

LONG ISLAND / EDUCATION

## New York State will repay the student loans of health workers who aid the needy



The State Capitol in Albany in May last year. Health care workers who commit to serving needy patients for at least four years can get up to \$300,000 in student loans repaid by New York State. Credit: AP/Kena Betancur

By Maura McDermott

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Health care workers who commit to serving needy patients for at least four years can get up to \$300,000 in student loans repaid by New York State, with the first awards to be announced this summer.

The new \$48.3 million program will repay loans up to \$300,000 for psychiatrists, up to \$100,000 for primary care doctors and dentists and up to \$50,000 for nurse practitioners and pediatric clinical nurse specialists, state officials said.

The program, called Health Care Access Loan Repayment, or HEALR, is designed to improve access to health care for people with Medicaid coverage or no insurance "while strengthening our workforce, ensuring our health care professionals are empowered to provide care to anyone in need," Gov. Kathy Hochul said last month in a statement.

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Recipients must work full-time serving needy populations by the time the program begins, either at an eligible employer or in private practice. Loans must be for a master's or doctoral degree in the provider's field.

The application deadline is March 31 for employers, who can apply on behalf of up to five workers, or April 15 for individuals. More information is available at the state Department of Health's website at [health.ny.gov/HEALRProgram](https://health.ny.gov/HEALRProgram).

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The loan repayment program is authorized by a Medicaid "waiver" that supports innovative programs that seek to improve health care for Medicaid recipients, state officials said. The waiver is in effect through March 2027.

"Strengthening our health care system means making sure every New Yorker — no matter their zip code or insurance status — can access quality care. The Health Care Access Loan Repayment (HEALR) program removes financial barriers so providers can serve Medicaid members and uninsured individuals. By investing in loan forgiveness, we are building a stronger and more equitable health system across New York State," the state Department of Health said in a statement.

"This will be a one-time opportunity, depending on how many applications we receive that meet the award criteria," the department said.

The state is facing "staggering" cuts in federal funding for health care and the population of uninsured patients is likely to grow, said Wendy Darwell, president and CEO of Suburban Hospital Alliance of New York State, a trade group.

Hospitals are expected to lose up to \$8 billion a year by 2030 as a result of President Donald Trump's massive tax and spending bill that passed last summer, she said. The measure is expected to cause many patients to lose health care coverage, Darwell said.

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"Getting access to primary care and other specialists that you might see in an outpatient setting is tougher if you're uninsured, and in some cases, if you have Medicaid coverage," she said.

In addition to the existing shortages of providers, many health care workers are approaching retirement age, she said. "Not only will you have folks retiring, they'll become patients themselves," she said. "We have an aging population, so demand for care is really going to increase."

The loan repayment program is a "tremendous" benefit, helping clinics compete with large health care systems and making it easier for providers to stay in the region, said David Nemiroff, president and CEO of Harmony Healthcare Long Island. The nonprofit operates six community health centers where half their patients are covered by the federal and state Medicaid program for low-income patients, and 1 in 4 are uninsured.

"There's a deficit in providers – in the next 10 years we're just not going to have enough people to do the work," Nemiroff said. "If this is a way to attract people to do this work, then we are 100% all for it."

HEALR is one of two programs that use Medicaid funding to help lower the cost of health care training and increase low-income patients' access to health care services.

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In 2024, New York announced the \$646 million Career Pathways Training program, offering federal funding for tuition and other educational assistance for health care workers, including nurses and mental health counselors, who commit to serving Medicaid recipients and uninsured patients for at least three years. That program has recruited nearly 12,000 providers, state officials said.



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