nurse Practitioners	◦ Marriage & Family Therapists (MFT) ◦ Licensed Professional Counselors (LPC) ◦ Substance Use Disorder (SUD) Counselors ◦ Psychologists
Substance Use Disorder Treatment and Recovery (STAR) LRP	**6 YEARS**	**$250K** FULL TIME	• Physicians - Allopathic (MD), Osteopathic (DO) • Nurse Practitioners (NP) • Physician Assistants (PA) • Certified Nurse Midwives (CNM) • Licensed Clinical Social Workers (LCSW) • Licensed or Certified Master's Level Social Workers (LSW or LCMSW) • Psychiatric Nurse Specialists (PNS)	• Marriage and Family Therapists (MFT) • Health Service Psychologists (HSP) • Licensed Professional Counselors (LPC) • Registered Nurses (RN) • Certified Registered Nurse Anesthetists (CRNA)* • Substance Use Disorder (SUD) Counselors • Pharmacists (PHARM)	• Psychology Doctoral Interns • Behavioral Health Paraprofessionals ◦ Community Health Workers ◦ Peer Recovery Specialists ◦ Case Managers ◦ Health Navigators • Clinical Support Staff ◦ Clinical Nurse Specialists (CNS) ◦ Certified Nursing Assistants (CNA) ◦ Licensed Practical Nurses (LPN) ◦ Licensed Occupational Therapists ◦ Medical Assistants

** In 2024, primary care physicians, nurse practitioners, certified nurse midwives, and physician assistants are eligible for an increased award amount **for the two-year NHSC Loan Repayment Program.***
***Certified Registered Nurse Anesthetists are only eligible for the NHSC Rural Community LRP and STAR LRP.*

HRSA Health Workforce

HRSA NATIONAL HEALTH SERVICE CORPS

COMPARE LOAN REPAYMENT PROGRAMS

ELIGIBLE SITES	NHSC Students to Service (S2S) LRP	NHSC LRP	NHSC Substance Use Disorder Workforce LRP NHSC Rural Community LRP	Pediatric Specialty LRP*	Substance Use Disorder Treatment and Recovery (STAR) LRP
Community Health Centers (CHCs)	●	●	●	●	●
Community Outpatient Facilities	●	●	●	●	●
Critical Access Hospitals (CAHs) with an affiliated outpatient clinic	●	●	●	●	●
Federally Qualified Health Centers (FQHCs)	●	●	●	●	●
FQHC Look-Alikes	●	●	●	●	●
Hospital-Affiliated Primary Care Outpatient Clinics	●	●	●	●	●
Immigration and Customs Enforcement (ICE) Health Service Corps	●	●	●	●	●
Indian Health Service (IHS), Tribal, and Urban Indian Health Clinics (ITUs); Indian Health Service (IHS) and 638 Tribal hospitals with an affiliated outpatient clinic	●	●	●	●	●
Migrant Health Centers	●	●	●	●	●
Mobile Units or Free Clinics	●	●	●	●	●
Primary Care Clinics	●	●	●	●	●
Private Practices (Solo/Group)	●	●	●	●	●
Rural Health Clinics (RHCs)	●	●	●	●	●
School-Based Clinics	●	●	●	●	●
State, County or Local Public Health Departments and Health Clinics	●	●	●	●	●
State or Federal Correctional Facilities	●	●	●	●	●
Faith-Based Settings				●	●
Group and Residential Care Facilities				●	●
Hospitals				●	●
Inpatient Programs/Rehabilitation Centers				●	●
Non-opioid Substance Use Disorder Sites and Specialized Outpatient Clinics				●	●
Urgent Care Facilities				●	●
Youth Detention Centers or Programs				●	●
Rural Emergency Hospitals (REHs) with an affiliated outpatient clinic	●	●	●	●	●
Office-Based Opioid Treatment Facilities (OBOTs)			●	●	●
SAMHSA-Certified Outpatient Treatment (OTPs)			●		●
Detoxification Facilities				●	●
Emergency Departments				●	●
Inpatient Psychiatric Facilities (IPFs)				●	●
Local Jails/Detention Centers					●
Outpatient Rehabilitation Centers				●	●
Prevention Coalitions or Agencies				●	●
Recovery Centers				●	●
Veterans Administration (VA) Facilities				●	●

**The site types lists for the STAR LRP and Pediatric Specialty LRP are not all-inclusive. Sites can learn more about eligibility on the web.*