

FAQs



Frequently Asked Questions

What is the duration of commitment to the Nevada HEAL Program?

Answer: This program requires the applicant to commit to at least 5 years of clinical practice in underserved communities in this state.

How often will the funds be disbursed to the loan servicer?

Answer: Payments will be made directly to the servicer of the student education loans as annual payments over a 5-year period.

Can I apply the award to my monthly payments?

Answer: No, payment will be made to the servicer once a year in a lump-sum.

Will the money be applied to the principal and the interest on my student loan?

Answer: The money will be applied to the total balance of recipient's student loans.

Will this program pay for loans which have already been paid off?

Answer: The program will not pay for educational loans that have been paid off.

Does the Nevada HEAL Program cover repayment of private loans? If so, what types qualify?

Answer: "Student education loan" means any loan primarily for personal use to finance education or other school-related expenses ([NRS 226.510](#)). The Nevada HEAL Program considers the federal government's definition of "[qualified education loan](#)" to apply [[26 USC 221\(e\)\(1\)](#)]. To learn more about what is considered a qualified education loan, reference this helpful article, which provides a definition and examples of what does and does not qualify: <https://www.savingforcollege.com/article/what-is-a-qualified-education-loan>.

I am pursuing/participating in other student loan repayment initiatives. Can I apply for this program?

Answer: Yes, The Nevada HEAL Program allows anyone pursuing/accepting other student loan repayment initiatives to apply (e.g. Public Student Loan Forgiveness, National Health Service Corps). Applicants will be required to provide additional information about their participation in the loan repayment program during the application and verification process. However, priority [scoring](#) will be given applicants who have not previously received or been approved for student loan repayment through another existing student loan repayment program(s).

How can I receive repayment for my student education loans?

Answer: Eligible providers of healthcare must apply for the program during a designated annual application period. Due to limited funding, applications will be scored according to criteria published 30 days prior to the opening of the application. After the review process, applicants will receive an email notifying them on if they have been denied or accepted into the program.

Can a resident physician apply for this program?

Answer: The law that governs the eligibility of providers for repayment of student loans ([NRS 226.460](#)) states that “a provider of health care is eligible for repayment of a student education loan under the Program if the provider of health care...is actively licensed, certified or registered in good standing to practice in this State as a provider of health care.” For this reason, a resident physician would not be eligible until becoming actively licensed, certified or registered with the appropriate Nevada State licensing board or certification entity. We would encourage all resident physicians to apply for the program upon meeting this qualification.

Why isn't my provider type listed as an eligible provider?

The legislation that governs the Nevada HEAL Program ([NRS 226.454](#)) specifically identifies the types of providers that are included in the Program. The legislation currently includes over 35 eligible professions. Adding additional provider types would require a legislative change. As a new program, we value feedback and will take note of professions seeking to be included, should the Legislature pursue updates in the future.

How long will the application period be open?

Answer: The application period will open for a 30-day period at a designated time each year as announced by the Nevada State Treasurer’s Office. Applications will be accepted to receive repayment of student education loans pursuant to the Program.

What is a complete application?

Answer: A complete application consists of the following:

1. Online application
2. Required supporting documents
3. Additional supplemental documentation (if applicable)

What if I decide not to accept the award?

Answer: If you decline the award prior to signing the program agreement, you may do so without penalty. You will maintain the ability to reapply in the future if you please.

What if I do not respond in time?

Answer: If you do not respond to your acceptance email and provide the necessary forms and signed agreement by the designated deadline, your offer of award will expire. You will maintain the ability to reapply in the future if you please.

Will you notify me on the status of my application?

Answer: Yes, our team will inform you on the status of your application. We will send you a confirmation email after you successfully submit your online application. You will then receive another communication informing you the application period has closed, and scoring has begun. At that time, you will be informed of an expected timeline of when you’ll receive notice of whether you have been accepted into the program. Please do not reach out requesting a status update on your application. Our team will be working diligently to review applications and supporting materials following the close of the application period.

How long will the application period be open?

Answer: The 2026 application cycle will be open from **January 19, 2026 through February 20, 2026**.

Will I need to obtain employment in an underserved location before I can apply to the program?

Answer: No, you can apply to the program prior to securing employment in a designated underserved community, however you will have 60 days upon being accepted into the program to secure employment in the designated area.

What geographic areas will I need to serve in to qualify for this program?

Answer: All 17 Nevada counties, both urban and rural regions, have areas considered to be “underserved communities”. Legislation defines the term “underserved community” to refer to

1. Rural counties with less than 100,000 people (all Nevada counties except Clark and Washoe)
2. In a census tract (urban or rural) which, upon commencement of such clinical practice, is designated as a qualified census tract by the U.S. Secretary of Housing and Urban Development
3. Census tracts that score high on the Center for Disease Control and Prevention’s Social Vulnerability Index
4. Communities with over 20% of households that are non-English proficient (according to the decennial census)
5. On tribal lands or in a community where tribal members commonly reside
6. Under existing law, a geographic area of this State (urban or rural) that the State Treasurer determines to have been subject to historical instances of redlining, segregation or other discrimination on the basis of race, color, religion, national origin, disability, sexual orientation, sex or gender identity or expression for the purposes of the Program.

Can I apply for this program if I live out of state?

Answer: Yes, however if accepted into the Nevada HEAL Program, applicant must be licensed to practice in Nevada **and** show proof of Nevada residency prior to finalization of the Loan Repayment Agreement. Additionally, priority scoring will be given to residents/graduates from a university or college in Nevada.

If I take a hiatus from my practice within the 5 years of committed service, how long will I have until I am removed from the program?

Answer: You must work at least 45 weeks out of the year and no less than 40 hours a week. The 40 hours can be condensed to no more than 4 workdays a week. If you work less than this amount of time, you will be removed from the program.

Can I change residence or location of practice?

Answer: Yes, you must complete the required “Change of Practice Location Form” to update your place of employment and submit it to Nevada HEAL Program administration at minimum two weeks prior to your final workday.

Can I take a break or hiatus from the program?

Answer: Yes, under extreme circumstances such as personal medical issues or serious illness; caring for a family member with serious illness or disability; financial hardship due to unforeseen circumstances; maternity or paternity leave; natural disaster or other significant emergency in the community; or mental health challenges affecting ability to work. You will be allowed to take up to one year off with the understanding that you would make up whatever time you have been allowed during the final year of the applicant’s time with the program.

Eligible Professions

Providers of Health Care:

- Advanced Emergency Medical Technician
- Assistant Behavior Analyst
- Associate in Social Work
- Audiologist
- Behavior Analyst
- Behavioral Health and Wellness Practitioner
- Certified Problem Gambling Counselor
- Clinical Alcohol and Drug Counselor
- Clinical Professional Counselor
- Clinical Social Worker
- Dentist
- Doula Services Provider
- Emergency Medical Technician
- Genetic Counselor
- Licensed Attendant
- Licensed Nurse
- Licensed or Certified Alcohol and Drug Counselor
- Marriage and Family Therapist
- Master in Social Work
- Midwife
- Occupational Therapist
- Optometrist
- Paramedic
- Perfusionist
- Pharmacist
- Pharmacy Technician
- Physical Therapist
- Physician
- Physician Assistant
- Podiatric Physician
- Practitioner of Respiratory Care
- Psychologist
- Social Worker
- Speech-Language Pathologist

Public Health Professionals:

- Chief Medical Officer (part-time or full-time)
- County Health Officer
- District Health Officer