The National Health Service Corps (NHSC), established in 1972 as part of the U.S. Department of Health and Human Services, Division of Health Resources and Services Administration, offers health professionals the opportunity to provide primary health care services in underserved communities. In exchange, the NHSC offers either loan repayment or a scholarship while in dental school.

The NHSC Scholarship Program awards scholarships to students pursuing primary care health professions training in return for a commitment to provide health care to communities in need. The Corps also offers loan repayment assistance to support health care providers who choose to bring their skills to qualified areas.

Consider Dr. Kelly Crooker, who graduated from LSU School of Dentistry in 2005. After serving as a U.S. Army captain providing dental care to fellow soldiers, she is back in her hometown of Mobile, Alabama, caring for the underserved in the NHSC. “My mom was a dental hygienist,” she says, “so I grew up around it. But it was only in college that I realized dentistry would give me a lot of patient contact, as well as the flexibility I wanted when I had a family.”

At the end of her first year of dental school, Dr. Crooker received a three-year U.S. Army scholarship, which required three years of active duty service. She was assigned to Fort Polk, an Army post in Louisiana, where she worked almost exclusively providing dental care for soldiers. Fort Polk, a military Joint Readiness Training Center, was busy preparing soldiers for deployment—which required that personnel have no outstanding medical or dental health issues—and caring for them upon their return home. “It was a great experience,” says Dr. Crooker. “I loved working with the soldiers—it was very rewarding. The facility was new, I learned a lot from the other dentists, and it was a great environment.”

When her full-time military service commitment was up, Dr. Crooker decided to leave active duty and work part-time so she could spend more time with their three young children. Released from active duty in June 2008, she is currently a major in the Army Individual Ready Reserves (IRR). Soldiers typically serve two to four years on active duty and then transfer to another component (such as Reserves, National Guard, or Individual Ready Reserves) to fulfill the remainder of their military service obligation. Soldiers in the IRR may be involuntarily called to active duty service for limited periods of time during war or national emergency.

Her husband first mentioned the NHSC. “It was about the time the NHSC began offering the option for half-time service in the Loan Repayment Program,” says Dr. Crooker, who still had outstanding educational loans. She did not receive an award on her first application, but was accepted the following year and began her service in May 2012. “Everything just came together, and it’s been great,” says Dr. Crooker.

Now working at the Mobile County Health Department’s main clinic in the heart of downtown Mobile, Dr. Crooker’s half-time service is an ideal situation. It allows her to juggle care for her family—which includes two sons, ages 10 and 7, and a daughter who just turned 5—with her passion for serving underserved patients. “The biggest thing for me is being able to help the underserved. It’s extremely rewarding,” she says emphatically. “Everyday I have a wonderful feeling that I truly have helped people. For me, that’s my number one satisfaction.”

NHSC approved sites, located in Health Professional Shortage Areas (HPSA), provide primary care medical, dental, or mental and behavioral health services regardless of a patient’s ability to pay. The sites offer discounted fees to patients who qualify and accept patients covered by Medicare, Medicaid, and Children’s Health Insurance Program (CHIP). In Louisiana, 78 percent, or 50 of the 64 parishes, are currently designated as dental HPSAs, most of which are rural.