

The Impact of Service-Obligated Providers on Health Care in New York State

Highlights

- Over 1,500 service-obligated providers are practicing in New York State.
- Physicians and nurse practitioners represent the largest number of professionals fulfilling service obligations in the state.
- More than one-third of service-obligated practitioners in New York State are in behavioral health occupations or subspecialties.
- The North County and the Mohawk Valley regions have the highest number of service-obligated primary care providers in New York State per capita.

Background

There have been longstanding concerns about the uneven access to health care services, particularly for vulnerable populations, including individuals who are either racial and ethnic minorities, elderly, and/or Medicaid beneficiaries. One of the factors that is believed to contribute to these disparities is a lack of providers available to meet the health care needs of vulnerable populations in underserved communities. While New York has a relatively abundant supply of health professionals, they are not well distributed,^{1,2} and this ultimately contributes to poor health outcomes, especially for vulnerable populations.

In response to concerns about workforce availability as a barrier to health care access, several state and federal service-obligated programs have been developed to encourage health professionals to practice in high-need communities in return for scholarships or loan repayment. The average educational debt for medical school graduates in 2019 was slightly over \$201,000.³ Average debt for dental school graduates was significantly higher at more than \$292,000.⁴ Professions eligible to participate in these service-obligated programs include physicians, dentists, nurse practitioners, physician assistants, registered nurses, and behavioral health professionals, among others.

All federally sponsored service-obligated providers must fulfill their commitments in designated Health Professional Shortage Areas (HPSAs) or in Medically Underserved Areas or

Populations (MUAs/Ps).⁵ HPSAs are designated for shortages of primary care, dental, or behavioral health providers, and MUAs/Ps are only designated for primary care providers. According to the Health Resources and Services Administration (HRSA), as of June 30, 2020, New York State had 165 geographic, special population, and facility primary care HPSAs; 129 geographic, special population, and facility oral health HPSAs; and 174 geographic, special population, and facility behavioral health HPSAs.⁶ Additionally, New York State has 133 designated MUAs/Ps.⁷

For state-sponsored service-obligated programs, the commitment can be fulfilled in HPSAs, MUAs/Ps, state-defined shortage areas, state-operated facilities, or state-funded facilities.* In addition to service obligated programs that provide either loan repayment or scholarships, foreign-born physicians who train in the United States (US) on J-1 visas can waive their required 2-year return to their home country in return for practicing in the US in HPSAs or in MUAs/Ps. For a list and brief description of service-obligated programs available to those wishing to work in New York, see Appendix A.

This research brief describes the health professionals who are currently fulfilling their service obligations in New York State, including the regional distribution of their practice locations.

* Includes prisons, Office of Mental Health and Office of People with Developmental Disabilities facilities, and Office of Addiction Services and Supports funded organizations.

Methods

Data used in this analysis were provided by the New York State Department of Health (NYSDOH), Division of Workforce Transformation and by the Health Resources and Services Administration (HRSA), National Health Service Corps (NHSC). The data included counts of providers by county of practice location and by profession for each of the service-obligated programs. Counts are displayed by Department of Labor (DOL) regions. Counties were considered rural or urban based on Ebert's Typology.[†] For a list of New York State counties by rural/urban status and by DOL region, see Appendix B. Data on the New York State Higher Education Service Corps (HESC) Loan Forgiveness for Licensed Social Workers is reported only statewide and is from the HESC 2018–2019 Annual Report.⁸

Limitations

This research brief provides a snapshot as of March 31, 2020 on the number of service-obligated health professionals practicing in underserved communities across the state. The actual number may vary somewhat since some providers may have completed their obligations while others are just beginning theirs. Additionally, impacts of the COVID-19 pandemic on individuals fulfilling their service obligations, including furloughs, layoffs, or redeployments, are not reflected in this analysis.

A small number of providers are fulfilling their service obligations at more than one site. These providers are counted only once in this analysis, though they may be working in more than one county or in more than one region. Counts of social workers fulfilling service obligations through HESC are not displayed by region in the tables or broken out by rural and urban status. The counts of physicians fulfilling service obligations through the US Department of Health and Human Services Exchange Visitor program were not available and not included in this analysis.

Provider types are not available for the NHSC Substance Use Disorder (SUD) loan repayment recipients. Finally, the number of service obligated providers working in behavioral health were undercounted. Nurse corps recipients could not be linked to specific sites.

[†] New York State Public Health Law, Article 2, Title 25C, Section 235.

Findings

Over 1,500 service-obligated providers are practicing in New York State.

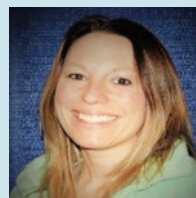
Over 1,500 health care professionals were fulfilling service obligations in New York State as of March 31, 2020, (Table 1) including:

- More than 600 NHSC loan repayment recipients
- About 111 NHSC Nurse Corps recipients
- Nearly 330 physicians through New York State programs, including Doctors Across New York (DANY), DANY Office of Mental Health Psychiatrists Loan Repayment Program, and the Regents Physician Loan Forgiveness Program
- Nearly 350 licensed social workers through HESC and NHSC

New York City had the largest number of service-obligated providers (588), followed by the Finger Lakes (152), and Western New York (136) regions. The Long Island (13) and the Capital District (24) regions had the fewest number of service-obligated providers.

Just over 42% of service-obligated providers from NYSDOH-sponsored programs (DANYS and Primary Care Service Corps) worked in rural areas compared to 23% from federally sponsored programs. Additionally, 45% of J-1 visa waiver recipients practiced in rural areas.

A Perspective from a Current Behavioral Health Service-Obligated Provider



Dr. Danielle Ross
Psychiatric Nurse Practitioner,
Current NHSC Loan Repayment Recipient

Dr. Ross grew up in Jamestown and attended Jamestown Community College for her Associate Degree in Nursing. She completed her baccalaureate in nursing at Daemen College and her DNP at University at Buffalo. Dr. Ross started at The Chautauqua Center in 2015 and stated:

“ **This loan repayment program has allowed me to stay in Jamestown and opened up my heart to reaching individuals that I might not have been able to reach working somewhere else.** ”

TABLE 1. Number of Service-Obligated Providers in New York State, by Program, by Region of Practice, and by Rural-Urban Practice Location

Region	J-1 Visa Waiver Programs		State Sponsored Programs					Federally Sponsored Programs				Total
	ARC	Conrad 30	DANY	DANY OMH	PCSC	Regents	HESC SW	NHSC LRP	NHSC SP	S2S LRP	Nurse Corps	
Capital District	0	1	7	2	0	3	N/A	7	0	0	4	24
Central New York	3	8	14	1	1	2	N/A	43	2	4	13	91
Finger Lakes	0	5	18	1	1	12	N/A	95	7	2	11	152
Hudson Valley	0	1	8	4	0	2	N/A	30	2	3	1	51
Long Island	0	0	5	1	2	0	N/A	5	0	0	0	13
Mohawk Valley	10	4	13	2	4	1	N/A	32	0	1	3	70
New York City	0	53	71	5	7	81	N/A	282	14	12	63	588
North Country	0	10	26	0	7	0	N/A	40	1	0	6	90
Souther Tier	12	2	18	0	1	2	N/A	15	0	1	5	56
Western New York	16	8	16	3	6	8	N/A	70	2	2	5	136
Rural	41	19	79	0	16	10	N/A	150	4	6	18	343
Urban	0	73	117	19	13	101	N/A	469	24	19	93	928
Total	41	92	196	19	29	111	267	619	28	25	111	1,538

Physicians and nurse practitioners represent the largest number of professionals fulfilling service obligations in the state.

There were more than 600 physicians fulfilling service obligations in New York State, with over half (316) practicing

in New York City (Table 2). In addition, 353 licensed social workers, 205 nurse practitioners (NPs), 86 licensed clinical social workers, and 80 physician assistants were fulfilling service obligations in the state as well. Twenty-seven percent of physicians and NPs practiced in rural areas. Less than one-quarter of dentists worked in rural areas.

TABLE 2. Number of Service-Obligated Providers, by Profession, by Region of Practice, and by Rural-Urban Practice Location

Region	Nurse Midwives	Dentists	Dental Hygienists	Health Services Psychologists	Licensed Social Workers	Licensed Professional Counselors	Marriage and Family Therapists	Nurse Practitioners	Nursing Faculty	Physicians	Physician Assistants	Registered Nurses	Substance Abuse Disorder Workforce	Total
Capital District	0	2	0	1	3	0	0	2	1	13	1	1	0	24
Central NY	0	1	2	2	14	8	2	11	0	36	2	7	6	91
Finger Lakes	5	6	3	0	7	14	1	21	0	58	16	7	14	152
Hudson Valley	0	10	2	0	1	0	0	5	0	29	4	0	0	51
Long Island	0	2	0	0	2	0	0	3	0	6	0	0	0	13
Mohawk Valley	1	3	0	0	5	2	0	14	0	35	9	0	1	70
New York City	16	31	1	11	29	5	0	102	2	316	30	25	20	588
North Country	2	5	2	0	14	7	1	15	2	37	4	0	1	90
Souther Tier	0	0	0	0	5	1	0	9	0	37	2	2	0	56
Western NY	2	7	4	0	6	11	0	23	1	62	12	1	7	136
Rural	5	15	8	2	N/A	15	1	56	3	171	25	4	8	313
Urban	21	52	6	12	N/A	33	3	149	3	458	55	39	41	872
Total	26	67	14	14	353	48	4	205	6	629	80	43	49	1,538

More than one-third of service-obligated practitioners in New York State are in behavioral health occupations or subspecialties.

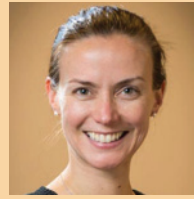
In total, more than one-third of all service-obligated practitioners were in behavioral health occupations or subspecialties, including nurse practitioners, physicians, and physician assistants; psychologists; social workers; licensed professional counselors; and those providers fulfilling a SUD service obligation.

The North County and the Mohawk Valley regions have the highest number of service-obligated primary care providers in New York State per capita.

There were 640 primary care providers[‡] who fulfilled service obligations throughout New York State, or 3.3 per 100,000 total population. While the North Country and the Mohawk Valley regions were the most sparsely populated regions of the state, they had the highest number of primary care providers per capita fulfilling service obligations at 10.5 and 6.2 per 100,000, respectively (Figure 1).

While the New York City region had the largest number of primary care providers with 328, it represented only 3.9 primary care providers per 100,000.

A Perspective From a Provider Who Completed Her Service Obligation



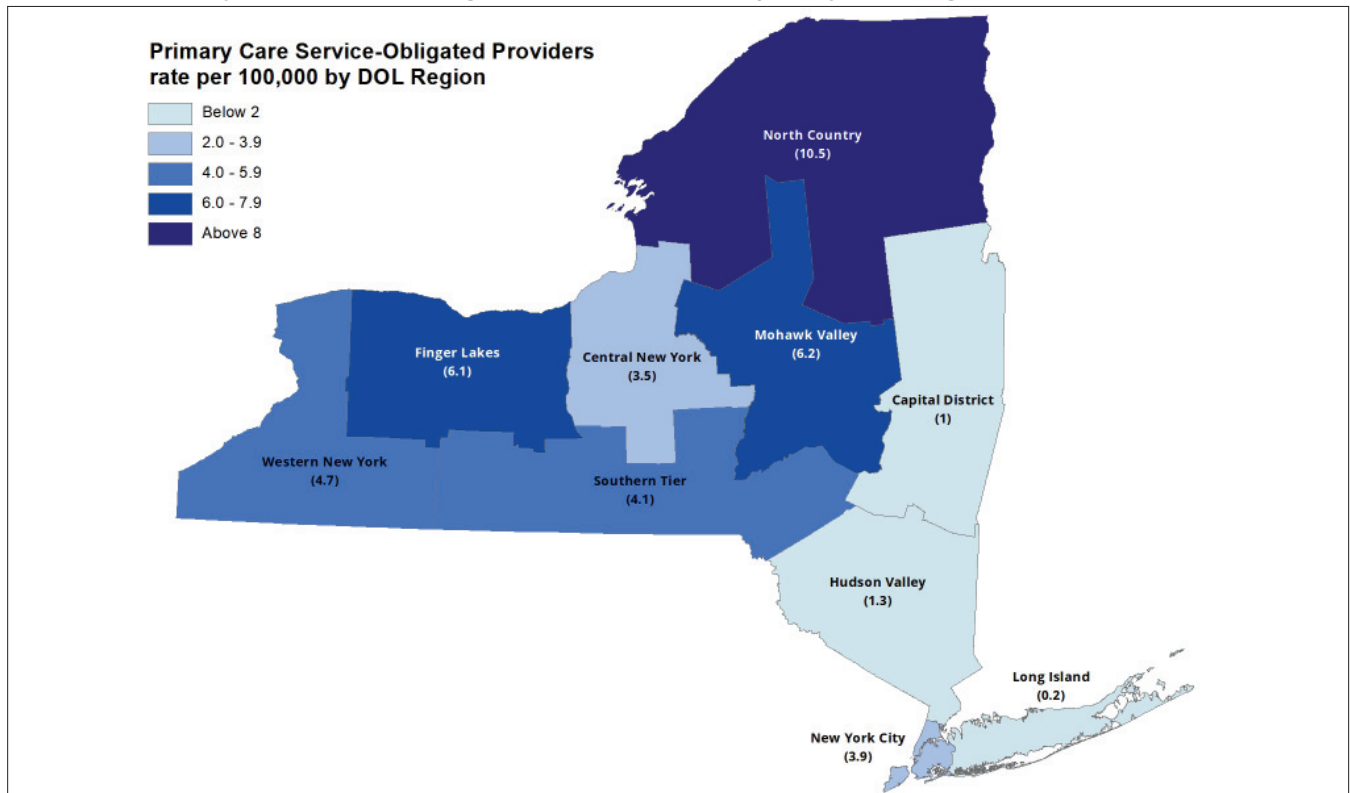
Dr. Suzanne Bergin
Internal Medicine,
2012 DANYS Recipient

Dr. Bergin grew up in Saratoga Springs and went to Syracuse University for undergraduate studies and the New York College of Osteopathic Medicine for her medical degree. After completing her residency training in Massachusetts, Dr. Bergin began practicing at Hudson Headwaters in 2012 where she has worked ever since and is now the Associate Chief Medical Officer. According to Dr. Bergin:

“ I wanted to provide service to an area that truly needed me and that I grew up in. Loan repayment through DANY helped me do that. ”

[‡] Includes nurse midwives, nurse practitioners, physicians, and physician assistants working in primary care practices.

FIGURE 1. Primary Care Service-Obligated Providers Per Capita by DOL Region



Discussion

As of March 31, 2020, there were over 1,500 service-obligated providers providing primary care, behavioral health, and dental services in federal- and state-designated shortage areas throughout New York State. They make important contributions to workforce capacity and to expanded access to health care services, at least in the short term. Service-obligated programs in combination with other workforce strategies can assist in recruiting providers, especially in rural areas. Examples of additional strategies include recruiting providers who grew up in underserved areas or providing training opportunities for health professionals in shortage areas.⁹⁻¹¹ It is also important to assure professional support is available to service obligated providers and to promote community amenities in efforts to recruit providers for practice in underserved communities. Proximity to family, professional advancement, professional support networks, and social and environmental factors such as the quality of local schools and recreational oppor-

tunities are also important factors in recruitment, especially for providers with families.^{9,12,13} Both Dr. Bergin and Dr. Ross are currently serving in areas where they were raised.

Conclusion

Most service-obligated programs provide needed educational debt relief for health professionals willing to provide care in federal- or state-designated shortage areas. Additionally, certain service-obligated programs allow foreign-trained physicians to remain in the United States upon completion of their residency training. Ultimately, service-obligated programs must be used in conjunction with other strategies to ensure long-term access to care, especially for vulnerable populations. Maintaining funding for federal and state service-obligated programs as well as for federal shortage area designations will ensure continued recruitment of providers to serve these vulnerable populations.

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Appendix A: State and Federal Service Obligated Programs Available to New Yorkers

Program	Summary	Professionals Supported
Appalachian Regional Commission	The Appalachian Regional Commission works with health care organizations or individual physicians to request a waiver for the 2-year home residency requirement for foreign-trained physicians holding J-1 visas . Physicians are required to practice in primary care health professional shortage areas in rural Appalachian counties.	Foreign-trained physicians
Diversity in Medicine Scholarships	The Diversity in Medicine Scholarship Program is funded by the New York State Department of Health and administered through the Associated Medical Schools of New York. It is intended to support all or part of one year of medical school tuition for students who are from educationally and/or economically underserved backgrounds. In exchange for tuition support, recipients agree to work in an underserved area in NYS upon completion of their medical education.	Physicians
Doctors Across New York	The New York State Doctors Across New York is a series of initiatives to help recruit physicians to and encourage them to remain in medically underserved areas of New York State. The program provides for loan forgiveness and practice support .	Physicians
Doctors Across New York OMH Psychiatrists Loan Repayment Program	The New York State Doctors Across New York OMH Psychiatrists Loan Repayment Program is a service-obligated loan forgiveness program for psychiatrists working in OMH facilities.	Psychiatrists
Health and Human Services J-1 Visa Waiver Program for Clinical Services	The US Department of Health and Human Services works with physicians to request a waiver for the 2-year home residency requirement for foreign-trained physicians holding J-1 visas . Physicians are required to practice in mental health or in primary care health professional shortage areas.	Foreign-trained physicians in primary care or in general psychiatry
HRSA Faculty Loan Repayment Program	The Faculty Loan Repayment Program helps is a service-obligated loan forgiveness program to recruit and retain health professions faculty members by encouraging students to pursue faculty roles in their respective health care fields.	Physicians, oral health providers, behavioral health providers, registered nurses, allied health, and others.
Indian Health Service Loan Repayment	The Indian Health Service Loan Repayment Program is a service-obligated loan forgiveness program, which funds loan repayment options for eligible health profession education loans. Clinicians are required to practice in health facilities serving American Indian and Alaska Native communities.	Physicians, oral health providers, behavioral health providers, registered nurses, allied health, and others
National Health Services Corps Loan Repayment Program	The National Health Service Corps Loan Repayment Program is a service-obligated loan forgiveness program designed to recruit and retain medical, nursing, dental, and behavioral/mental health clinicians in eligible communities of need designated as health professional shortage areas.	Physicians, oral health providers, behavioral health providers, registered nurses, allied health, and others
National Health Service Corps Scholarship Program	The National Health Service Corps Scholarship Program provides scholarships to students pursuing primary care health professions training in return for a commitment to provide primary health services in a Health Professional Shortage Area.	Dentists, certified nurse-midwives, family nurse practitioners, physicians (primary care), and physician assistants (primary care)
National Health Service Corps Students to Service Loan Repayment Program	The National Health Service Corps Students to Service Loan Repayment Program is a service-obligated loan forgiveness program for students in their last year of medical or dental school. Students are required to practice in eligible communities of need designated as health professional shortage areas.	Medical or dental school students in their final year of school
Nurse Corps Scholarship	The Nurse Corps Scholarship Program provides scholarships to nursing students in exchange for a service commitment at an eligible health care facility with a critical shortage of nurses.	Registered nursing students
New York State Licensed Social Worker Loan Forgiveness Program	The New York State Licensed Social Worker Loan Forgiveness Program is a service-obligated loan repayment program for licensed social workers working in critical human service areas.	Social workers

Program	Summary	Professionals Supported
New York State Nursing Faculty Loan Forgiveness Incentive Program	The New York State Nursing Faculty Loan Forgiveness Incentive Program is a service-loan loan repayment program for nursing faculty members and adjunct clinical faculty teaching in the field of nursing.	Registered nurses who possess a master's degree or doctoral degree for nursing faculty or adjunct clinical faculty
Senator Patricia K. McGee Nursing Faculty Scholarship	The Senator Patricia K. McGee Nursing Faculty Scholarship Program provides scholarships to registered professional nurses enrolling in graduate programs that will qualify them as nursing faculty or adjunct clinical faculty.	Registered nurses enrolled in accredited NYS master's or doctoral level program in nursing or related program
New York State Conrad 30	New York "State 30" program works with health care organizations of physicians to request a waiver for the 2-year home residency requirement for foreign-trained physicians holding J-1 visas . Physicians are required to practice in federally designated underserved areas.	Foreign trained physicians
New York State Primary Care Service Corps	The New York State Primary Care Service Corps Loan Repayment Program is a service-obligated loan repayment program that is designed to increase the supply of certain clinical practitioners in health professional shortage areas.	Oral health providers, behavioral health providers, advanced practice nurses, allied health, and others
Public Service Loan Forgiveness	The Public Service Loan Forgiveness Program forgives the remaining balance on your direct loans after you have made 120 qualifying monthly payments (ie, 10 years of payments) under a qualifying repayment plan while working full-time for a qualifying employer.	All health care providers working at qualifying organizations
Regents Loan Forgiveness Award Program	Regents Physician Loan Forgiveness Award Program is a service-obligated loan repayment program for primary care, internal medicine, emergency medicine, or psychiatric physicians who provide services in a Regents-designated shortage area or shortage facility.	Physicians in primary care, internal medicine, emergency medicine or psychiatry

Appendix B: New York Counties by Department of Labor Regions With Rural/Urban Status

Region	County	Rural/Urban Status
Capital District	Albany County	Urban
	Columbia County	Rural
	Greene County	Rural
	Rensselaer County	Rural
	Saratoga County	Urban
	Schenectady County	Rural
	Warren County	Rural
	Washington County	Rural
Central New York	Cayuga County	Rural
	Cortland County	Rural
	Madison County	Rural
	Onondaga County	Urban
	Oswego County	Rural
Finger Lakes	Genesee County	Rural
	Livingston County	Rural
	Monroe County	Urban
	Ontario County	Rural
	Orleans County	Rural
	Seneca County	Rural
	Wayne County	Rural
	Wyoming County	Rural
Hudson Valley	Yates County	Rural
	Dutchess County	Urban
	Orange County	Urban
	Putnam County	Rural
	Rockland County	Urban
	Sullivan County	Rural
	Ulster County	Rural
Long Island	Westchester County	Urban
	Nassau County	Urban
Mohawk Valley	Suffolk County	Urban
	Fulton County	Rural
	Herkimer County	Rural
	Montgomery County	Rural
	Oneida County	Urban
	Otsego County	Rural
New York City	Schoharie County	Rural
	Bronx County	Urban
	Kings County (Brooklyn)	Urban
	New York County (Manhattan)	Urban
	Queens County	Urban
	Richmond County (Staten Island)	Urban

Region	County	Rural/Urban Status
North Country	Clinton County	Rural
	Essex County	Rural
	Franklin County	Rural
	Hamilton County	Rural
	Jefferson County	Rural
	Lewis County	Rural
	St. Lawrence County	Rural
Southern Tier	Broome County	Rural
	Chemung County	Rural
	Chenango County	Rural
	Delaware County	Rural
	Schuyler County	Rural
	Steuben County	Rural
	Tioga County	Rural
	Tompkins County	Rural
Western New York	Allegany County	Rural
	Cattaraugus County	Rural
	Chautauqua County	Rural
	Erie County	Urban
	Niagara County	Urban

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Established in 1996, CHWS is an academic research center based at the School of Public Health, University at Albany, State University of New York (SUNY). The mission of CHWS is to provide timely, accurate data and conduct policy relevant research about the health workforce. The research conducted by CHWS supports and promotes health workforce planning and policymaking at local, regional, state, and national levels.

