North Carolina Office of Rural Health

Placement Services Team

Guidelines:
Nursing Initiative: Loan Repayment Program ONLY
Application Portal Will Open on October 27, 2025 at 8:00 a.m.

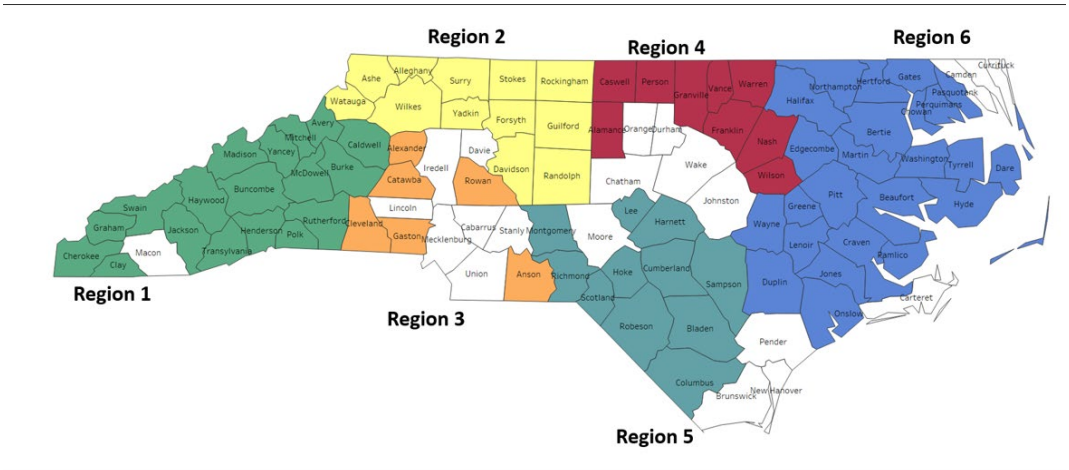
Revised: October 19, 2026

Placement Services Team
2009 Mail Service Center
Raleigh, North Carolina 27699-2009
Office: 919-527-6440
NCDHHS: Medical, Dental, and Psychiatric Recruitment Opportunities for Applicants

The Office of Rural Health (ORH) offers qualifying registered nurses and clinical nurse specialists with educational (student) loan debt, incentive payments to repay their loans tax-free through the North Carolina Nurse Initiative (NCNI). With the passage of Session Law 2023-134, incentive payments are awarded to eligible registered nurses and clinical nurse specialists, in exchange for providing comprehensive primary care services in outpatient settings at eligible sites serving those with the highest need located within Health Professional Shortage Areas (HPSAs). These areas are assigned HPSA scores, which can be found at: HPSA Find The higher the HPSA score, the higher the need.

Updated Eligibility Guidance: The program's previous five-year employment eligibility restriction has been removed. Applicants are no longer required to have an employment start date within five years of the application submission date or within five years of completing a previously waived service commitment. All other applicable program eligibility requirements remain in effect. Applicants should review the program guidelines to determine their eligibility and understand the current application requirements.

Note: In addition to qualifying registered nurses and clinical nurse specialists serving within HPSAs, the NCNI includes those serving in an independent private practice located within Tier 1 and Tier 2 of the North Carolina's County Distress Rankings (Tiers) the opportunity to apply. See the map below:



Funding is limited and awards will be based on a first-come, first-served basis for eligible and complete applications. Applicants are strongly encouraged to review these guidelines carefully and gather necessary documentation so that when

the application portal opens on October 27, 2025, at 8:00 a.m., applicants will be prepared to complete the on-line application in its entirety.

The NEW North Carolina Nurse Initiative (NCNI) is state-funded and modeled after the federal National Health Service Corps Loan Repayment Program (NHSC LRP) and the long-standing state-funded North Carolina Loan Repayment Program (NC LRP).

NCNI is administered by the ORH Placement Services Team.

Prior to 2025, independent private practices located in rural, medically underserved areas of the state were not deemed automatically eligible practice sites for the NC LRP. In State Fiscal Year 2024, ORH received one-time funding to launch the NCNI. NCNI creates a loan repayment program that automatically qualifies independent private practices in Tier 1 and Tier 2 of County Distress Rankings (Tiers) | NC Commerce as eligible practice sites, provided that such independent private practices meet all the following criteria:

a. Are wholly owned and operated by physicians rather than by a hospital, health system, or other entity.

b. Have at least one physician enrolled in the North Carolina Medicaid program and accept patients who are Medicaid beneficiaries.

BOTH REGISTERED NURSES AND CLINICAL NURSE SPECIALISTS, AS WELL AS SITES, MUST MEET ELIGIBILITY REQUIREMENTS. PLEASE READ AND REVIEW THIS DOCUMENT IN ITS ENTIRETY. ***Guidelines are subject to change at any time, at the discretion of ORH. Awards are contingent upon availability of funding, final departmental approval, and completion of the contract process.***

Eligible Counties		Medicaid Region	NCNI Application Link
Avery Burke Caldwell Cherokee Clay Graham Jackson Macon	Madison McDowell Mitchell Polk Rutherford Swain Transylvania Yancey	1	https://ncorh.ncdhhs.gov/redcap/surveys/?s=94M4CEX37HRAWHFR
Alleghany Ashe Davidson Davie Forsyth Guilford Randolph	Rockingham Stokes Surry Watauga Wilkes Yadkin	2	https://ncorh.ncdhhs.gov/redcap/surveys/?s=PKXXJ93D9HAYEH8N
Alexander Anson Catawba Cleveland	Gaston Rowan Stanly	3	https://ncorh.ncdhhs.gov/redcap/surveys/?s=AH7TXHHR4NLWRCFR
Alamance Caswell Franklin Nash	Person Vance Warren Wilson	4	https://ncorh.ncdhhs.gov/redcap/surveys/?s=JPEPE9N9AHAHELXM
Bladen Columbus Cumberland Harnett Hoke Lee	Montgomery Richmond Robeson Sampson Scotland	5	https://ncorh.ncdhhs.gov/redcap/surveys/?s=PTCMAFJMLYLJ7PFD
Beaufort Bertie Camden Chowan Craven Dare Duplin Edgecombe Gates Greene Halifax Hertford Hyde	Jones Lenoir Martin Northampton Onslow Pamlico Pasquotank Perquimans Pitt Tyrrell Washington Wayne	6	https://ncorh.ncdhhs.gov/redcap/surveys/?s=K7MRKHH33H47WEHM

Applicant Eligibility, Awards and Commitments		
Applicant Types	**Incentive Awards** (Based on Full-Time Employment)	**Service Commitments**
• **Registered Nurses** • **Clinical Nurse Specialists**	Up to $40,000	Up to 4 years
• Pro-rated awards are given for Part-Time employment. • All award amounts (whether full or part-time employment) are based on documented educational (student) loan debt or up to the maximum award amounts listed above. **For Example**: An applicant with an educational loan debt of $25,000 could only receive an award amount up to $25,000 instead of the maximum award amount of $40,000 allowed for an applicant.		

Section A: Applicant Eligibility Requirements

All applicants applying for NCNI must meet the following program requirements:

Updated Eligibility Guidance:

1. The five-year employment eligibility restriction has been removed. Applicants are no longer subject to the previous five-year employment start-date requirement. All other eligibility requirements remain in effect.
2. Proof of educational (student) loan debt
3. Current license to practice in the State of North Carolina
4. United States citizenship or permanent resident status
5. Service Commitment Requirement (If Applicable)

   Applicants must not be currently fulfilling an existing service commitment.

   Employment contracts between applicants and their practice sites are not considered service commitments for the purposes of NCNI eligibility.

   Examples of qualifying service commitments (not an exhaustive list) include:

   - Forgivable Education Loans for Service (FELS)
   - National Health Service Corps (NHSC) Scholarship Program
   - NHSC Student to Service (S2S) Program
   - Community Practitioner Program (CPP)
   - Nurse Corps Loan Repayment Program

   Note: Applicants with deferred service commitments are only eligible to apply to NCNI after the deferred obligation has been fully satisfied.

6. **Employment Status**
   a. **Full-Time Employment**
      - Work at least 32 hours/week providing direct patient care at an eligible on-site clinical practice (Refer to Eligible Sites Section). Hours spent performing research, conducting administrative duties, or traveling are not direct patient care hours.
      - **Extended unpaid leave** over 12 weeks (i.e., Maternity, Paternity, Adoption Leave or severe/extended illness leave must be reviewed and approved by ORH. ORH may update contract terms based on the date the applicant returns to work.

   b. **Part-Time Employment**
      - Work between 20-31 hours/week providing direct patient care at an eligible on-site clinical practice (Refer to Eligible Sites Section). Hours spent performing research, conducting administrative duties, or traveling are not direct patient care hours.
      - Pro-rated awards are given for part-time employment
      - **Extended unpaid leave:** Same as full-time extended leave above
7. **NCNI incentive awards should only be applied to educational student loan debt**

Section B: Site Eligibility Requirements

All applicants applying for the Nurse Initiative (NCNI) must work at sites meeting ALL the requirements listed below:

1. The site's physical address is required to determine eligibility. Sites are defined as the ACTUAL work location of the applicant (e.g., The address where the applicant shows up to work every day to provide comprehensive primary care)
2. If an applicant works at multiple sites, all sites must meet the eligibility criteria.
3. Sites must accept Medicaid and Medicare/Accept Children's Health Insurance Program (if applicable)
4. Note: Applicants who work at NCDHHS State Facilities or Free and Charitable Clinics are excluded from this requirement.
5. Site(s) must provide comprehensive outpatient primary care services in eligible locations serving those with high needs. Comprehensive outpatient primary care is defined as preventive, acute and chronic primary health services that provide a continuum of care not focused or limited to gender identity, age, organ system, a particular illness, or categorical population (i.e., developmentally disabled or those with cancer). Sites that provide comprehensive primary care services via telehealth may be considered, when the patient and the provider are located at eligible sites.
6. **Note**: Urgent care centers, emergency room departments, and immediate care facilities are not eligible. * NCDHHS State Facilities and School Based Health Centers are excluded from this requirement.
7. Sites cannot use NCNI incentives to reduce an applicant's salary.
8. If applicable: Sites must be located within a Health Professional Shortage Area (HPSA). These areas are assigned HPSA scores, which can be found at: **https://data.hrsa.gov/tools/shortage-area. * Please use the Primary Care HPSA or the HPSA associated with your organization.**

   Note: When in doubt, please reach out to the Placement Services Team for assistance. The HPSA score is verified by the team during the application review process, but it is still required on the incentive application.
9. If applicable: Sites must be an Independent Private Practice: The site must be located in a Tier 1 or Tier 2 county of the North Carolina's County Distress Rankings (Tiers) County Distress Rankings (Tiers) | NC Commerce.
   - Must be an Independent Private Primary Care Practice that is wholly owned and operated by physicians rather than by a hospital, health system, or other entity.
   - Have at least one provider enrolled in the North Carolina Medicaid program and accept patients who are Medicaid beneficiaries.

Eligible Site Types are listed below

Section C: Eligible Site Types

All applicants applying for the NCNI must ensure they work at one of the site types listed in the columns below. There are two eligible site categories: Exempt and Non-Exempt.

Exempt: Exempt Sites were known in previous guidelines as "Sites with Automatic Eligibility." Applicants who work at any of the exempt sites are **not required** to submit additional site supplemental documentation with their application (i.e., Sliding Fee Scale, Site Data Table).

*Note: Applicants employed at health departments must provide documentation demonstrating that the site offers full-scope clinical care services. Applicants at State-Designated Rural Health Centers and CMS-Certified Rural Health clinics

<table>
<tr><td colspan="2">may be required to submit additional documentation to verify eligibility to ensure that the organization is accurately classified and meets the stated designation criteria.</td></tr>
<tr><th>Exempt Sites</th><th>Non-Exempt Sites
Applicants working at non-exempt sites must submit additional site information with their application.</th></tr>
<tr><td>Critical Access Hospitals (CAHs)
• <u>Outpatient only:</u> Critical Access Hospital Provider Based Clinic (refer to the outpatient providers under the Eligible Applicant List on Page 2)</td><td>Private Practices Located in Tier 3 Counties – Primary Care
Private Practices Located in Tier 3 Counties – Dental
Private Practices Located in Tier 3 Counties – Behavioral Health</td></tr>
<tr><td>Federally Qualified Health Centers (FQHCs)</td><td rowspan="13">Telehealth sites providing comprehensive primary care services may be considered, when the patient and the provider are located at eligible sites</td></tr>
<tr><td>Free and Charitable Clinics</td></tr>
<tr><td>*Health Departments (must provide full scope of primary care)</td></tr>
<tr><td>National Health Service Corps Certified Sites (not otherwise listed)</td></tr>
<tr><td>*State-Designated Rural Health Centers</td></tr>
<tr><td>*CMS Certified Rural Health Clinics (RHCs)</td></tr>
<tr><td>School-Based Health Centers/School Based Clinics</td></tr>
<tr><td>Small Rural Hospital -
• <u>Outpatient only:</u> Small Rural Hospital Provider Based Clinic (refer to the outpatient providers under the Eligible Provider List on Page 2)</td></tr>
<tr><td>NCDHHS State Operated Healthcare Facilities
• Alcohol and Drug Abuse Treatment Centers (ADATCs)
○ Julian F. Keith ADATC
○ Walter B. Jones ADATC
• State Development Centers
○ Caswell Developmental Center
○ J. Iverson Riddle Developmental Center
○ Murdoch Developmental Center
• Neuro-Medical Treatment Centers
○ Black Mountain NTC
○ O'Berry NTC
○ Longleaf NTC
• State Psychiatric Hospitals
○ Broughton Hospital
○ Central Regional Hospital
○ Cherry Hospital
• Residential Programs for Children
○ Whitaker Psychiatric Residential Treatment Facility
○ Wright School</td></tr>
<tr><td>Private Practices – Primary Care
• Located in a Tier 1 or Tier 2 county of the North Carolina’s County Distress Rankings (Tiers)
• Wholly owned and operated by physicians (rather by a hospital, health system or other entity
• At least one physician enrolled in the North Carolina Medicaid program and accepts patients who are Medicaid recipients</td><td></td></tr>
</table>

Section D: Application Process

- Funding is limited and the awards will be based on a first-come, first-served basis for eligible and complete applications.
- Applicants should review the entire NCNI guidelines to ensure they meet the applicant and site eligibility criteria. This is important so applicants can be prepared to upload the required information and documentation during the electronic application process.
- Only electronic applications will be accepted. Paper applications will not be accepted or reviewed. The applicant must electronically sign the NCNI application.
- The on-line application requires that applicants attest that the information submitted on the application is true, accurate and complete.
- ORH reserves the right to request additional documentation not listed on the electronic application to determine eligibility.

How To Apply: There is a two-step application process.

Application Link: On October 27, 2025, at 8:00 a.m., the link to begin the application process will be added to these guidelines.
To apply, applicants will complete the following two steps:

- The application process starts with applicants completing an eligibility screening questionnaire (screening questionnaire link will be provided on October 27, 2025. Based on the responses to the eligibility screening questions, applicants will be emailed an individual link that will provide access to the official on-line NCNI application. ***If there are problems with the application link, please contact Lisa McKeithan, Placement Services Manager at lisa.mckeithan@dhhs.nc.gov and/or at 919-527-6481.***

- Applicants must submit an on-line NCNI application and upload all required documentation using the NCNI Application Link sent to be considered for an award.

Processing Applications: An automatic email confirming receipt of the application will be sent to the applicant.

Award Notification: Applicants will receive an email notification of their applicant status within 30 business days of the application submission date. Awards are contingent upon availability of funding, final departmental approval, and completion of the contract process.

Section E: Requested Documentation-All Applicants

The information below must be submitted using the electronic application process.

Applicants are strongly encouraged to review the required application documentation carefully and gather necessary documentation before starting the application.

Applicants will **enter basic Information** in the on-line application portal including but not limited to: Full Name, Personal Email Address, Work Email Address, Mailing Address, Degree, Discipline, License Number, whether a Provider is Enrolled in the Medicaid Program, Personal Phone Number, Work Phone Number, and the Applicant's Direct Supervisor's Name, Phone Number and Email address.

Applicants will Upload: **A signed statement** from **the applicant's employer** on **company letterhead** documenting:

- Start date of employment/first day on the job
- Site name
- Site address: If the applicant is working at multiple sites, the letter must document the address of each site.
- Total hours worked per week by the applicant
- Total hours devoted to direct patient care per week by the applicant (Administrative time, charting, and/or on call time does not count toward direct patient care hours.)
- Direct Supervisor's Name, Phone Number and Email
- If applicable: Attestation that the site is wholly owned and operated by physicians.
- If applicable: Attestation that at least one provider is enrolled in the North Carolina Medicaid Program and accepts patients who are Medicaid recipients
    - Name of Provider(s) enrolled in the North Carolina Medicaid Program.

If the letter does not include all the items listed above, the application will be deemed incomplete.

Applicants will Upload: If applicable, Previous Service Commitment: **A signed statement** from the **applicant** documenting details about the previous service commitment. The letter must include the service commitment type (i.e. National Health Service Corp, NC Loan Repayment Program, Medical Society Community Practitioner Program) and the start and completion date of the service commitment.

Applicants must Upload: **Written official verification** documenting any **outstanding educational principal (student) loan debt** obtained from a United States institution showing most **recent date**, **current principal owed**, **lender's name** and **applicant's name**.

The lender can be a private or public entity within the United States; however, the debt must be for educational (student) loans only. No statements with other expenses (i.e., credit card expenses) added to educational (student) debt will be accepted. The lender **cannot** be an individual (i.e., a parent). Refinanced educational student loans and loans transferred to various loan services are considered if documentation is submitted that shows a **recent date**, **current principal owed**, **lender's name** and applicant**'s name**.

Note: A screenshot of an educational student loan account or a PDF of an official document may be accepted if it includes all required information underlined and listed above. Any document which does not appear official or does not include all the requested information will not be accepted. Loan Documentation in NotePad format will not be accepted.

Section F: Contracts and Incentive Payments

An applicant's signature on the electronic NCNI application does not constitute a contractual agreement.

Contracting Process:

1. Applicants will receive an email stating their application has been approved.
2. After the contract has been approved by ORH, the applicant will receive the contract by email.
3. The contract requires an electronic signature attesting the accuracy of the information and acceptance of the contractual terms.
4. Once issued, the contract must be signed by both the applicant and Director of the Office of Rural Health to be considered executed.

All contracts are subject to the availability of funds.

Applicant responsibilities under the contract:

- **Applicants are required to submit all requested reports and surveys to ORH throughout the duration of their contract. This includes completing the Statement of Service (SOS) forms to verify continued practice at the approved site, as well as any surveys distributed by PRISM/3RNET or any other authorized agency on behalf of ORH. Failure to provide the required documentation may result in delayed or withheld payments.**

- Applicants should inform ORH immediately if they have any changes in personal information (i.e., name changes, address changes, contact numbers), work location, work hours or work assignments under contract. Any major changes may require a contract amendment and delay incentive payments. If applicants do not inform ORH, they may be in breach of contract resulting in possible immediate termination of contract.

General Information:

- Documents will be sent by email from ORH to the Applicant. (Applicants should check junk/spam folders for these documents).
- NCNI incentive payments will be issued twice per year. Payments are disbursed upon the completion of six months of eligible service as confirmed in the required Statement of Service (SOS) forms. For example: If the executed contract is signed in July, the first incentive payment will occur 6-8 months after the contract execution date.
- ORH will send SOS forms to each applicant approximately one month prior to their scheduled incentive payment. Applicants must complete and return the SOS forms no later than the documented due date associated with each SOS form. Payments will not be issued until the SOS forms are received and evaluated for completeness to document payment eligibility before any payment can be dispersed.

Section J: Placement Services Team Contact List

Program Manager: Lisa.McKeithan@dhhs.nc.gov

Recruiters are assigned by Medicaid Regions across the State.

Recruiter	Counties Served			
Deneen Gill Deneen.Gill@dhhs.nc.gov Medicaid Region #1	Cherokee	Clay	Graham	Haywood
	Henderson	Jackson	Macon	Madison
	McDowell	Mitchell	Polk	Rutherford
	Swain	Transylvania	Yancey	
Lisa McKeithan Lisa.McKeithan@dhhs.nc.gov Medicaid Region #2	Alleghany	Ashe	Davidson	Davie
	Forsyth	Guilford	Randolph	Rockingham
	Stokes	Surry	Watauga	Wilkes
	Yadkin			
Rachel Lane Rachel.Lane@dhhs.nc.gov Medicaid Region #3	Alexander	Anson	Cabarrus	Catawba
	Cleveland	Gaston	Iredell	Lincoln
	Mecklenburg	Rowan	Stanly	Union
Alma Davis Alma.Davis@dhhs.nc.gov Medicaid Region #4	Alamance	Caswell	Chatham	Durham
	Franklin	Granville	Johnston	Nash
	Orange	Person	Vance	Wake
	Warren	Wilson		

Maya Sanders Maya.Sanders@dhhs.nc.gov Medicaid Region #5	Bladen	Brunswick	Columbus	Cumberland
	Harnett	Hoke	Lee	Montgomery
	Moore	New Hanover	Pender	Richmond
	Robeson	Sampson	Scotland	
Lisa McKeithan Lisa.McKeithan@dhhs.nc.gov Medicaid Region #6	Beaufort	Bertie	Camden	Carteret
	Chowan	Craven	Currituck	Dare
	Duplin	Edgecombe	Gates	Greene
	Halifax	Hertford	Hyde	Jones
	Lenoir	Martin	Northampton	Onslow
	Pamlico	Pasquotank	Perquimans	Pitt
	Tyrrell	Washington	Wayne	