

Rationale for Expanding Nevada WICHE PSEP Eligibility for In-State PT, OT, and PA Programs

1. Context and Purpose

Nevada currently restricts eligibility for the WICHE Professional Student Exchange Program (PSEP) stipend when a supported professional program is offered at a Nevada public institution. This paper presents a data-informed rationale for reconsidering that policy for Physical Therapy (PT), Occupational Therapy (OT), and Physician Assistant (PA) programs, grounded in Nevada workforce demand projections and recent federal changes to graduate student loan policy.

2. Nevada Workforce Demand for PT, OT, and PA

Nevada's long-term occupational projections indicate sustained and above-average demand for Physical Therapists, Occupational Therapists, and Physician Assistants through 2032. In all three professions, projected employment growth in Nevada exceeds national averages, reflecting population growth, aging demographics, increased prevalence of chronic conditions, and expanded use of team-based and rehabilitation-focused models of care (Nevada DETR; Projections Central; U.S. Bureau of Labor Statistics).

Table 1. Nevada Employment Projections Compared to National Averages (2022–2032)

Occupation	NV Employment 2022	NV Employment 2032	NV % Growth	Avg. Annual Openings (NV)	National Avg. % Growth
Physical Therapists	~2,040	~2,330	~14%	~80–90	~11%
Occupational Therapists	~1,950	~2,300	~17–18%	~80–85	~12%
Physician Assistants	~1,000	~1,300	~28–32%	~90–100	~20%

3. Impact of Federal Graduate Loan Policy Changes (Effective July 1, 2026)

The One Big Beautiful Bill Act (OBBBA), enacted in July 2025, significantly alters the federal student loan framework beginning July 1, 2026. Chief among the changes is the elimination of the Graduate PLUS loan program for new borrowers and the imposition of new annual (\$20,500) and lifetime (\$100,000) borrowing caps on federal Direct Unsubsidized Loans for most graduate programs.

Because Physical Therapy, Occupational Therapy, and Physician Assistant programs are generally classified as graduate rather than professional programs under federal definitions, students in these fields are subject to the lower borrowing limits. In many cases, these limits are insufficient to cover the full cost of attendance, increasing financial barriers to entry into high-demand healthcare professions (NASFAA; U.S. Department of Education summaries).

4. Alignment with the Purpose of PSEP

Nevada's participation in the WICHE PSEP program is intended to address critical healthcare workforce needs by supporting residents who commit to returning to Nevada to practice in shortage professions. The federal financing constraints taking effect in 2026 introduce a structural challenge that did not exist when current eligibility rules were established.

5. Retention and Access Considerations

Health workforce research consistently demonstrates that individuals who complete their professional education in-state are more likely to remain and practice in-state after graduation. Financial assistance programs that require post-graduation service commitments, including PSEP, can reinforce this retention effect and support the long-term return on public investment in workforce development (Nevada Health Workforce Research Center).

6. Conclusion

Reconsidering Nevada's PSEP eligibility policy for in-state PT, OT, and PA programs would represent a targeted, evidence-based response to documented workforce demand and materially changed federal financing conditions. Such an adjustment would preserve the core workforce-focused purpose of PSEP while adapting its application to current policy and labor market realities.

References

Nevada Department of Employment, Training & Rehabilitation. (2024). Long-Term Occupational Projections, 2022–2032. <https://nevadaworkforce.com/Projections>

Projections Central. (2024). State Long-Term Occupational Projections. <https://projectionscentral.org/Projections/LongTerm>

U.S. Bureau of Labor Statistics. (2025). Occupational Outlook Handbook: Physical Therapists; Occupational Therapists; Physician Assistants. <https://www.bls.gov/ooh/>

National Association of Student Financial Aid Administrators. (2025). Loan Changes from the One Big Beautiful Bill Act. https://www.nasfaa.org/uploads/documents/OB3_Loan_Changes_Brief.pdf

Nevada Health Workforce Research Center. (2025). Health Workforce in Nevada. University of Nevada, Reno School of Medicine. <https://www.nvpcr.org/health-workforce-in-nevada>