

## 2. Application Periods, Forms and Process

The Michigan Department of Health and Human Services invites all eligible primary care medical, dental, and mental healthcare providers working at HPSA-eligible practice sites to apply for the Michigan State Loan Repayment Program. Providers' practice sites must be located in a Health Professional Shortage Area or have HPSA facility designations and meet all requirements described under [Program Requirements](#). This section includes information about MSLRP application periods, forms, and the application process up to the submission of the application package. To successfully compete in the application process, providers and employers should carefully read the [MSLRP Application Period Update](#) at the beginning of this website, all website sections, and instructions for each application form.

### Application Periods:

Each November, the MSLRP Application Period Update will announce the dates of the upcoming annual application period. The dates of application periods change each year, so those interested in applying must read the new Update to make sure they know the correct dates for the coming year. Please note that applications will only be reviewed until a sufficient number of complete applications have been reviewed to obligate program funds.

MSLRP Application Period Updates also include program information, including MSLRP policy, requirements and procedures necessary to compete successfully for loan repayment agreements. MSLRP updates will be emailed to employers on the MSLRP Marketing List once they are posted on the MSLRP website. Employers who wish to be included on the MSLRP Marketing List may email Brittany Brookshire, at [BrookshireB1@michigan.gov](mailto:BrookshireB1@michigan.gov).

### Application Forms:

New application forms will be available on the MSLRP website starting the November proceeding each application period. The new forms must be used to apply. **For the 2026 application cycle, providers must complete the Provider Application Part A, through the online portal.** Providers must also have the Provider Application, Part B form completed by their loan servicers, and employers must complete the Practice Site Application and Declaration of Intent form and include all required attachments. The Provider Application, Part B form and Practice Site Application and Declaration of Intent form are required attachments to be submitted through the online portal. Loan repayment agreements for successful applicants will begin October 1, following each application period.

**Documents 2 and 3 must be included as part of the complete, MSLRP application submission.**

Providers and employers should carefully read and follow the instructions for each form.

#### 1. Provider Application, Part A Form - To be completed in the Online Portal.

There is no physical application form required for submission.

#### 2. [Provider Application, Part B Form](#) [Provider Application, Part B Instructions](#)

#### 3. [Practice Site Application & Declaration of Intent Form](#) [Practice Site Application & Declaration of Intent Instructions](#)

**PLEASE NOTE:** Current participants **reapplying to the program, as well as those who have participated in the past, are required to submit Loan Repayment Documentation (LRD)** to show they have paid down the loans included on their previous Part B forms by an amount at least equal to the amount received from the program. The amount of LRD must add up to the required amount,

or the application will be screened out of the review process. **When information provided on Part B forms by loan servicer agencies does not meet their LRD requirements, applicants must provide LRD as outlined under [Reapplying to MSLRP](#) in the Participant Information and Requirements section of the MSLRP website.**

**Application Process:**

The MSLRP application process becomes more competitive each year. Those serious about submitting a successful application package should take the time to learn about the process.

**Early Preparation of Application Forms:**

Providers and employers are urged to begin preparing their application forms well before the start of the application period. This applies especially to Provider Application Part B forms, which take the longest to complete.

**Application Must be Completed and Submitted using the Primary Care Loan Repayment Program Online Portal:**

MSLRP will use a new online portal through the State of Michigan MiLogin System for the 2026 application period to streamline the MSLRP application submission process. For the 2026 application period, all MSLRP applications must be submitted through the **Primary Care Loan Repayment Program Online Portal**. This portal contains the Michigan State Loan Repayment Program application for applicants to complete. **Please note, the Provider Application, Part A form will now be completed only through the online portal. There is no separate physical Provider Application, Part A form for completion. Providers will also need to attach the Provider Application Part B form and the Practice Site Application and Declaration of Intent form with their online application in the portal.** Providers, not their employers, must submit their applications via the Primary Care Loan Repayment Program Online Portal. Providers can access this portal through the State of Michigan MiLogin System using following link: [MiLogin - Login](#).

In order for providers to access the Primary Care Loan Repayment Program Online Portal, providers must first create an account. Once an account is created, providers will then need to select the option “Find Services.” Providers must then enter ‘Primary Care Loan Repayment Program’ in the “Search for Services” field. **Providers can obtain directions for accessing the online portal through MiLogin using the following link: [Primary Care Loan Repayment Program](#).** These directions explain each step of the process for creating an account and accessing the Primary Care Loan Repayment Program Online Portal. **Providers will only be able to submit their MSLRP Applications during the MSLRP Application Period.**

**Application Forms must be 100 Percent Complete and Legible:** Because application forms must meet all requirements described in the current [MSLRP Application Period Update](#), the website and in instructions for each application form, providers and employers should read all of this information. They should start by reading the following key points for completing each form, along with the most common mistakes.

**The program will not preview applications for completeness before they are submitted.**

### **Key Points for Provider Application, Part A:**

- Loan repayment agreements can only be awarded for practice sites included in the original application or requested after October 1.
- Requests to approve additional practice sites between submitting applications and October 1 following the application period will void applications, requiring providers to reapply during the following application period. Providers and employers must wait until October 1 to request approval of additional practice sites.
- Providers must include all practice sites at which they expect to complete their MSLRP service obligations starting October 1 and make sure their employers list the same sites on their Practice Site Applications.
- If practice sites at which providers will complete their service obligations change after their applications are submitted, providers or employers may request approval of additional sites starting October 1.
- Hours of employment starting October 1 must total at least 40 hours per week.
- The number of practice sites, site names, and hours worked at each site must be the same on the Provider Application, Part A and the Practice Site Application.
- Due to federal reporting requirements, **providers must use nine-digit zip codes in their practice site addresses.**
- Eligible debt is not limited to government loans. Private loans from commercial lending institutions, such as banks or credit unions, are eligible. However, private loans from parents, relatives or other individuals are not. Eligible debt includes interest accrued on undergraduate and graduate educational loans.

### **Common Mistakes on Provider Application, Part A form:**

- Missing one or more sections
- One or more sections incomplete
- Not a U.S. citizen, or citizenship not indicated
- The number of hours of employment at practice sites is not indicated, or the total number of hours of employment at all practice sites are less than 40 hours per week
- The number of practice sites, site names and/or hours worked at each site on the Provider Application, Part A are not the same as on the Practice Site Application
- Ineligible provider type
- Insufficient eligible debt for minimum loan agreement amount: \$20,000 for two-year initial agreements, or \$10,000 for final one-year agreement
- Nine-digit zip codes were not used in the address for one or more practice sites

### **Key Points for Provider Application, Part B:**

Eligible debt is not limited to government loans. Private loans from commercial lending institutions, such as banks or credit unions, are eligible. However, private loans from parents, relatives or other individuals are not. Eligible debt includes interest accrued on undergraduate and graduate educational loans. This form takes the longest to complete, so providers should get an early start by completing the top section and sending a form to each of their loan servicers as early as possible.

- Starting early increases the likelihood providers will receive their Part B forms back in time to complete their application packages and submit them on the first day of the application period.
- Providers can save considerable time by emailing the forms to their loan servicers and asking their loan servicers to fax or email them back.
- Current loan balances entered by loan services should include both principal and interest
- Parent Direct PLUS Loans should not be included on Part B forms because they are the parents' obligation and the obligation cannot be transferred to the student.
- Providers who have defaulted on federal loans are not eligible for MSLRP.
- Providers should not instruct loan servicers to send completed Part B forms to the MSLRP Office.

### **Common Mistakes on Provider Application Part B form:**

- An older version of the form was submitted
- Not included in the application package
- Insufficient eligible debt for minimum loan agreement amount: \$20,000 for two-year initial agreements, or \$10,000 for final one-year agreement
- The form was not signed and/or dated by the loan servicer.
- The loan servicer attached an internal document or report to the Part B form but did not complete the form itself.

### **Key Points for Practice Site Application:**

- Loan repayment agreements can only be awarded for practice sites included in the original application or requested after October 1.
- **Requests to approve additional practice sites between submitting applications and October 1 following the application period will void applications, requiring providers to reapply during the following application period.** Providers and employers must wait until October 1 to request approval of additional practice sites.
- Employers must include all practice sites at which providers are expected to complete their MSLRP service obligations starting October 1 and make sure their providers list the same sites on their Provider Application, Part A forms.
- If practice sites at which providers will complete their service obligation change after their applications are submitted, employers or providers may request approval of additional sites starting October 1.

- Hours of employment starting October 1 must total at least 40 hours per week.
- The number of practice sites, site names and hours worked at each site must be the same on the Provider Application, Part A and the Practice Site Application.
- Due to federal reporting requirements, employers must use nine-digit zip codes in their practice site addresses.

#### **Common Mistakes on Practice Site Application Form:**

- Not included in application package
- An older version of the form was submitted
- Missing one or more sections
- One or more sections incomplete
- The number of hours of employment at practice sites is not indicated, or the total number of hours of employment at all practice sites is less than 40 hours per week
- The number of practice sites, site names and/or hours worked on the Practice Site Application is not the same as on the Provider Application, Part A.
- Ineligible practice site type
- Discounted/Sliding Fee Schedule and Discount Fee Policy is not attached
- Proof of Tax-Exempt Status is not attached
- Nine-digit zip codes were not used in the address for one or more practice sites.

#### **Loan Repayment Documentation (LRD):**

- Loan Repayment Documentation is only required for providers reapplying to MSLRP. Those reapplying should see the Participant Information and Requirements section of the website for details.
- Incomplete LRD is a common reason the applications of those reapplying to the program are screened out.

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