**Issue Background:**
The National Health Service Corps (NHSC) goal is to address the health needs of underserved individuals and communities across the nation. As with the health professionals serving in the Corps today, physical therapists are committed to improving the health of the nation’s underserved communities. The Physical Therapist Student Loan Repayment Eligibility Act would further the National Health Service Corps’ mission of providing the comprehensive health care.

The Physical Therapist Student Loan Repayment Eligibility Act would authorize physical therapists to be eligible to participate in the National Health Service Corps Loan Repayment Program. This initiative encourages physical therapists to serve in rural and urban underserved communities and helps to address the rising debt load of physical therapists who otherwise, due to traditionally lower salaries and reimbursement rates, may not practice in an underserved community.

In 2010, the average total costs of tuition and fees for a doctor of physical therapy student attending an in-state public; out of state public; or private institution are $43,600, $78,500 and $84,800 respectively which do not include the costs of undergraduate education. The median gross annual income for physical therapists with less than three years of experience is $60,000. Currently, the maximum loan repayment through the NHSC Loan Repayment Program during the required initial 2-year contract period is $60,000. These payments can go a long way to addressing the debt load of a physical therapist, and it is hoped that many of these professionals will decide to stay in the underserved community once their service is complete.

**Background about Physical Therapists:**
Demand for the services of physical therapists continues to grow in the United States. The U.S. Department of Labor indicates that employment of physical therapists is expected to “grow faster than the average” for all occupations through 2012. The inclusion of physical therapists in the National Health Service Corps Loan Repayment Program will help to ensure that these services are available to underserved communities that may otherwise have a difficult time recruiting a physical therapist.

Physical therapists (PTs) are licensed health care professionals who diagnose and manage movement dysfunction and enhance physical and functional status in all age populations. PTs alleviate impairments and functional limitations as well as promote and maintain optimal fitness, physical function, and quality of life as it relates to movement and health. PTs also implement services to reduce risk and prevent the onset and progression of impairments, functional limitations, and disabilities that may result from injury, diseases, disorders, and other health conditions.

Physical therapists practice in hospitals; outpatient clinics or offices; inpatient rehabilitation facilities; skilled nursing, extended care, or sub-acute facilities; patients’ homes; education or research centers; schools; hospices; industrial workplaces or other occupational environments; fitness centers; and sports training facilities.

The minimum educational requirement to become a physical therapist is a post-baccalaureate degree from an accredited education program. The majority of programs offer a doctor of physical therapy (DPT) degree; others offer a master’s degree. After graduation, candidates must pass a state-administered national examination for licensure. State licensure is required in each state in which a physical therapist practices.