



## **Healthcare Worker Loan Relief Program of the Commonwealth**

*Administered by the UK Center of Excellence in Rural Health*

### **Program Guidelines and Instructions 2026 Application Cycle**

**For Additional Information or Questions, Contact:**

The Healthcare Worker Loan Relief Program of the Commonwealth at  
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# Program Overview

The Healthcare Worker Loan Relief Program of the Commonwealth is a funding opportunity designed to increase the recruitment and retention of healthcare professionals to practice in underserved areas of Kentucky.

Applicants selected to participate in the competitive program are required to work 24-40 hours a week for up to 4160 hours over a 2-3 year period. Participants receive tax-free student loan repayment assistance in exchange for their service commitment. The process for determining award amounts shall include the tiering of award amounts based on provider type, student loan amounts, and other factors.

The **UK Center of Excellence in Rural Health (CERH)** serves as the administrator for the Healthcare Worker Loan Relief Program of the Commonwealth.

Program applicants—who must be Healthcare Professionals (including Primary Care Clinicians, Dental Care Clinicians, Behavioral/Mental Health Clinicians, Alcohol/Substance Use Clinicians, Counselors, Pharmacy Clinicians, Optometrists, Ophthalmologists, Audiologists, and other specialties considered). Applicants must demonstrate a commitment to providing health care services to rural and underserved populations through documented experience.

Eligible practice sites must be public or non-profit private entities located in a federally designated Health Professional Shortage Area (HPSA). Additional site eligibility requirements are outlined on Page 7 of this guide.

**For the 2026 application cycle, the Healthcare Worker Loan Relief Program of the Commonwealth will competitively award amounts, which shall include the tiering of award amounts based on provider type, student loan amounts, and other factors.**

# Applicant Eligibility

To be eligible to apply to the Healthcare Worker Loan Relief program of the Commonwealth, applicants must:

1. Be a U.S. citizen (either U.S. born or naturalized) or U.S. National and live in Kentucky
2. Have been trained and licensed to provide direct patient care in one of the program's eligible disciplines and specialties (see Page 5 for a complete listing).
3. Have a current, full, permanent, unencumbered, unrestricted professional license, certificate, or registration in Kentucky in the discipline in which they are applying to serve.
4. Be employed at an eligible practice site, or have accepted an offer of employment at an eligible site where service will begin (and the applicant will begin seeing patients) no later than December 31, 2026.
5. Work in a Health Professional Shortage Area (HPSA). (Applicants can determine if they work in an HPSA by searching HPSA data at <https://data.hrsa.gov/tools/shortage-area/hpsa-find> or by contacting CERH.)
6. Required to work 24-40 hours a week up to 4160 hours over a 2-3 year period, providing primary health care services at an eligible site.
7. Participate or be eligible to participate as a provider in the Medicare, Medicaid, and Children's Health Insurance Programs, as appropriate.
8. Agree to use the Healthcare Worker Loan Relief Program of the Commonwealth funds only to repay qualifying educational loans.

If you have any questions about whether your practice site is within an HSPA, please email [HWLRPCCommonwealth@uky.edu](mailto:HWLRPCCommonwealth@uky.edu).

Healthcare Worker Loan Relief Program of the Commonwealth Initiative applicants must also meet the following additional applicant criteria:

***Applicants should have a history of honoring prior legal obligations.***

Applicants will be deemed **ineligible** and will not be selected for an award if they have a history of not honoring prior legal obligations, as evidenced by one or more of the following factors:

1. They are in default on any federal payment obligations (e.g., Health Education Assistance Loans, Nursing Student Loans, federal income tax liabilities, Federal Housing Authority loans, etc.) or any non-federal payment obligations (e.g., court-ordered child support payments or state tax liabilities), even if the applicant is currently considered to be in good standing by that creditor.
2. They have had any federal or non-federal debt written off as uncollectible or received a waiver of any federal service or payment obligation.
3. They have breached a prior service obligation to the federal government, a state, or local government, or other entity, even if the applicant subsequently satisfied that obligation through service, monetary payment, or other means.
4. They have judgment liens arising from federal debt.

***Applicants should have no existing service obligation nor will they incur any service obligation that would be performed concurrently with, or overlap with, their Healthcare Worker Loan Relief Program of the Commonwealth service obligation.***

Applicants who have an outstanding contractual obligation for health professional service to the federal government (e.g., a National Health Service Corps Scholarship or Loan Repayment Program obligation, or a Nurse Corps Loan Repayment Program obligation), a state program, or other entity will be deemed **ineligible** and will **not** be selected for an award **UNLESS** that obligation will be completely satisfied before the Healthcare Worker Loan Relief Program of the Commonwealth contract is signed. Please note that certain provisions in employment contracts can create a service obligation (e.g., *an employer offers a physician a recruitment bonus in return for the physician's agreement to work at that facility for a certain period of time or pay back the bonus*).

**EXCEPTION:** Individuals in the Reserve Component of the U.S. Armed Forces or National Guard are eligible to participate in the Healthcare Worker Loan Relief Program of the Commonwealth.

***Applicants should not be currently excluded, debarred, suspended, or disqualified by a federal agency.*** Applicants will be deemed **ineligible** and will **not** be selected for an award if they are currently excluded, debarred, suspended, or disqualified by a federal agency.

# Applicant Disciplines and Specialties

Those who have been trained and are licensed to provide patient care under the following disciplines and specialties are eligible to apply to the Healthcare Worker Loan Relief Program of the Commonwealth:

<b>Disciplines</b>	<b>Specialties</b>
Primary Care Clinicians (MD/DO, PA, NP, CNM, RN)	N/A
Dental Care Clinicians (DDS/DMD, RDH)	N/A
Behavioral/Mental Health Clinicians (MD/DO, LCSW, LPCC, HSP, MFT, NP, PA, PNS)	N/A
Alcohol/Substance Use Clinicians	N/A
Pharmacy Clinicians (RPh/PharmD)	N/A
Optometrists (OD)	N/A
Ophthalmologists (MD/DO)	N/A
Audiologists (Au. D)	N/A
Additional Specialties Considered	N/A

# Qualifying and Non-Qualifying Educational Loans

Healthcare Worker Loan Relief Program of the Commonwealth participants will receive funding for loan repayment to be applied to the principal, interest, and related expenses of outstanding government (federal, state, or local) and commercial (i.e., private) student loans for undergraduate or graduate education obtained by the participant. Loans must have been obtained to pay for only school tuition, other reasonable educational expenses, and reasonable living expenses. Proof of educational loan documents must be obtained when participants submit their application to the Healthcare Worker Loan Relief Program.

If the Healthcare Worker Loan Relief Program of the Commonwealth participants obtain additional educational loans toward another health professions degree that will result in a change in discipline (e.g., a Licensed Professional Counselor obtains a doctorate in clinical psychology), they will need to apply to HWLRPC as a new participant in a subsequent application cycle. Their application materials will be reviewed competitively against other applicants

Consolidated or refinanced loans may be considered for repayment as long as they are from a government (federal, state, or local) or private student loan lender and include only qualifying educational loans of the applicant. If an otherwise eligible educational loan is consolidated/refinanced with an ineligible (non-qualifying) debt of the applicant, no portion of the consolidated/refinanced loan will be eligible for loan repayment. For loans to remain eligible, participants must keep their eligible educational loans segregated from all other debts. Eligible educational loans consolidated with loans owed by any other person, such as a spouse or child, are ineligible for repayment.

Loans that **do not qualify** for loan repayment include, but are not limited to:

1. Loans for which the applicant incurred a service obligation, which will not be fulfilled before the Healthcare Worker Loan Relief Program of the Commonwealth contract is signed.
2. Loans for which the associated documentation cannot identify that the loan was solely applicable to the undergraduate or graduate education of the applicant.
3. Loans not obtained from a government entity or private student loan lending institution. (Most loans made by private foundations to individuals are not eligible for repayment.)
4. Loans that have been repaid in full.
5. Primary Care Loans (<http://www.hrsa.gov/loanscholarships/loans/primarycare.html>).
6. Parent PLUS Loans (made to parents).
7. Personal lines of credit.
8. Loans subject to cancellation.
9. Residency loans.
10. Credit card debt.

# Practice Site Eligibility

Program participants must fulfill their service obligation at an eligible site within the Commonwealth of Kentucky. Eligible practice sites must meet the following criteria:

1. Be a public or non-profit private entity located in and providing health care services within Kentucky. “Non-profit private entity” means an entity that may not lawfully hold or use any part of its net earnings to the benefit of any private shareholder or individual and which does not hold or use its net earnings for that purpose. (42 C.F.R. 62.52). For-profit health facilities operated by non-profit organizations must follow the same guidelines as all other eligible sites.
2. Be located in a federally designated Health Professional Shortage Area (HPSA).
3. Medically Underserved Areas or Populations and shortage areas designated by the state **do not qualify**.
4. Accept reimbursement from Medicare, Medicaid, and the Children’s Health Insurance Program, utilize a sliding fee scale, and see all patients regardless of ability to pay.
5. Charge for professional services at the usual and customary prevailing rates.
6. Properly display and advertise their sliding fee scale and their commitment to providing care to patients regardless of ability to pay.

**Sites must provide comprehensive outpatient, ambulatory, and primary health care services.**

The following site types are **eligible** as practice sites for HWLRPC participants:

1. **Federally Qualified Health Centers (FQHCs)**, including Community Health Centers (CHCs), Migrant Health Centers, Homeless Programs, and Public Housing Programs
2. **FQHC Look-A-Likes**
3. **Centers for Medicare & Medicaid Services Certified Rural Health Clinics (RHCs)**
4. **Other Health Facilities**, including Community Outpatient Facilities, Community Mental Health Facilities, State and County Health Department Clinics, Immigration and Customs Enforcement (ICE) Health Service Corps (IHSC), Free Clinics, Mobile Units, School-based Programs, Critical Access Hospitals (CAH) affiliated with a qualified outpatient clinic, Long-term Care Facilities, and State Mental Health Facilities
5. **Correctional or Detention Facilities**, including federal prisons and state prisons
6. **Private Practices (Solo or Group)** [Note: Solo or group practices must be a public or private non-profit entity.]

*The following site types are **not** eligible to be approved as practice sites — even if they are located in an HPSA: for-profit healthcare facilities, inpatient hospitals, and other inpatient facilities (with the exception of Critical Access Hospitals).*

## Sponsorship Component

A match component is **not** required for the HWLRPC; therefore, if a practice site wishes to provide additional funding, if applicable, towards the applicant's student loan debt, it will be applied to the applicant's award amount, and the practice site will be listed as a sponsor of the applicant.

Sponsor funding must come from a non-federal source, and documentation of source funding must be provided if requested. Examples of sponsors include, but are not limited to:

- a. Employers at practice sites;
- b. Private foundations, corporations, community organizations, and/or philanthropies; and,
- c. Rurally-oriented organizations requesting that their funds be used to support the placement of practitioners in rural areas.

If the applicant's employer is providing sponsor funding, the employer must agree that the funds will not be used as a salary offset. And, when agreeing to provide the sponsor funding, the sponsor may not add additional service obligations to the applicant.

Please contact [HWLRPCCommonwealth@uky.edu](mailto:HWLRPCCommonwealth@uky.edu) for information on the sponsorship component, if you have any further questions.

# Additional Program Information

## Contracts

Funding for the Healthcare Worker Loan Relief Program of the Commonwealth participants is awarded through an initial two-year commitment, with additional one-year contracts (extension contracts) available for re-applying participants. Extension contracts must be applied for during each open application window.

Applicants may be awarded no more than four (4) contract extensions for a total of six (6) years of service with HWLRPC, including the initial two-year contract period. Applicants who have participated in other National Health Service Corps (NHSC) programs administered directly by the NHSC are eligible to participate in HWLRPC for the full six (6) years possible.

## Maximum Award Levels

Program participants are awarded funding in a tiered format, based on their provider type, level of loan indebtedness, and sponsor commitment level, if applicable. Maximum award levels are as follows:

### **Tier 1**

Maximum Annual Award (HWLRPC): **\$25,000**

Total Maximum Annual Award {HWLRPC + Sponsorship (if applicable)}: **\$50,000**

Total Loan Repayment Award Possible {2-year contract, HWLRPC + Sponsorship (if applicable)}: **\$100,000**

- Physicians
- Dentists
- Pharmacists

### **Tier 2**

Maximum Annual Award (HWLRPC): **\$15,000**

Total Maximum Annual Award {HWLRPC + Sponsorship (if applicable)}: **\$30,000**

Total Loan Repayment Award Possible {2-year contract, HWLRPC + Sponsorship (if applicable)}: **\$60,000**

- Nurse Practitioners
- Physicians Assistants
- Licensed Clinical Social Workers
- Licensed Professional Clinical Counselors
- Health Service Psychologists
- Marriage & Family Therapists

### **Tier 3**

Maximum Annual Award (HWLRPC): **\$10,000**

Total Maximum Annual Award {HWLRPC + Sponsorship (if applicable)}: **\$20,000**

Total Loan Repayment Award Possible {2-year contract, HWLRPC + Sponsorship (if applicable)}: **\$40,000**

- Alcohol & Substance Use Disorder Counselors

- Registered Dental Hygienists
- Registered Nurses

#### **Tier 4**

Maximum Annual Award (HWLRPC): **Dependent upon Specialization**

Total Maximum Annual Award {HWLRPC + Sponsorship (if applicable)}: **Dependent upon Specialization**

Total Loan Repayment Award Possible {2-year contract, HWLRPC + Sponsorship (if applicable)}: **Dependent upon Specialization**

- Additional Specialties Considered

**\*The number of applicants accepted into the HWLRPC is dependent upon funds available per application period.**

#### **Payments to Participants**

Loan repayment funds from sponsors and the Healthcare Worker Loan Relief Program of the Commonwealth are paid directly to program participants.

For participants working under an initial two-year service commitment, and their practice site decides to provide additional funding towards their student loan repayment, sponsor payment is made directly to the participant in the amount of the sponsor's total agreement amount within 90 days of their official contract signing date. The Healthcare Worker Loan Relief Program of the Commonwealth payment is made directly to the participant in the amount of its total obligation after the sponsorship payment, if applicable, has been cleared and verified by the participant.

For participants without sponsorships, the total amount of the funds the participant is eligible for from the HWLRPC is made directly to the participant, within 90 days of their official contract signing date.

For participants working under extension contracts, sponsor payment is made directly to the participant in the amount of the sponsor's total agreement amount within 90 days of their official contract signing date. The Healthcare Worker Loan Relief Program of the Commonwealth payment is made directly to the participant in the total amount of its total obligation after the sponsorship payment, if applicable, has been cleared and verified by the participant.

#### **Verification of Payments**

Verification of payments made on loan debt is required periodically throughout the service obligation. Program participants will be asked to submit (1) copies [photo, photocopy, screenshot of direct deposit, etc.] of checks from their sponsor; and, (2) payment/account documentation [e.g., a screenshot with timestamp/date and account holder's name] showing that all sponsor funds have been applied to their loan debt and have cleared. In addition, once the Healthcare Worker Loan Relief Program of the Commonwealth funds have been disbursed, program participants must submit payment/account documentation [e.g., a screenshot with timestamp/date and account holder's name] showing that all the Healthcare Worker Loan Relief Program of the Commonwealth funds have been applied to their loan debt and have cleared.

The Healthcare Worker Loan Relief Program of the Commonwealth payments will not be made to participants until all documentation relating to sponsor payments are provided to CERH. Payment verification should be submitted to CERH within 30 days of receiving funds.

**There will be a document link sent to each participant to fill out and upload all payment verification information within, when funds are dispersed and applied to the awardees' student loan account.**

**Failure to document that all funds were applied to loan repayment may place the Healthcare Worker Loan Relief Program of the Commonwealth participant in default.**

### **Default Provisions**

The current National Health Service Corps Loan Repayment Program default provision (as amended Oct. 2002 and which governs this contract) is found at 42 U.S.C. 254(c) (1): If [for any reason not specified in subsection (a) of this section or section 254p(d) of this title] an individual breaches the written contract of the individual under section 2541-1 of this title by failing either to begin such individual's service obligation in accordance with section 254m or 254n of this title or to complete such service obligation, the UKRF shall be entitled to recover from the individual an amount equal to the sum of the following:

- i. the amount of the loan repayments paid to the participant representing any period of obligated service not completed;
- i. an amount equal to the product of the number of months of obligated service that were not completed by the individual, multiplied by \$7,500; and,
- ii. the interest on the above amounts at the maximum legal prevailing rate, as determined by the Treasurer of the United States, from the date of the breach.

The amount the UKRF is entitled to recover shall not be less than \$31,000.

# Application Components

All application forms for the Healthcare Worker Relief Program of the Commonwealth can be found online at: <https://medicine.uky.edu/centers/ruralhealth/healthcare-worker-loan-relief-program-commonwealth/>.

All applications **must be filled out and submitted online** through the provided links; handwritten or printed-off applications will not be accepted. (Please note that required signatures may be handwritten or digitally signed.)

Completed application — single PDF file applications are available; if the links are not working properly, they must be saved as a single PDF file (with the following filename format: ApplicantLastName\_HWLRPC2026) — must contain all of the following documents (in this order):

## A). Provider Application

A Provider Application is to be completed and signed by the applicant. Within the application, **the applicant is asked for three references; accurate contact information must be provided for each of those references listed. Reference letter links will be sent to each reference's email address listed by the applicant. Each reference letter must be signed by the reference. It is the applicant's responsibility to make sure all reference letters are submitted by their references.** A section of the application will ask the applicant for a **Professional CV/Resume** and that will need to be attached to the provider application as well. A **Loan Verification document** must be uploaded to the application listing the lending institution and loan balance of each eligible student loan that the applicant is seeking repayment for through the Healthcare Worker Loan Relief Program of the Commonwealth. Additional copies of the documents may be needed. [Note: Please complete the “What is the total amount of student loan debt that you owe?” box, only on the Provider Application.] The Healthcare Worker Loan Relief Program of the Commonwealth application must also include **ALL** documentation of loans, these are to be uploaded to the application — a current lender statement that includes the applicant's name, the name and payment address of the lender, the account number, and the current principal balance — for each of the loans recorded on the Loan Verification Form(s). (Note: This type of printable document can usually be generated online, with the click of a button, at the website of your loan provider.) All loan information provided in this application — including the current lender statement — must be dated and current within 30 days of your application submission.

## B). Site/Sponsor Application

A Site/Sponsor Application is to be completed and signed by officials (Executive Director, CEO, or another legal representative) at the applicant's practice site. This application is to be submitted in **ADDITION to the Healthcare Worker Loan Relief of the Commonwealth Program Applicant Application. It is the applicant's RESPONSIBILITY to have the site/sponsor application filled out and submitted by their practice site by the appropriate deadline.**

**All applications must be received electronically by 5 p.m. Eastern Standard Time (4 p.m. Central Standard Time).**

# Healthcare Worker Loan Relief Program of the Commonwealth Application Cycle Process

1. Healthcare Worker Loan Relief Program of the Commonwealth application materials are available on the program website.  
(<https://medicine.uky.edu/centers/ruralhealth/healthcare-worker-loan-relief-program-commonwealth>)
2. Application materials are due for the Healthcare Worker Loan Relief Program of the Commonwealth. Please check the website at the link above for the rolling application deadline.
3. The Healthcare Worker Loan Relief Program of the Commonwealth applications are processed and evaluated.
4. Award notification is made to selected Healthcare Worker Loan Relief Program of the Commonwealth applicants; official decisions are required of awardees.
5. Contract signings for Healthcare Worker Loan Relief Program of the Commonwealth awardees.
6. Healthcare Worker Loan Relief Program of the Commonwealth awardees must begin service (seeing patients) at their practice site, if not already applicable.