



National Health Service Corps Loan Repayment Program

Fiscal Year 2024 Continuation

Application & Program Guidance

September 2023

U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES
Health Resources and Services Administration
Bureau of Health Workforce
5600 Fishers Lane
Rockville, Maryland 20857

For questions, please call 1-800-221-9393 (TTY: 1-877-897-9910) Monday through Friday (except federal holidays) 8:00 a.m. to 8:00 p.m. ET.

*Authority: Section 338B of the Public Health Service Act (42 USC 254I-1), as amended
Section 331(i) of the Public Health Service Act (42 USC 254d(i)), as amended
Future changes in the governing statute, implementing regulations and Program Guidance may also be applicable to National Health Service Corps Loan Repayment Program participants.*

Assistance Listings (AL/CFDA) Number 93.162

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Executive Summary

The Health Resources and Services Administration is accepting applications for the National Health Service Corps Loan Repayment Program Continuation Contract. Licensed primary care clinicians in eligible disciplines can apply to extend their initial National Health Service Corps Loan Repayment Program or National Health Service Corps Students to Service Loan Repayment Program contract if they still have remaining loans. In exchange for this additional loan repayment, you must serve at least one year at your National Health Service Corps-approved service site located in a [Health Professional Shortage Area](#).

Eligible Participants:

Clinicians in the National Health Service Corps Loan Repayment Program or National Health Service Corps Students to Service Loan Repayment Program who provide patient care under the following disciplines and specialties:

- Primary Care Medical
- Dental
- Behavioral & Mental Health

Funding:

Full-time service: Up to \$20,000 for a one-year continuation

Half-time service: Up to \$10,000 for a one-year continuation

Service Obligation:

You have a choice of service options:

- One-year **full-time** clinical practice at a National Health Service Corps-approved service site
- One-year **half-time** clinical practice at a National Health Service Corps-approved service site

National Health Service Corps Service Site Connector:

Visit the [Health Workforce Connector](#)



A Letter from Luis Padilla, MD

Dear Applicant,

Thank you for your consideration and time in applying to extend a [National Health Service Corps Loan Repayment Program or National Health Service Corps Students to Service Loan Repayment Program Contract](#). For more than 50 years, the National Health Service Corps has fulfilled its mission to connect a highly qualified, diverse group of health care professionals to people with limited access to health care.

As a former National Health Service Corps scholar, I completed my service obligation at a large health center network in Washington, D.C., and continued to serve there well beyond my National Health Service Corps commitment. As we move forward, we need clinicians like you who are committed to remaining in communities that need you most. In exchange, we will pay part and, in some cases, all of your health professional student loan debt.

Again, thank you for taking time to read the Fiscal Year 2024 National Health Service Corps Loan Repayment Program Continuation Contract Application and Program Guidance, and for applying to extend your service. Please take advantage of the [Health Workforce Connector](#), which contains a searchable database for all approved service sites.

/Luis Padilla, MD/

[Luis Padilla, MD](#)

Associate Administrator for Health Workforce
Director of the National Health Service Corps
Health Resources and Services Administration
U.S. Department of Health and Human Services

Privacy Act Notification Statement

General

This information is provided pursuant to the Privacy Act of 1974 (Public Law 93-579), as amended, for individuals supplying information for inclusion in a system of records.

Statutory Authority

Section 338B of the Public Health Service Act (42 United States Code Section 254I-1), as amended; Section 331(i) of the Public Health Service Act (42 United States Code Section 254d(i)), as amended.

Purposes and Uses

The purpose of the National Health Service Corps Loan Repayment Program is to recruit and retain primary care clinicians in eligible communities of need designated as Health Professional Shortage Areas. The information supplied by applicants will be used to evaluate their eligibility, qualifications, and suitability for being awarded a National Health Service Corps Loan Repayment Program Continuation Contract. Information from other sources (e.g., credit bureau reports and National Practitioner Data Bank reports) will also be considered.

An individual's contract, application, supporting documentation, related correspondence, and data are maintained in a system of records to be used within the U.S. Department of Health and Human Services to monitor National Health Service Corps Loan Repayment Program— related activities. The information may also be disclosed outside the Department, as permitted by the Privacy Act and Freedom of Information Act, to the Congress, the National Archives, the Government Accountability Office, and pursuant to court order and various routine uses as described in the [System of Record Notice 09-15-0037 for Scholarship and Loan Repayment Program Records](#).

The name of a National Health Service Corps Loan Repayment Program participant and their discipline, specialty, business address, telephone number, and service obligation completion date may be provided to professional placement firms in response to requests made under the Freedom of Information Act.

Effects of Nondisclosure

Disclosure of the information sought is voluntary; however, if not submitted, except for the replies to questions related to Race/Ethnicity (Section 2 of the online application for the National Health Service Corps Loan Repayment Program), an application may be considered incomplete and therefore may not be considered for an award under this announcement.

Non-Discrimination Policy Statement

In accordance with applicable federal laws and U.S. Department of Health and Human Services policy, the Department does not discriminate on the basis of any non-merit factor, including race, color, national origin, religion, sex, sexual orientation, gender identity, disability (physical or mental), age, status as a parent, or genetic information.

National Health Service Corps Loan Repayment Program Continuation Contract Overview

The National Health Service Corps Loan Repayment Program is administered by the Health Resources and Services Administration of the U.S. Department of Health and Human Services. The National Health Service Corps Loan Repayment Program seeks to retain primary care physicians, nurse practitioners, certified nurse midwives, physician assistants, dentists, dental hygienists, and certain behavioral and mental health providers (psychiatrists, health service psychologists, licensed clinical social workers, marriage and family therapists, psychiatric nurse specialists, and licensed professional counselors) to provide culturally competent, interdisciplinary primary health care services to underserved populations located in selected Health Professional Shortage Areas (see the [“Definitions”](#) section). Health Professional Shortage Areas can be found in rural and urban communities across the nation. In return, the National Health Service Corps Loan Repayment Program assists clinicians in repayment of their outstanding qualifying educational loans. By statute, National Health Service Corps Loan Repayment Program funds are exempt from federal income and employment taxes. These funds are not included as wages when determining benefits under the Social Security Act. However, the participant agrees to apply, during the period of obligated service, all loan repayments received to reduce the participant’s remaining qualifying graduate and/or undergraduate educational loans.

Under a National Health Service Corps Loan Repayment Program Continuation Contract, National Health Service Corps Loan Repayment Program and National Health Service Corps Students to Service Loan Repayment Program participants can continue participating in the National Health Service Corps once their initial contract has been completed. In exchange for an additional year of service, a qualified National Health Service Corps participant may receive additional loan repayment up to a maximum of \$20,000.

There is no guarantee that a participant will receive a National Health Service Corps Loan Repayment Program Continuation Contract for continued participation in the program beyond the initial contract. National Health Service Corps Loan Repayment Program Continuation Contracts are made at the government’s discretion and are subject to the availability of appropriated funds. This notice is a contingency action taken to ensure that, should funds become available for this purpose, applications can be processed, and funds awarded in a timely manner. Participants should note that this Guidance may be cancelled prior to award recommendations in the absence of funding.

Note: National Health Service Corps Students to Service Loan Repayment Program participants must have completed three years of National Health Service Corps service under their original National Health Service Corps Students to Service Loan Repayment Program Contract before beginning an additional year of service under a National Health Service Corps Loan Repayment Program Continuation Contract. The participant’s first National Health Service Corps Loan Repayment Program Continuation Contract award will be equivalent to the fourth year of National Health Service Corps service.

Application and Program Guidance

You (the applicant) are responsible for reading and complying with the instructions included in this Application and Program Guidance in its entirety before proceeding with your application. The Application and Program Guidance explains in detail the obligations of individuals selected to continue to participate in the National Health Service Corps Loan Repayment Program through a Continuation award. A complete understanding of the commitment to serve at a National Health Service Corps-approved service site and the financial, legal, and other consequences of failing to perform that commitment is critical to successful completion of the mandatory service obligation associated with any National Health Service Corps Loan Repayment Program Continuation award.

What's New for 2024

Maternity Care Target Areas:

In addition to retaining National Health Service Corps Loan Repayment Program participants in Health Professional Shortage Areas in need of primary care, dental, and mental health providers, we also will use our new designation of Maternity Care Target Areas, which are located within primary care Health Professional Shortage Areas, to retain maternity care health professionals. For the purposes of this requirement, maternity care health professionals are obstetricians/gynecologists, family medicine physicians who practice obstetrics on a regular basis, and certified nurse midwives.

Key Application Dates

Key dates for the National Health Service Corps Loan Repayment Program Continuation Contract:

- **Application Submission Dates:**

Contract End Dates Between:	Application Cycle Start and End Dates:
September 30, 2023 – March 31, 2024	September 7, 2023 – October 10, 2023
April 1, 2024 – July 31, 2024	January 11, 2024 – February 15, 2024
August 1, 2024 – September 29, 2024	April 19, 2024 – May 24, 2024

- **Notification of Award:** Award notifications will be sent on a rolling basis (depending upon the application cycle start and end dates outlined above) but will be completed no later than September 30, 2024.

Contract Termination Deadline: The contract termination deadline is determined by statute and may be modified through annual appropriations (i.e., funding) acts. At the time of publication of this Application and Program Guidance, the appropriations act for Fiscal Year 2024 has not been signed into law. However, based on recent appropriations acts, the National Health Service Corps anticipates that the termination deadline for contracts entered into in Fiscal Year 2024 will be 60 days from the effective date of the contract OR at any time if the individual who has been awarded such contract has not

received funds due under the contract. The applicable termination deadline will be in the participant's contract and any addenda thereto. Please see the "[Contract Terminations](#)" section below for more information.

Clinical Practice Service Obligation and Loan Repayment Award Amounts

Applicants for the Fiscal Year 2024 Continuation Contract will receive the following award options:

- 1) **Full-Time Clinical Practice.** The National Health Service Corps will pay up to \$20,000 for the first additional year of full-time clinical practice defined as no less than 40 hours per week, for a minimum of 45 weeks per year.
- 2) **Half-Time Clinical Practice.** The National Health Service Corps will pay up to \$10,000 for the first additional year of half-time clinical practice defined as a minimum of 20 hours per week (not to exceed 39 hours per week), for a minimum of 45 weeks per year.

Award amounts will not exceed the remaining balance of a participant's previous qualifying educational loans, as approved by the National Health Service Corps. For example, a full-time participant in their third or fourth year of service who has an outstanding qualifying debt of \$19,500 will only receive \$19,500 rather than the full \$20,000 award.

National Health Service Corps Loan Repayment Program Continuation Contract awards are exempt from federal income and employment taxes. These funds are not included as wages when determining benefits under the Social Security Act. The National Health Service Corps Loan Repayment Program does not issue a tax form reporting tax exempt award funds.

APPLICATION ELIGIBILITY REQUIREMENTS

To remain eligible for loan repayment and to receive a National Health Service Corps Loan Repayment Program Continuation Contract, National Health Service Corps Loan Repayment Program and National Health Service Corps Students to Service Loan Repayment Program participants must meet all of the following requirements:

- 1) Continue working at the National Health Service Corps-approved service site listed on their Employment Verification Form and in the [Bureau of Health Workforce Customer Service Portal](#) profile.
- 2) Be in compliance with National Health Service Corps service requirements (see the "[Service Obligation Requirements](#)" section).
- 3) Have applied all previous National Health Service Corps Loan Repayment Program or National Health Service Corps Students to Service Loan Repayment Program award funds to the reduction of qualifying educational loans approved by the National Health Service Corps, as listed on the last Payment Authorization Worksheet.
 - a. Loans approved for payment are listed on the Payment Authorization Worksheet

provided with the most recent National Health Service Corps Loan Repayment Program or National Health Service Corps Students to Service Loan Repayment Program award letter.

- b. A detailed payment history or an official letter from the lender of each qualified loan must be submitted with the National Health Service Corps Loan Repayment Program Continuation Contract application. The verification document must be uploaded to the application and must clearly show that the entire award amount was applied to the approved loans during the most recent National Health Service Corps Loan Repayment Program Contract period or National Health Service Corps Students to Service Loan Repayment Program Contract period.
- c. Be advised that payment histories may take 30 or more days to obtain from lenders; therefore, to ensure it is received prior to the deadline for submitting the National Health Service Corps Loan Repayment Program Continuation Contract application, a participant should request payment histories well in advance. To expedite the process, many lenders make payment histories available online. The payment history must include the:
 - i. Payment date;
 - ii. Lender's name;
 - iii. Account holder's name (Loan Repayment Program participant); and
 - iv. Account number.
- d. The most recent loan account statement(s) must be submitted with the National Health Service Corps Loan Repayment Program Continuation Contract application.
- e. "Paid in full" letters, cancelled checks, bank statements, and Excel and Word documents are not accepted as verification that award funds were applied to the qualifying loans.

NOTE: The U.S. Department of Education extended the student loan payment pause through September 1, 2023. Although lenders may not require a payment during this time, participants applying for a National Health Service Corps Loan Repayment Program Continuation Contract must apply all National Health Service Corps funds toward their outstanding qualifying educational loans that were approved by the National Health Service Corps as part of the applicant's recent National Health Service Corps Loan Repayment Program or National Health Service Corps Students to Service Loan Repayment Program award.

Submit a complete application through the [Bureau of Health Workforce Customer Service Portal](#) prior to the end date of the application cycle.

Selection Factors

Applicants who meet the eligibility criteria outlined above must also demonstrate that they:

- 1) **Have a history of honoring prior legal obligations.** The National Health Service Corps will perform a hard inquiry¹ with the credit bureaus prior to making the award decision. Applicants who do not have a history of honoring prior legal obligations, as evidenced by one or more of the following factors, will not be selected for the National Health Service Corps Loan Repayment Program Continuation Contract:
 - a. Default on any federal payment obligations, e.g., Department of Education student loans, Health Education Assistance Loans, Nursing Student Loans, federal Housing Administration Loans, federal income tax liabilities, federally guaranteed/insured loans (e.g., student or home mortgage loans) or any non-federal payment obligations (e.g., court-ordered child support payments or state tax liabilities).
 - b. Write-offs/charge-offs of any federal or non-federal debts that are **uncollectible or waiver** of any federal service, or payment obligation.
 - c. Default on a prior service obligation. Applicants who have defaulted on a prior service obligation to the federal government, a state or local government, or other entity, even if the applicant subsequently satisfied that obligation through service, monetary payment or other means, will not be selected.
 - d. Judgment liens arising from federal debt.
 - e. Failure/refusal to provide appropriate permission/consent for the National Health Service Corps to access the participant's credit report and failure/refusal to unfreeze a frozen credit report.
- 2) **Are not in breach of any service obligation.** Applicants will not be selected for a National Health Service Corps Loan Repayment Program Continuation Contract award if the participant is in breach of a health professional service obligation to a federal, state, or other entity.
- 3) **Are not currently excluded, debarred, suspended, or disqualified by a federal agency.** National Health Service Corps Loan Repayment Program Continuation Contract applicants are required to report certain information, which is described in the "Certification Regarding Debarment, Suspension, Disqualification and Related Matters" section of the online application. The applicant must sign the certification that is applicable to their situation. As a condition of

¹ According to the U.S. Consumer Financial Protection Bureau, these inquiries "are typically inquiries by lenders after you apply for credit. These inquiries will impact your credit score because most credit scoring models look at how recently and how frequently you apply for credit." (Source: <https://www.consumerfinance.gov/>).

participating in the National Health Service Corps Loan Repayment Programs, a participant must agree to provide immediate written notice to the National Health Service Corps if the participant learns that they failed to make a required disclosure or that a disclosure is now required due to changed circumstances. The National Health Service Corps will verify each participant's status through the [U.S. Department of the Treasury's Do Not Pay Site](#).

- 4) **Do not have an existing current service obligation and agree not to incur any service obligation that would be performed concurrently with, or overlap with, their National Health Service Corps Loan Repayment Program Continuation Contract service obligation.** Applicants will not be selected if they have, or will incur, any outstanding service obligation for health professional or other service to the federal government (e.g., an active military obligation, a National Health Service Corps Scholarship Program obligation, Indian Health Service Loan Repayment Program obligation, or a Nurse Corps Loan Repayment Program obligation); a state (e.g., a State Loan Repayment Program obligation); or other entity (e.g., a recruitment bonus that obligates them to remain employed at a certain site).
- 5) **Failure to comply with program and service requirements.** Participants who fail to comply with National Health Service Corps program and service requirements that are applicable to their current contract, as evidenced by one or more of the following factors, may not be selected for a National Health Service Corps Loan Repayment Program Continuation Contract:
 - a. **Failure to submit six-month In-Service Verification(s) in a timely manner.** Participants with any In-Service Verification(s) that are more than 60 days delinquent.
 - b. **Unauthorized conversion to half-time.** If a participant converts from a full-time to half-time schedule without first requesting a conversion and obtaining the National Health Service Corps' approval.
 - c. **Leaving site without authorization.** A participant's failure to alert the National Health Service Corps that the participant has left or is going to leave one or more of the participant's National Health Service Corps-approved service sites or making irreversible plans to leave one or more of their National Health Service Corps-approved service sites of record.
 - d. **Unauthorized transfers.** Participants who transfer to another site prior to obtaining National Health Service Corps approval.
 - e. **Failure to adhere to other program timelines and policies.** Participants who fail to disclose information regarding their service that impacts the terms and conditions of their current National Health Service Corps contract (e.g., working at an additional site), fail to submit documentation for service requests in a timely manner, or who refuse to accept a National Health Service Corps site assignment (in cases of unemployed clinicians).
 - f. **Excessive absences.** Participants with absences in excess of 280 full-time working hours or 140 half-time working hours (which translates into seven weeks or roughly 35

workdays) per service year, without a documented medical, personal or otherwise substantiated reason.

Note: For purposes of selecting individuals for a National Health Service Corps Loan Repayment Program Continuation Contract, an individual may be deemed unqualified if any of the above factors are present, despite an individual's subsequent actions to return to compliance.

Submitting Additional Loans for Repayment

The National Health Service Corps will consider the repayment of additional educational loans with a Continuation Contract under the following circumstances:

- (1) **Loans previously obtained, but not previously submitted.** Loans obtained prior to submitting the initial National Health Service Corps Loan Repayment Program or National Health Service Corps Students to Service Loan Repayment Program application may be submitted for review with the National Health Service Corps Loan Repayment Program Continuation Contract application. Loans obtained since submitting the initial National Health Service Corps Loan Repayment Program or National Health Service Corps Students to Service Loan Repayment Program application do not qualify for repayment consideration under a National Health Service Corps Loan Repayment Program Continuation Contract and should not be submitted for review.
- (2) **Loans obtained for a new discipline.** National Health Service Corps Loan Repayment Program or National Health Service Corps Students to Service Loan Repayment Program participants who have obtained loans for another health professions degree since submitting their initial National Health Service Corps Loan Repayment Program or National Health Service Corps Students to Service Loan Repayment Program application, and now wish to serve in their new discipline or specialty, may not submit the loans associated with the new degree when applying for a continuation award. In order to have the new loans considered for repayment, the participant must submit them with an application for a new two-year contract during an open application cycle for new National Health Service Corps Loan Repayment Program participants. The application for a new two-year contract will be reviewed competitively against other National Health Service Corps Loan Repayment Program applications.

Practice Agreement Types

There are three (3) practice types available to National Health Service Corps participants:

- (1) **Federal Assignment.** National Health Service Corps Loan Repayment Program participants serving as federal employees are either federal Civil Service employees or active members of the U.S. Public Health Service Commissioned Corps and will typically be working at a federal site (e.g., an Indian Health Service hospital). Participants assigned as civil servants may request to serve half-time (subject to federal personnel regulations); U.S. Public Health Service Commissioned Corps Commissioned Officers must serve full time.

- (2) **Private Practice Assignment.** Under a Private Practice Agreement, a National Health Service Corps Loan Repayment Program participant is employed by a public or private entity and is subject to the personnel system (i.e., employment policies) of the entity to which they are assigned. In addition, the site assures that the participant will receive a salary and malpractice coverage at least equal to what they would have received as a civilian employee of the U.S. Government. Malpractice insurance, including tail coverage, can be provided through a commercial carrier or through the Federal Tort Claims Act, if available. The Private Practice Assignment service option is available to both full-time and half-time participants.
- (3) **Private Practice Option.** Under the Private Practice Option, a National Health Service Corps Loan Repayment Program participant may be (a) self-employed (e.g., a solo practitioner or co-owner of the site at which the applicant works); (b) part of a group practice; (c) an independent contractor; or (d) a salaried employee of an eligible National Health Service Corps-approved service site who is not receiving salary and malpractice coverage at least equal to what they would receive as a federal civil servant. In order to serve under the Private Practice Option, the participant must submit a Private Practice Option request (application) and, if the National Health Service Corps approves the request, the participant must enter into a Private Practice Option Agreement that stipulates the special provisions that apply to those serving under the Private Practice Option. The Private Practice Option service option is open only to full-time participants.

Note: Federal Assignments and Private Practice Assignments require the National Health Service Corps-approved service site to accept Medicare assignment, enter into the appropriate agreements under Medicaid and the Children’s Health Insurance Program, and utilize a schedule of discounts (including, as appropriate, waivers) of fees based on a patient’s ability to pay (see definition of “National Health Service Corps-approved service site” in the [“Definitions”](#) section). The Private Practice Option requires the individual to comply with the aforementioned billing requirements.

If a participant is...	and their salary and malpractice/tail coverage are...	The participant will serve under a:
A Federal Civil Service employee or an active member of the U.S. Public Health Service Commissioned Corps	provided by a federal government entity	Federal Assignment
NOT a federal employee but an employee of a National Health Service Corps-approved service site	<i>at least equal to</i> what they would earn as a civilian employee of the U.S. government	Private Practice Assignment
NOT a federal employee but an employee of a National Health Service Corps-approved service site	<i>less than</i> what they would earn as a civilian employee of the U.S. government	Private Practice Option
NOT a federal employee but a contractor to an eligible National Health Service Corps-approved service site, or a member or co-owner of a group practice in a National Health Service Corps-approved service site, or a solo practitioner in an eligible National Health Service Corp-approved service site	whatever income they earn or generate; whatever malpractice coverage they purchase or receive	Private Practice Option

Award Process and Application Withdrawal

The National Health Service Corps will notify participants if their National Health Service Corps Loan Repayment Program Continuation Contract has been approved and countersigned by the Secretary or his or her designee. A National Health Service Corps Loan Repayment Program Continuation Contract takes effect when a participant fully completes their current National Health Service Corps Loan Repayment Program service obligation, and the Secretary or his or her designee countersigns the Continuation Contract.

National Health Service Corps Loan Repayment Program Continuation Contract applications can be withdrawn by the participant any time before a contract is countersigned by the Secretary or his or her designee. To withdraw the application, the participant must log into their [Bureau of Health Workforce Customer Service Portal](#) account and follow the relevant instructions.

Contract Terminations

An applicant becomes a participant in the National Health Service Corps Loan Repayment Program only upon entering into a contract with the Secretary of Health and Human Services. The contract becomes fully executed on the date that the Secretary (or the Secretary's designee) countersigns the contract. The contract termination deadline is determined by statute and may be modified through annual appropriations (i.e., funding) acts. At the time of publication of this Application and Program Guidance, the appropriations act for Fiscal Year 2024 has not been signed into law. However, based on recent appropriations acts, the National Health Service Corps anticipates that the termination deadlines and termination request requirements for contracts entered into in Fiscal Year 2024 will be as follows: the Secretary may terminate a National Health Service Corps Loan Repayment Program contract, if:

- (1) The participant submits a written request to terminate the contract within sixty (60) days following the execution of the contract (i.e., signature by both parties), and repays all funds paid to, or on behalf of, the participant under that contract, OR
- (2) The participant submits a written request to terminate the contract at any time before the participant receives funds due under the participant's contract.

If the termination deadline described above is modified by the appropriations act for Fiscal Year 2024, the National Health Service Corps will notify participants, and in some cases, may ask participants to sign a contract addendum reflecting the current termination deadline.

A written request for contract termination should be submitted through the [Bureau of Health Workforce Customer Service Portal](#). If the National Health Service Corps Loan Repayment Program funds have been disbursed to the participant, the participant will receive separate instructions via the [Bureau of Health Workforce Customer Service Portal](#) or directly from a National Health Service Corps representative outlining the process for returning the awarded funds.

Requests to terminate the contract after sixty (60) days will not be considered unless the participant who has been awarded such contract has not received funds due under the contract. Because the termination deadline is set by statute, **the Secretary of Health and Human Services cannot grant a participant's request to terminate their Fiscal Year 2024 National Health Service Corps Loan Repayment Program Continuation Contract after the 60-day timeframe and receipt of their National Health Service Corps Loan Repayment Program funds.** Participants who do not meet the conditions for contract termination will be expected to perform their obligations under the contract. Failure to fulfill the terms of the contract may be considered a breach of contract (see the "[Breaching the National Health Service Corps Loan Repayment Program Contract](#)" section).

UNDERSTANDING THE SERVICE OBLIGATION

National Health Service Corps participants are required to engage in the full-time or half-time (as applicable) clinical practice of the profession for which they applied and were awarded a National Health Service Corps Loan Repayment Program Continuation Contract for a period of one (1) year, at their National Health Service Corps-approved service site(s).

It is important to emphasize that a participant's National Health Service Corps obligation end date is only an estimate of when a National Health Service Corps participant should complete their service obligation. It is contingent on the participant's attendance at their National Health Service Corps-approved service site and/or their fulfillment of appropriate clinical practice guidelines. Therefore, a participant's obligation end date will be extended should they exceed the maximum allowed 280 full-time working hours or 140 half-time working hours (which translates into seven weeks or roughly 35 workdays) away from their approved site per service year.

Serving at Multiple Sites

If a participant works at more than one site (e.g., several satellite clinics), each site must be a National Health Service Corps-approved service site. Participants who work at more than one site must provide patient care at each National Health Service Corps-approved service site. The participant must confirm all service locations on the application, and the site Point of Contact at each site must verify the participant's employment by completing the online employment verification form. Participants who intend to work at a site other than the one(s) listed in the [Bureau of Health Workforce Customer Service Portal](#), must be sure the site is National Health Service Corps-approved prior to the participant submitting an application. A participant will be asked to list all locations where the participant is/will be working on the application and complete an Employment Verification Form for each site. If any information on the Employment Verification Form does not match information provided by the applicant on the application, or what is contained in the [Bureau of Health Workforce Customer Service Portal](#), the National Health Service Corps Loan Repayment Program Continuation Contract application will be deemed ineligible.

Inpatient Settings

Inpatient hospital settings (except Critical Access Hospitals and Indian Health Service hospitals) are not eligible National Health Service Corps service sites. Thus, clinicians whose employment is fully in an inpatient setting are not eligible for a National Health Service Corps Loan Repayment Program Continuation Contract award. Hospitalists do not qualify for the National Health Service Corps Loan Repayment Program unless they can consistently meet the required minimum number of hours per week in an approved outpatient setting, as set forth in the "[Full-Time Clinical Practice Requirements by Discipline](#)" and "[Half-Time Clinical Practice Requirements by Discipline](#)" sections.

The Critical Access Hospitals and Indian Health Service hospitals must provide comprehensive primary care and related inpatient services. They must also demonstrate an affiliation (either through direct

ownership or affiliation agreement) with an outpatient primary care clinic. Both the Critical Access Hospitals and Indian Health Service hospitals and their affiliated outpatient clinics must submit separate site applications during the same application cycle and certify compliance with the National Health Service Corps Site Agreement.

Military Service

Individuals in a reserve component of the Armed Forces, including the National Guard, are eligible to apply for a National Health Service Corps Loan Repayment Program Continuation Contract award. Reservists should understand the following:

- Military training or service performed by reservists will not satisfy the National Health Service Corps service obligation. If a participant's military training and/or service, in combination with the participant's other absences from the service site, will exceed 280 full-time working hours or 140 half-time working hours (which translates into seven weeks or roughly 35 workdays) per service year, the participant should request a suspension (see the "[Suspensions & Waivers](#)" section). The National Health Service Corps Loan Repayment Program Continuation Contract service obligation end date will be extended to compensate for the break in the National Health Service Corps service.
- If reservists are deployed, they are expected to return to the National Health Service Corps-approved service site where they were serving prior to their deployment. If unable to do so, reservists must request a transfer to another National Health Service Corps-approved service site. If reservists fail to seek a transfer and subsequently refuse to accept a National Health Service Corps assignment to another service site, they will be in breach of the National Health Service Corps Loan Repayment Program Continuation Contract.

National Health Service Corps participants who enlist in any of the Armed Forces and incur an active-duty military obligation before completing their National Health Service Corps obligation are subject to the default provision of their National Health Service Corps Loan Repayment Program Continuation Contract.

SERVICE OBLIGATION REQUIREMENTS

Clinical Practice Requirements

National Health Service Corps Loan Repayment Program Continuation Contract award participants may fulfill their service via full-time or half-time clinical practice depending on the type of practice assignment. The following definitions apply to both full-time and half-time clinical practice:

1. Time spent "on call" will not be counted toward the service obligation, except to the extent the participant is providing patient care during that period.
2. Clinical-related administrative, managerial, or other activities may include:

- a. Charting, care coordination activities, training, laboratory follow-up, patient correspondence, attending staff meetings, activities related to maintaining professional licensure, and other non-treatment related activities pertaining to the participant's National Health Service Corps-approved practice.
 - b. Managerial functions, including the managerial duties of a medical director. National Health Service Corps Loan Repayment Program Continuation Contract participants serving in a supervisory or managerial capacity cannot count more than four (4) hours per week of administrative and/or management time (two hours in the case of half-time participants) toward the total required 40 hours per week (or 20-39 hours in the case of half-time participants).
3. Teaching activities, to qualify as clinical practice, require National Health Service Corps Loan Repayment Program Continuation Contract participants to provide clinical education to students and residents in their area of expertise at the approved service site(s). All teaching must be conducted as directed by the National Health Service Corps-approved service site(s).

The clinical education may:

- a. Be conducted as part of an accredited clinical training program;
 - b. Include the clinical supervision of a student/resident that is required in order for that student/resident to receive a license under state law; or
 - c. Include mentoring through a structured program, such as the Centers of Excellence Program or the Health Careers Opportunity Program.
4. Clinical service provided by National Health Service Corps Loan Repayment Program participants while a student/resident observes should be counted as patient care, not teaching, as the participant is treating the patient.

Requirements for Full-Time and Half-Time Clinical Practice

Every participant is required to serve in a designated Health Professional Shortage Area, or Maternity Care Target Area, that is applicable to their discipline. Specifically, primary care medical providers must serve in primary care Health Professional Shortage Areas; dental providers must serve in dental Health Professional Shortage Areas; behavioral/mental health providers must serve in mental Health Professional Shortage Areas; and maternity care health professionals (i.e., obstetricians/gynecologists, family medicine physicians who practice obstetrics on a regular basis, and certified nurse midwives) must serve in Maternity Care Target Areas within primary care Health Professional Shortage Areas. Participants must engage in the full-time or half-time (as applicable) clinical practice of the profession for which they applied and were awarded a National Health Service Corps Loan Repayment Program Continuation contract, at their National Health Service Corps-approved service site(s). Loan repayment amounts are linked to full- or half-time status.

Read the following section carefully, as the clinical practice requirements for full-time and half-time providers have changed.

- (1) **Full-time clinical practice is defined, for the purposes of the National Health Service Corps, as a minimum of 40 hours/week, for a minimum of 45 weeks each service year.** The 40 hours/week may be compressed into no less than four days per week, with no more than 12 hours of work to be performed in any 24-hour period. As noted in the practice requirements by discipline section (below), participants must spend a designated minimum number of hours/week providing patient care. Participants do not receive service credit for hours worked over the required 40 hours/week and excess hours cannot be applied to any other work week. Additional rules apply based on discipline and practice location (see the "[Full-Time Clinical Practice Requirements by Discipline](#)" section).
- (2) **Half-time clinical practice is defined, for the purposes of the National Health Service Corps, as a minimum of 20 hours/week (not to exceed 39 hours/week), for a minimum of 45 weeks/service year.** The 20 hours/week may be compressed into no less than two days/week, with no more than 12 hours of work to be performed in any 24-hour period. As noted in the practice requirements by discipline section (below), participants must spend a designated minimum number of hours/week providing patient care. Participants do not receive service credit for hours worked over the required 20 hours/week and excess hours cannot be applied to any other work week. Additional rules apply, based on discipline and practice location. For these rules, see the "[Half-Time Clinical Practice Requirements by Discipline](#)" section.

Full-Time Clinical Practice Requirements by Discipline

All participants must agree to maintain a current, full, permanent, unrestricted, and unencumbered license, certificate, or registration, as applicable, to practice the participant's health profession as required by applicable state or federal law. Participants who are behavioral and mental health providers (except psychiatric nurse specialists) further agree that they will be able to practice their health profession independently and unsupervised during the period of obligated service.

1) Medical Providers

- a. **For providers of primary medical care services, including pediatricians and geriatricians:** Clinicians must work a minimum of 40 hours/week, for a minimum of 45 weeks/service year. At least 36 hours/week are spent providing patient care at the approved service site(s) during normally scheduled office hours. Of the minimum 36 hours spent providing patient care, no more than eight (8) hours per week may be spent in a teaching capacity. The remaining four hours/week may be spent providing patient care for patients at the approved site(s), providing patient care in approved alternative settings to address continuity of care (e.g., hospitals, nursing homes, shelters) as directed by the approved site(s), or performing clinical-related administrative activities (limited to four (4) hours/week).

If serving under a Federal Assignment or Private Practice Agreement and working in a Health

Resources and Services Administration-funded Teaching Health Center, teaching activities performed by participants in the Teaching Health Center Graduate Medical Education program authorized under 42 U.S.C. § 256h, shall not exceed 20 hours/week. The remaining 20 hours must be spent providing patient care at the approved site(s), eight (8) hours/week of which may be spent providing patient care in an approved alternative setting to address continuity of care (e.g., hospital, nursing home, or shelter), as directed by the approved site(s), or performing clinical-related administrative activities (limited to four (4) hours/week).

If working in an Indian Health Service hospital or a Critical Access Hospital with an affiliated outpatient clinic, at least 24 hours/week must be spent providing patient care in the Indian Health Service hospital-affiliated outpatient clinic or Critical Access Hospital-affiliated outpatient clinic. Of the minimum 24 hours/week spent providing patient care, no more than eight (8) hours/week may be spent in a teaching capacity. The remaining 16 hours/week may be spent providing patient care at the Indian Health Service Hospital or Critical Access Hospital or the Indian Health Service hospital-affiliated outpatient clinic or Critical Access Hospital-affiliated outpatient clinic or performing clinical-related administrative activities (limited to four (4) hours/week). Applicants must list both the Indian Health Service hospital or Critical Access Hospital and the affiliated outpatient clinic in their application.

- b. **For obstetricians/gynecologists, family medicine physicians who practice obstetrics on a regular basis, and certified nurse midwives:** Clinicians must work a minimum of 40 hours/week, for a minimum of 45 weeks/service year. At least 21 hours/week are spent providing patient care at the approved service site(s) during normally scheduled office hours. Of the minimum 21 hours spent providing patient care, no more than eight (8) hours per week may be spent in a teaching capacity. The remaining 19 hours/week may be spent providing patient care at the approved site(s), providing patient care in alternative settings to address continuity of care (e.g., hospitals, nursing homes, shelters) as directed by the approved site(s), or performing clinical related administrative activities (limited to four (4) hours/week).

If serving under a Federal Assignment or Private Practice Agreement and working in a Health Resources and Services Administration-funded Teaching Health Center, teaching activities performed by participants in the Teaching Health Center Graduate Medical Education program authorized under 42 U.S.C. § 256h, shall not exceed 20 hours/week. The remaining 20 hours must be spent providing patient care at the approved site(s), eight (8) hours/week of which may be spent providing patient care in an approved alternative setting to address continuity of care (e.g., hospital, nursing home, or shelter), as directed by the approved site(s), or performing clinical-related administrative activities (limited to four (4) hours/week).

If working in an Indian Health Service Hospital or a Critical Access Hospital with an affiliated outpatient clinic, at least 24 hours/week must be spent providing patient care in the Indian Health Service hospital-affiliated outpatient clinic or Critical Access Hospital-affiliated outpatient clinic. Of the minimum 24 hours/week spent providing patient care, no more than eight (8) hours/week may be spent in a teaching capacity. The remaining 16 hours/week may be spent

providing patient care at the Indian Health Service Hospital or Critical Access Hospital or the Indian Health Service Hospital-affiliated outpatient clinic or Critical Access Hospital-affiliated outpatient clinic, or performing clinical-related administrative activities (limited to four (4) hours/week). Applicants must list both the Indian Health Service Hospital or Critical Access Hospital and the affiliated outpatient clinic in their application.

2) Dental Providers

For dentists and registered dental hygienists, including pediatric dentists: Clinicians must work a minimum of 40 hours/week, for a minimum of 45 weeks/service year. At least 36 hours/week are spent providing patient care at the approved service site(s) during normally scheduled office hours. Of the minimum 36 hours spent providing patient care, no more than 8 hours per week may be spent in a teaching capacity. The remaining four (4) hours/week are spent providing patient care for patients at the approved site(s), providing patient care in an approved alternative setting to address continuity of care (e.g., shelter) or performing clinical-related administrative activities (limited to four (4) hours/week).

If serving under a Federal Agreement or Private Practice Agreement and working in a Health Resources and Services Administration-funded Teaching Health Center, teaching activities performed by participants in the Teaching Health Center Graduate Medical Education program authorized under 42 U.S.C. § 256h, shall not exceed 20 hours/week. The remaining 20 hours must be spent providing patient care at the approved site(s), eight (8) hours/week of which may be spent providing patient care in an approved alternative setting to address continuity of care (e.g., shelter) as directed by the approved site(s), or performing clinical-related administrative activities (limited to four (4) hours/week).

General dentists, pediatric dentists, and registered dental hygienists must serve in dental Health Professional Shortage Areas.

3) Behavioral/Mental Health Providers

Clinicians must work a minimum of 40 hours/week, for a minimum of 45 weeks/service year. At least 20 hours/week must be spent providing patient care at the approved service site(s) during normally scheduled office hours. Of the minimum 20 hours spent providing patient care, no more than eight (8) hours/week may be spent in a teaching capacity, in an approved alternative setting to address continuity of care (e.g., shelter) as directed by the approved sites, or performing clinical-related administrative activities (limited to four (4) hours/week). The remaining 20 hours/week must be spent providing patient care at the approved service site(s) or performing service as a behavioral or mental health professional in schools or other community-based settings when directed by the approved site(s).

If serving under a Federal Assignment or Private Practice Agreement and working in a Health Resources and Services Administration-funded Teaching Health Center, teaching activities

performed by participants in the Teaching Health Center Graduate Medical Education program authorized under 42 U.S.C. § 256h, shall not exceed 20 hours/week. The remaining 20 hours must be spent providing patient care at a participant's approved site(s) or, if directed by a participant's approved site(s), in schools or other community-based settings. Only eight (8) hours/week may be spent providing patient care in an approved alternative setting (e.g., shelter) as directed by the approved site(s) or performing clinical-related administrative activities (limited to four (4) hours/week).

If working in an Indian Health Service hospital or a Critical Access Hospital with an affiliated outpatient clinic (only applies to psychiatrists or physician assistants and nurse practitioners with specialized training in mental health), at least 24 hours/week must be spent providing patient care in the Indian Health Service hospital-affiliated outpatient clinic or Critical Access Hospital-affiliated outpatient clinic. Of the minimum 24 hours/week spent providing patient care, no more than eight (8) hours/week may be spent in a teaching capacity. The remaining 16 hours/week are spent providing patient care at the Indian Health Service hospital or Critical Access Hospital or the Indian Health Service hospital-affiliated outpatient clinic or Critical Access Hospital-affiliated outpatient clinic or performing clinical-related administrative activities (limited to four (4) hours/week). Applicants must list both the Indian Health Service hospital or Critical Access Hospital and the affiliated outpatient clinic in their application.

Half-Time Clinical Practice Requirements by Discipline

All participants must agree to maintain a current, full, permanent, unrestricted, and unencumbered license, certificate, or registration, as applicable, to practice the participant's health profession as required by applicable state or federal law. Participants who are behavioral and mental health providers (except psychiatric nurse specialists) further agree that they will be able to practice their health profession independently and unsupervised during the period of obligated service.

1) Medical Providers

- a. **For providers of primary medical care services, including pediatricians and geriatricians:** Clinicians must work a minimum of 20 hours/week, for a minimum of 45 weeks/service year. At least 18 hours/week are spent providing patient care at the approved service site(s) during normally scheduled office hours. Of the minimum 18 hours spent providing patient care, no more than four (4) hours per week may be spent in a teaching capacity. The remaining two hours/week may be spent providing patient care for patients at the approved site(s), providing patient care in approved alternative settings to address continuity of care (e.g., hospitals, nursing homes, shelters) as directed by the approved site(s), or performing clinical related administrative activities (limited to two (2) hours/week).

If working in an Indian Health Service hospital or a Critical Access Hospital with an affiliated outpatient clinic, at least 12 hours/week must be spent providing patient care in the Indian Health Service hospital-affiliated outpatient clinic or Critical Access Hospital-affiliated outpatient clinic. Of the minimum 12 hours/week spent providing patient care, no more than four (4)

hours/week may be spent in a teaching capacity. The remaining eight (8) hours/week may be spent providing patient care at the Indian Health Service hospital or Critical Access Hospital or the Indian Health Service hospital-affiliated outpatient clinic or Critical Access Hospital-affiliated outpatient clinic or performing clinical-related administrative activities (limited to 2 hours/week). Applicants must list both the Indian Health Service hospital or Critical Access Hospital and the affiliated outpatient clinic in their application.

- b. **For obstetricians/gynecologists, family medicine physicians who practice obstetrics on a regular basis, and certified nurse midwives:** Clinicians must work a minimum of 20 hours/week, for a minimum of 45 weeks/service year. At least 11 hours/week are spent providing patient care at the approved service site(s) during normally scheduled office hours. Of the minimum 11 hours spent providing patient care, no more than four (4) hours per week may be spent in a teaching capacity. The remaining nine (9) hours/week are spent providing patient care at the approved site(s), providing patient care in an approved alternative setting to address continuity of care (e.g., hospital, nursing home, or shelter) as directed by the approved site(s), or performing clinical-related administrative activities (limited to two (2) hours/week).

If working in an Indian Health Service hospital or a Critical Access Hospital with an affiliated outpatient clinic, at least 11 hours/week must be spent providing patient care in the Indian Health Service hospital-affiliated outpatient clinic or Critical Access Hospital-affiliated outpatient clinic. Of the minimum 11 hours spent providing patient care, no more than four (4) hours/week may be spent in a teaching capacity. The remaining nine (9) hours/week may be spent providing patient care at the Indian Health Service hospital or Critical Access Hospital or the Indian Health Service hospital-affiliated outpatient clinic or Critical Access Hospital-affiliated outpatient clinic or performing clinical-related administrative activities (limited to two (2) hours/week). Applicants must list both the Indian Health Service hospital or Critical Access Hospital and the affiliated outpatient clinic in their application.

2) Dental Providers

For dentists and registered dental hygienists, including pediatric dentists: Clinicians must work a minimum of 20 hours/week, for a minimum of 45 weeks/service year. At least 16 hours/week are spent providing patient care at the approved service site(s) during normally scheduled office hours. Of the minimum 16 hours spent providing patient care, no more than four (4) hours per week may be spent in a teaching capacity. The remaining four (4) hours/week are spent providing patient care at the approved site(s), providing patient care in an approved alternative setting to address continuity of care (e.g., shelter) or performing clinical-related administrative activities (limited to two (2) hours/week).

3) Behavioral/Mental Health Providers:

- a. Clinicians must work a minimum of 20 hours/week, for a minimum of 45 weeks/service year. At least 10 hours/week are spent providing patient care at the approved service site(s) during normally scheduled office hours. Of the minimum 10 hours spent providing patient care, no more than four (4) hours per week may be spent in a teaching capacity, in an approved

alternative setting to address continuity of care (e.g., hospital, nursing home, and shelter) as directed by the approved site(s) or performing clinical-related administrative activities (limited to two (2) hours/week). The remaining 10 hours/week may be spent providing patient care at the approved service site(s) or performing service as a behavioral or mental health professional in schools or other community-based settings when directed by the approved site(s).

If working in an Indian Health Service hospital or a Critical Access Hospital with an affiliated outpatient clinic (only applies to psychiatrists or physician assistants and nurse practitioners with specialized training in mental health), at least 12 hours/week must be spent providing patient care in the Indian Health Service hospital-affiliated outpatient clinic or Critical Access Hospital-affiliated outpatient clinic. Of the minimum 12 hours/week spent providing patient care, no more than four (4) hours per week may be spent in a teaching capacity. The remaining eight (8) hours/week may be spent providing patient care at the Indian Health Service hospital or Critical Access Hospital or the Indian Health Service hospital-affiliated outpatient clinic or Critical Access Hospital-affiliated outpatient clinic or performing clinical-related administrative activities (limited to two (2) hours/week). Applicants must list both the Indian Health Service hospital or Critical Access Hospital and the affiliated outpatient clinic in their application.

Requirements for School-Based Clinics

All school-based clinics must be National Health Service Corps-approved service sites. Participants serving at school-based clinics as their primary service site(s) must provide required documentation (e.g., In-Service Verification Forms) that demonstrate they are meeting their National Health Service Corps service obligation at that facility. For participants serving at a National Health Service Corps-approved school-based clinic, the National Health Service Corps understands that the school-based clinic may not be open year-round. Providers who work at school-based clinics that are not open year-round will not receive National Health Service Corps service credit for any period of time the participants are not serving at a school-based clinic. In order to meet the National Health Service Corps' clinical practice requirements, participants who are working at school-based clinics that are not open for a minimum of 45 weeks per service year have the option to work at an additional National Health Service Corps-approved service site (or sites). The additional National Health Service Corps-approved service site (or sites) must satisfy the Health Professional Shortage Area requirements identified in the participant's initial National Health Service Corps Loan Repayment Program Contract or National Health Service Corps Students to Service Loan Repayment Program Contract.

If the participant's school is closed for a portion of the year, and the participant does not have an alternate National Health Service Corps-approved service site that will enable the participant to fulfill the National Health Service Corps' annual clinical practice requirements, the participant's service obligation will be extended.

Telehealth and Home Health Policies

Telehealth. Participants will not receive service credit for telehealth delivered services that exceed more than 75 percent of the minimum weekly hours required to provide direct patient care under the National Health Service Corps service contract. National Health Service Corps participants must comply with all applicable telemedicine policies of their site as well as all applicable federal and state rules and policies regarding telemedicine services.

National Health Service Corps participants who are performing telehealth are encouraged to utilize the Health Resources and Services Administration's [Telehealth Resource Centers](#). These centers provide free telehealth technical assistance and training for providers using telehealth.

Subject to the restrictions below, the National Health Service Corps will consider telehealth as patient care when both the originating site (location of the patient) and the **distant site** (location of the National Health Service Corps participant) are located in a Health Professional Shortage Area and are National Health Service Corps-approved. All National Health Service Corps Loan Repayment Program participants who are providing telehealth services are subject to the restrictions below:

- a. The participant must be practicing in accordance with applicable licensure and professional standards.
- b. National Health Service Corps participants must be available, at the discretion of the National Health Service Corps-approved service site, to provide in-person care at the direction of each telehealth site on the National Health Service Corps Loan Repayment Program Continuation contract application regardless of whether such sites are distant or originating.
- c. Telehealth may be conducted to or from an approved **alternative setting** as directed by the participant's National Health Service Corps-approved service site. All service completed in an approved alternative setting is restricted to the program guidelines. For more information, please see the definition for approved alternative setting in the "[Definitions](#)" section.
- d. Self-employed clinicians are not eligible to earn National Health Service Corps service credit for telehealth services.
- e. Telehealth services must be furnished using an interactive telecommunications system, defined as multimedia communications equipment that includes, at a minimum, audio and video equipment permitting two-way, real-time interactive communication between the patient at the originating site and the National Health Service Corps participant at the distant site. Telephones, facsimile machines, and electronic mail systems do not meet the definition of an interactive telecommunications system.

Home Health. The National Health Service Corps does not currently recognize the homes of patients or providers as National Health Service Corps-approved service sites. As such, home visits may only be conducted at the direction of the National Health Service Corps-approved service site and may only be counted in the alternative setting allotment for patient care (see the "[Full-Time Clinical Practice Requirements by Discipline](#)" and "[Half-Time Clinical Practice Requirements by Discipline](#)" sections)."

PROGRAM COMPLIANCE

The information provided below pertains to compliance with the National Health Service Corps Loan Repayment Program Continuation Contract service obligation and is not a guarantee that a service site will allow any particular amount of leave. Leave must be approved by the service site; therefore, participants cannot receive credit for leave if they are unemployed.

Worksite Absences

- (1) Full-time participants are allowed to spend no more than 280 full-time working hours (which translates into seven weeks or roughly 35 full-time workdays) per service year away from the National Health Service Corps-approved service site for vacation, holidays, continuing professional education, illness, or any other reason.
- (2) Half-time participants are allowed to spend no more than 140 half-time working hours (which translates into seven weeks or roughly 35 half-time workdays) per service year away from their National Health Service Corps-approved service site for vacation, holidays, continuing professional education, illness, or any other reason.

If a participant works more than the minimum number of hours per week (40 for full-time service, 20 for half-time service), the only time spent away from the site that will need to be reported (see below "[Service Verification](#)") and deducted from the allowed absences per service year (set forth above) are the hours of absence that cause a participant's work hours to fall below the National Health Service Corps' minimum weekly service requirement. For example, a half-time participant whose work schedule is 32 hours per week would not need to report 12 hours of sick leave taken, because the participant has still met the National Health Service Corps' minimum half-time service requirement of 20 hours per week.

Absences over 280 full-time working hours or 140 half-time working hours (which translates into seven weeks or roughly 35 workdays) will result in the extension of the participant's service obligation. Participants who have a medical or personal emergency that will result in an extended period of absence will need to request a suspension of the National Health Service Corps service obligation and provide supporting documentation. The National Health Service Corps cannot guarantee that a suspension request will be approved. If a suspension is requested and approved, the participant's service obligation end date will be extended accordingly (see the "[Suspensions & Waivers](#)" section).

NOTE: Absences above the 35 allotted workdays (280 full-time working hours or 140 half-time working hours) will extend the participant's obligation end date. If a participant's obligation end date is

extended, any additional absences during the period of extension will result in further extension of the participant's obligation end date. Please also note that absences above the 35 allotted workdays (280 full-time working hours or 140 half-time working hours) without a documented medical or personal reason may render a participant unqualified for a National Health Service Corps Loan Repayment Program Continuation Contract.

Service Verification

Every six months, the National Health Service Corps Loan Repayment Program verifies that participants are fulfilling their service obligation by meeting program requirements. The In-Service Verification must be completed by the participant and the National Health Service Corps-approved service site Point of Contact through the [Bureau of Health Workforce Customer Service Portal](#). By completing and electronically signing the In-Service Verification, the participant and the site Point of Contact are certifying the participant's compliance with the clinical practice requirements during the preceding six-month period. The verification will also record the time spent away from the service site during the six month period and hours that fall below 40 (full-time) and 20 (half-time) hours/week.

The site Point of Contact must complete and return the six-month In-Service Verification in order for the participant to remain in compliance, and it is the participant's responsibility to ensure that the In-Service Verification is accurate and submitted on time. **Participants who fail to ensure that their six-month In-Service Verifications are completed and submitted on time risk not receiving service credit and may be recommended for default of their current National Health Service Corps contract.** Participants who do not submit 6-month In-Service Verification or who are consistently late in submitting them will not be selected for a National Health Service Corps Loan Repayment Program Continuation Contract. While the National Health Service Corps will take steps to alert both the participant and the site to the due date for an In-Service Verification submission, it is the participant's responsibility to ensure that their National Health Service Corps-approved service site completes the verification in a timely manner.

Changing to a Half-Time Service Obligation

At the participant's request and with written concurrence of the National Health Service Corps-approved service site, the Secretary of Health and Human Services may subsequently allow a full-time participant to convert to half-time service for double the period of the full-time service obligation, by entering into an addendum to their contract. Participants who receive approval to convert to half-time service must fulfill the **remainder** of their service obligation serving in a half-time capacity.

Conversions from full-time to half-time service during the service obligation period are allowable if all of the following conditions are met:

- (1) The participant's National Health Service Corps-approved service site agrees in writing, via the online employment verification form, that the participant may convert to half-time

clinical practice (as defined by the National Health Service Corps Loan Repayment Program above);

- (2) The participant is serving under a Federal Assignment or a Private Practice Assignment. The half-time service option is not authorized for Private Practice Option practitioners; and
- (3) The participant agrees in writing (by signing an addendum to the participant's full-time National Health Service Corps Loan Repayment Program Continuation Contract) to complete the participant's remaining service obligation through half-time clinical practice for twice the participant's remaining full-time obligation.

The current half-time clinical practice policies are set forth in the "[Half-Time Clinical Practice Requirements by Discipline](#)" section and are subject to change.

Note: Participants will not be allowed to switch back to full-time service within the same National Health Service Corps Loan Repayment Program contract once they have been authorized to convert to half-time service.

Changing to a Full-Time Service Obligation

Participants who receive approval to perform their National Health Service Corps Loan Repayment Program Continuation Contract through half-time service must fulfill the rest of their National Health Service Corps Loan Repayment Program Continuation Contract serving half-time. A participant serving half-time may apply for a full-time National Health Service Corps Loan Repayment Program Continuation Contract after the completion of the participant's existing half-time National Health Service Corps Loan Repayment Program Continuation Contract under the following conditions:

- (1) The participant's National Health Service Corps-approved service site agrees in writing, via the online employment verification form, that the participant may convert to full-time clinical practice (as defined in the "[Full-time Clinical Practice Requirements by Discipline](#)" section above);
- (2) The participant has completed the participant's existing half-time service contract. Participants will **not** be allowed to switch from half-time to full-time status within a service contract period (e.g., six (6) months into a half-time contract);
- (3) The participant agrees to perform one year of full-time clinical practice at the participant's National Health Service Corps-approved service site.

All requests to change a participant's service obligation must be submitted through the [Bureau of Health Workforce Customer Service Portal](#). If the participant is approved to change the participant's service obligation, the National Health Service Corps Loan Repayment Program Continuation Contract service obligation end date and the participant's allowable leave will be adjusted accordingly.

National Health Service Corps-approved Service Sites

To be considered a National Health Service Corps-approved service site, a participant's site(s) must meet the following requirements:

- (1) Have a currently approved site application on file with the National Health Service Corps; and
- (2) Be located or serving in a Health Professional Shortage Area.
 - a. The Health Professional Shortage Area must have a status of "designated" at the time the National Health Service Corps verifies the information contained in the National Health Service Corps Loan Repayment Program Continuation Contract application. Any status other than "designated" will result in the site being deemed ineligible.

For fiscal year 2024, the National Health Service Corps will use the most recent Health Professional Shortage Area data as determined by a participant's existing obligation end date to determine eligibility for a National Health Service Corps Loan Repayment Program Continuation Contract. If a participant's service site will not be located in or serving a designated Health Professional Shortage Area as of the participant's obligation end date, and the obligation end date is December 31, 2023 or after, the participant will not be eligible for a National Health Service Corps Loan Repayment Program Continuation Contract. Please visit the [Health Workforce Connector](#) to further assist in identifying National Health Service Corps-approved service sites, including services provided at the site and the relevant Health Professional Shortage Area designations and scores.

Given the implications of a site losing its Health Professional Shortage Area designation, participants should monitor the status of a National Health Service Corps-approved service site's Health Professional Shortage Area designation and encourage site administration to provide any data requested to continue the designation. Interested parties can utilize the [Health Resources and Services Administration Data Warehouse](#) to find information on and the status of Health Professional Shortage Areas.

Transfer Request to Another Approved Service Site

The National Health Service Corps expects that participants will fulfill their obligation at their National Health Service Corps-approved service site(s) identified in the [Bureau of Health Workforce Customer Service Portal](#) and the National Health Service Corps Loan Repayment Program Continuation Contract Application. However, the National Health Service Corps does understand that circumstances may arise that require a participant to leave their initial service site and complete their service at another National Health Service Corps-approved service site. If a participant needs to transfer to another National Health Service Corps-approved service site to complete the participant's National Health Service Corps Loan Repayment Program Continuation Contract obligation, the participant should: (1) first notify the National Health Service Corps through the [Bureau of Health Workforce Customer Service Portal](#), and then (2) locate a new National Health Service Corps-approved service site by visiting the [Health Workforce Connector](#).

Be advised that if a participant requests to transfer to another National Health Service Corps-approved service site before their National Health Service Corps Loan Repayment Program Continuation Contract is effective, the transfer must be **approved prior** to the submission of the National Health Service Corps Loan Repayment Program Continuation Contract application and prior to the participant beginning to work at the new National Health Service Corps-approved service site. Approval of all transfer requests are at the National Health Service Corps' discretion and may depend on the circumstances of the participant's resignation or termination from the current National Health Service Corps-approved service site.

If the participant leaves their National Health Service Corps-approved service site(s) without prior approval from the National Health Service Corps, the participant **may not** receive service credit for the time period between their last day providing patient care at their initial service site and resumption of service at the transfer site following National Health Service Corps approval and/or the participant may be placed in default as of the date the participant left the initial National Health Service Corps-approved service site and become liable for the monetary damages specified in the participant's National Health Service Corps Loan Repayment Program Continuation Contract.

Alternatively, if a participant wishes to transfer to a site that currently does not have National Health Service Corps approval, the site will need to: (1) submit a National Health Service Corps New Site Application, and then (2) have the Site Application approved before the clinician is eligible to apply for the National Health Service Corps Loan Repayment Program Continuation Contract. The National Health Service Corps New Site Application cycle will be announced through the [National Health Service Corps](#) website. There will be no exceptions to this policy; if the participant intends to continue their service with the National Health Service Corps and wishes to work at another site that is not currently National Health Service Corps-approved, the site must submit an application by the deadline and be approved by the National Health Service Corps before the participant completes service under the current contract or the applicant's National Health Service Corps Loan Repayment Program Continuation Contract application will be deemed ineligible.

Unemployment During Service Obligation

The National Health Service Corps recognizes that circumstances may arise that prevent participants from completing their service obligation at their initial National Health Service Corps-approved service site. **Participants who resign or are terminated from their National Health Service Corps-approved service site(s) must contact the National Health Service Corps immediately through the [Bureau of Health Workforce Customer Service Portal](#).** In these situations, and assuming the participant remains eligible for service, participants are required to transfer to another National Health Service Corps-approved service site that meets their program requirements. The National Health Service Corps will work with participants to assist them, to the extent possible, to fulfill the service obligation after they have become unemployed. If the National Health Service Corps deems the participant eligible for a transfer, the National Health Service Corps will give the participant 90 days in which to obtain and accept an employment offer at an approved service site identified by the National Health Service Corps or at another suitable National Health Service Corps-approved service site identified by the participant.

Although the National Health Service Corps may assist unemployed participants with identifying suitable positions at National Health Service Corps-approved service sites (referred to as “site assistance”), **it is the participant’s responsibility to obtain employment at a National Health Service Corps-approved service site.** During the “site assistance” process, the National Health Service Corps will attempt to locate suitable National Health Service Corps-approved service sites in the same geographic area as the participant’s last known home address (as reflected in the [Bureau of Health Workforce Customer Service Portal](#)) or otherwise in accordance with their geographical preferences. However, this may not always be possible, and the participant may be provided with site assignments that are outside of their preferred geographic area(s). The National Health Service Corps Loan Repayment Program Continuation contract is not limited to service in a particular geographic area, and there may not be transfer opportunities available in the participant’s preferred area. In accepting National Health Service Corps Loan Repayment Program funds, the participant agrees to serve at a National Health Service Corps-approved service site located in a Health Professional Shortage Area selected by the Secretary, which can be located in any state. Unemployed participants may be expected to relocate in order to fulfill their National Health Service Corps Loan Repayment Program Continuation Contract obligation.

Participants who voluntarily resign from their sites without prior approval from the National Health Service Corps or are deemed ineligible for site assistance may be in breach of their National Health Service Corps contract, placed in default and become liable for the monetary damages specified in the participant’s National Health Service Corps Loan Repayment Program Continuation Contract for breach of contract.

Working at Unapproved Sites

Participants who are asked to work at a clinic that is not listed in the provider’s profile on the [Bureau of Health Workforce Customer Service Portal](#), must immediately notify the National Health Service Corps through the [Bureau of Health Workforce Customer Service Portal](#). Time spent at unapproved clinics will not count towards the participant’s service obligation and may cause a breach of the National Health Service Corps Loan Repayment Program Continuation contract where the participant may become liable for the monetary damages described in the breach of contract provision (see the “Breaching the National Health Service Corps Contract” section).

Breaching the National Health Service Corps Loan Repayment Contract

While the National Health Service Corps will work with participants to assist them, to the extent possible, to avoid a breach of their National Health Service Corps Loan Repayment Program Continuation Contract and fulfill their service obligation, participants are reminded that the failure to complete service for any reason is a breach of the National Health Service Corps Loan Repayment Program Continuation Contract. Participants should understand the following monetary damages required by federal law.

A participant who breaches an obligation to serve in a full-time clinical practice will become liable to the United States for an amount equal to the sum of the following:

- (1) The amount of the loan repayments paid to the participant representing any period of obligated service not completed;
- (2) \$7,500 multiplied by the number of months of obligated service not completed; and
- (3) Interest on the above amounts at the maximum legal prevailing rate, as determined by the Treasurer of the United States, from the date of breach.

A participant who breaches an obligation to serve in a half-time clinical practice will become liable to the United States for an amount equal to the sum of the following:

- (1) The amount of the loan repayments paid to the participant representing any period of obligated service not completed;
- (2) \$3,750 multiplied by the number of months of obligated service not completed; and
- (3) Interest on the above amounts at the maximum legal prevailing rate, as determined by the Treasurer of the United States, from the date of breach.

NOTE: The minimum amount the United States is entitled to recover from a participant who breaches an obligation to serve full-time or half-time will not be less than \$31,000, even if the debt calculated using the formulas above is less than \$31,000.

Any amounts the United States is entitled to recover, as set forth above, must be paid within one year from the date of default. Failure to pay the debt by the due date has the following consequences:

- (1) **The debt will be reported as delinquent to credit reporting agencies.** During the one-year repayment period, the debt will be reported to credit reporting agencies as “current.” If the debt becomes past due (i.e., remains unpaid at the end of the one-year repayment period), it will be reported as “delinquent.”
- (2) **The debt may be referred to a debt collection agency and the Department of Justice.** Any National Health Service Corps Loan Repayment Program debt past due for 45 days may be referred to a debt collection agency. If the debt collection agency is unsuccessful in collecting payment, the debt will be referred to the Department of Justice for filing of a lawsuit against the defaulter.
- (3) **Administrative Offset.** Federal or state payments due to the participant (e.g., an IRS or state income tax refund) may be offset by the Department of Treasury to pay a delinquent National Health Service Corps Loan Repayment Program debt. Also, defaulters who are federal employees may have up to 15 percent of their take-home pay from their salary garnished to pay a delinquent National Health Service Corps Loan Repayment Program debt.

- (4) **Licensure Sanctions.** In some states, health professions licensing boards are allowed to impose sanctions, including suspension or revocation of a defaulter's professional license, if the defaulter fails to satisfactorily address repayment of their National Health Service Corps Loan Repayment Program debt.

Bankruptcy

The participant should also be aware that it is not easy to discharge a National Health Service Corps Loan Repayment Program debt by filing for bankruptcy. A financial obligation under the National Health Service Corps Loan Repayment Program is not dischargeable in bankruptcy for seven years after the debt becomes due (i.e., for seven years from the end of the one-year repayment period). After the seven-year period of absolute non-dischargeability expires, the debt may be discharged in bankruptcy only if a bankruptcy court determines that it would be unconscionable.

Maternity/Paternity/Adoption Leave

Maternity/paternity/adoption leave of 12 weeks or fewer will be automatically approved by the National Health Service Corps, if properly documented in the [Bureau of Health Workforce Customer Service Portal](#). If the participant plans to be away from their site for maternity/paternity/adoption leave, the participant is required to inform the National Health Service Corps before taking the leave. The National Health Service Corps will allow participants to be away from their site within the timeframes established by either the Family Medical Leave Act (up to 12 weeks) or the participant's state of residence; however, the participant must also adhere to the leave policies of their National Health Service Corps-approved service site. If the participant plans to take additional leave, the participant is required to request a medical suspension, which must be approved by the National Health Service Corps (see the "[Suspensions & Waivers](#)" section). Requests should be submitted through the [Bureau of Health Workforce Customer Service Portal](#). Remember that a participant is required to serve a minimum of 45 weeks per service year and is allowed to be away from the National Health Service Corps-approved service site for no more than 280 full-time working hours or 140 half-time working hours (which translates into seven weeks or roughly 35 workdays) per service year; therefore, a participant's obligation end date will be extended for each day of absence over the allowable 280 full-time working hours or 140 half-time working hours (which translates into seven weeks or roughly 35 workdays).

Suspensions & Waivers

The Secretary of Health and Human Services may, under certain circumstances, suspend (i.e., put on hold) or waive (i.e., excuse) the National Health Service Corps Loan Repayment Program service or payment obligation. Agency regulations discussing the waiver and suspension standards are provided under 42 C.F.R. § 62.12; 62.28.

- (1) **Suspension.** A suspension of the National Health Service Corps Loan Repayment Program obligation may be granted if compliance with the obligation by the participant: (i) is temporarily impossible, or (ii) would involve a temporary extreme hardship such that

enforcement of the obligation would be unconscionable. Periods of approved suspension of service will extend the participant's service obligation end date. (see the "[Worksite Absences](#)" section). The major categories of suspension are set forth below. Suspension requests are submitted through the [Bureau of Health Workforce Customer Service Portal](#).

- a. **Leave of Absence for Medical or Personal Reasons.** A suspension may be granted for up to one year, if the participant provides independent medical documentation of a physical or mental health disability, or personal circumstances, including a terminal illness of an immediate family member (e.g., child or spouse, including a same-sex spouse regardless of where the couple lives), which results in the participant's temporary inability to perform the National Health Service Corps Loan Repayment Program obligation.
 - b. **Maternity/Paternity/Adoption Leave.** If the participant's maternity/paternity/adoption leave will exceed 12 weeks during that service year, a suspension may be granted by the National Health Service Corps based on documented medical need.
 - c. **Call to Active Duty in the Armed Forces.** Participants who are military reservists and are called to active duty must submit a request for a National Health Service Corps service suspension through the [Bureau of Health Workforce Customer Service Portal](#). The period of active military duty will not be credited toward the National Health Service Corps service obligation. Suspensions for active-duty military assignment are granted for up to one year, beginning on the activation date described in the reservist's call to active-duty order. A copy of the order to active duty must be provided to the National Health Service Corps with the request for a suspension. In the event that the National Health Service Corps participant's period of active duty with the Armed Forces entity is extended beyond the approved suspension period, the participant must contact the National Health Service Corps through the [Bureau of Health Workforce Customer Service Portal](#) for guidance on how to request an extension of the suspension period.
- (2) **Waiver.** A waiver permanently relieves the participant of all or part of the National Health Service Corps Loan Repayment Program obligation. A waiver may be granted only if the participant demonstrates that compliance with their obligation is permanently impossible or would involve an extreme hardship such that enforcement of the obligation would be unconscionable. A waiver request must be submitted through the [Bureau of Health Workforce Customer Service Portal](#). The participant will be contacted by the Bureau of Health Workforce Division of Participant Support and Compliance/ Legal and Compliance Branch regarding the medical and financial documentation necessary to complete the waiver request. All documents can be submitted through the [Bureau of Health Workforce Customer Service Portal](#). Note that waivers are not routinely granted and require a showing of compelling circumstances.

Cancellation of National Health Service Corps Obligation

The National Health Service Corps obligation will be cancelled in its entirety in the event of a participant's death. No liability will be transferred to the participant's heirs.

APPLICATION INFORMATION

COMPLETING AN APPLICATION

A complete National Health Service Corps Loan Repayment Program Continuation Contract Online Application consists of:

- (1) Online application and
- (2) Required supporting documents.

General Instructions

Participants will be notified electronically with instructions for how to access the online application through the [Bureau of Health Workforce Customer Service Portal](#) during their respective application cycle. The application requires the participant to upload all required supplemental documents. The participant will not be able to submit a completed application without uploading all of the necessary documentation.

If any of the required forms/documents described below are not included with the application and/or the application is not submitted by the specified deadline, the application will be deemed ineligible, and the applicant will not be considered for a National Health Service Corps Loan Repayment Program Continuation Contract. In addition, if any of the information provided in the online application does not match what the National Health Service Corps-approved service site provides during the employment verification process, the application will be deemed ineligible.

Participants should confirm that their contact information is current, as this is used to communicate the status of the National Health Service Corps Loan Repayment Program Continuation Contract application. Changes to the participant's contact information can be made in the [Bureau of Health Workforce Customer Service Portal](#).

Participants should submit questions through the [Bureau of Health Workforce Customer Service Portal](#) or contact the Health Resources and Services Administration Call Center (see the "[Resources for Participants](#)" section).

Online Application

Participants are required to complete each section in order to submit an online application.

- (1) **Site Information.** This section of the online application will prompt the participant to confirm whether their service type and site information are correct. If the participant would like to make any changes to this information, such as transferring or adding a site, a request must be made through the [Bureau of Health Workforce Customer Service Portal](#). All transfer or additional site requests must be approved before the participant applies for a National Health Service Corps Loan Repayment Program Continuation Contract.

- (2) **Loan Information.** Answers in this section of the application pertain to the qualifying educational loans that were originally submitted to the National Health Service Corps for repayment that still have outstanding balances; as well as information pertaining to any new qualifying educational loans for which the applicant is seeking repayment under the National Health Service Corps Loan Repayment Program Continuation Contract. As part of this section, the participant is required to submit a Payment History showing that the previous loan repayment funds provided were used to pay down the qualifying educational loans that were approved under the most recent award, as well as account statements for any new loans for which the applicant is seeking repayment. All loans submitted will be verified to determine whether the participant is eligible for repayment through a review of the supporting documents, by contacting lenders/holders, and by checking the participant's credit report.

The following information must be entered about each of the loans participants wish to submit for repayment, and the [Required Additional Documentation](#) must be uploaded separately:

- a. Name and contact information for the lender/holder.
- b. Loan account number.
- c. Original amount disbursed.
- d. Original date of the loan.
- e. Current outstanding balance (no more than 30 days from the date of the National Health Service Corps Loan Repayment Program Continuation Contract application submission).
- f. Current interest rate.

Required Additional Documentation

- (1) **Employment Verification.** The participant's site Point of Contact must complete the Employment Verification Form. It is the participant's responsibility to ensure that the National Health Service Corps-approved service site completes the employment verification on time. No exceptions will be made if a participant misses the submission deadline due to the site not completing the employment verification. Your site Point of Contact must complete your Employment Verification Form before you can submit your application.

Required Supporting Documents *(as applicable)*

It is the participant's responsibility to upload supplemental documents into the online application. An application will not be considered complete, and an applicant may not submit an application, unless it contains each of the following required supplemental documents (if applicable):

- (1) **Payment History.** In order to review a Continuation Contract application, documentation must be provided to confirm that all disbursed National Health Service Corps Loan Repayment Program or National Health Service Corps Students to Service Loan Repayment

Program funds have been used to repay qualifying educational loans that were approved as part of the applicant's most recent National Health Service Corps Loan Repayment Program or National Health Service Corps Students to Service Loan Repayment Program award, except as noted below. An applicant's payment history must include the following information:

- a. Lender's name
- b. Account holder's name
- c. Account number
- d. Date of payment(s)
- e. Amount of payment(s)

Participants can find the loans that were approved in their most recent Payment Authorization Worksheet that was provided with their last contract. A payment history must be provided for each qualifying educational loan that was approved as part of the applicant's recent National Health Service Corps Loan Repayment Program or National Health Service Corps Students to Service Loan Repayment Program award.

- a. Cancelled checks and bank statements will **NOT** be accepted as proof that loan payments were properly applied.
- b. Payment history must be an official document or webpage and include the lender's name, the account holder's name, loan account number, date of payment and amount of payment(s).
- c. Upon submission of your application, your payment history must reflect all National Health Service Corps Loan Repayment Program or National Health Service Corps Students to Service Loan Repayment Program funds previously received have been paid toward your qualifying educational loans that were approved by the National Health Service Corps with the applicant's recent National Health Service Corps Loan Repayment Program or National Health Service Corps Students to Service Loan Repayment Program award.
- d. For loans consolidated during the current contract period, loan documents, including the lending institution's list of the loans included in the consolidation and their original disbursement dates, are required. If the applicant's loans were consolidated and the National Health Service Corps does not receive an itemized loan list, the applicant will not be given credit for payments made toward those loans. If the applicant consolidated their qualifying educational loans with non-qualifying debt, the National Health Service Corps will not give credit for payments made toward the consolidated loans.

NOTE: The National Health Service Corps will accept an official letter from lender(s) reflecting the payments made toward qualifying education loans that were approved by the National Health Service Corps as part of the applicant's recent National Health Service Corps Loan

Repayment Program or National Health Service Corps Students to Service Loan Repayment Program award.

(2) **Loan Information Verification.** Participants will be required to provide two types of documentation for each loan that is being submitted for consideration: an account statement and a disbursement report.

a. **Account Statement.** This document is used to provide current information on their qualifying educational loans. Often borrowers receive monthly statements indicating the status of their loan balance. This document should:

- i. be on official letterhead or other clear verification that it comes from the lender/holder;
- ii. include the name of the borrower (i.e., the National Health Service Corps Loan Repayment Program or National Health Service Corps Students to Service Loan Repayment Program participant);
- iii. contain the account number;
- iv. include the date of the statement (cannot be more than 30 days from the date of National Health Service Corps Loan Repayment Program Continuation Contract application submission);
- v. include the current outstanding balance (principal and interest) or the current payoff balance; and
- vi. include the current interest rate.

b. **Disbursement Report.** This report is used to verify the originating loan information and should:

- i. be on official letterhead or other clear verification that it comes from the lender/holder;
- ii. include the name of the borrower;
- iii. contain the account number;
- iv. include the type of loan;
- v. include the original loan date (must be prior to the date of the National Health Service Corps Loan Repayment Program Continuation Contract application submission); and
- vi. include the original loan amount.

NOTE: For all federal loans, the [Student Aid Summary](#) report is used to verify the originating loan information. The applicant will need a Federal Student Aid ID (FSAID) to log in to their secured area—[create an FSAID](#). If the applicant has multiple federal loans, they will only need to access one Student

Aid Summary report. The Student Aid Summary report will contain information on all their federal loans.

For all other loans, the disbursement report can be satisfied through various types of documents including a promissory note, a disclosure statement, and letters directly from the lender containing the required information (as indicated in (b) above). The participant may be able to obtain this disbursement information on the participant lender's web site; however, all documentation must be on official letterhead from the lender.

- (3) **Banking Information.** In order to receive a National Health Service Corps Loan Repayment Program Continuation Contract, participants must make sure that banking information is current and updated in their Bureau of Health Workforce Customer Service Portal account.

NOTIFICATION OF AWARD

If approved for a National Health Service Corps Loan Repayment Program Continuation Contract, the participant will be notified by email and should log into the [Bureau of Health Workforce Customer Service Portal](#) for information on their anticipated contract start and end dates. With Continuation Contracts, the start date is generally the day after the participant's current National Health Service Corps obligation ends. However, in the event that participants are away from the site for more than the allowable 280 full-time working hours or 140 half-time working hours (which translates into seven weeks or roughly 35 workdays) per year, days will be added to the service obligation end date, changing the day the National Health Service Corps Loan Repayment Program Continuation Contract will take effect.

ADDITIONAL INFORMATION

PAPERWORK REDUCTION ACT PUBLIC BURDEN STATEMENT

The purpose of this information collection is to obtain information through the National Health Service Corps Loan Repayment Program that is used to assess a Loan Repayment Program applicant's eligibility and qualifications for the Loan Repayment Program, or for NHSC Site Application and Recertification purposes. Clinicians interested in participating in the National Health Service Corps Loan Repayment Program must submit an application to the National Health Service Corps. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. The OMB control number for this information collection is 0915-0127 and it is valid until 03/31/2026. Public reporting burden for this collection of information is estimated to average 0.49 hours per response, including the time for reviewing instructions, searching existing data sources, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to HRSA Reports Clearance Officer, 5600 Fishers Lane, Room 14N136B, Rockville, Maryland, 20857 or paperwork@hrsa.gov.

RESOURCES FOR PARTICIPANTS

Health Workforce Connector

The [Health Workforce Connector](#) contains a searchable database for all National Health Service Corps-approved service sites, including those with current job openings. Additionally, clinicians can create a searchable user profile, so hiring sites can contact you.

Customer Care Center

Any individual with questions about the National Health Service Corps may contact the Customer Care Center Monday through Friday (except federal holidays), 8:00 a.m. to 8:00 p.m. ET.

- 1-800-221-9393
- TTY: 1-877-897-9910

Questions can also be submitted using the [online form](#).

Bureau of Health Workforce Customer Service Portal

Once an applicant has been selected for an award, they can access the [Bureau of Health Workforce Customer Service Portal](#) by creating an account. The system allows National Health Service Corps Loan Repayment Program participants to access pertinent program materials and their participant profile, make service requests, and to communicate with the National Health Service Corps directly.

- [National Health Service Corps Website](#)
- [National Health Service Corps Facebook Page](#)
- [National Health Service Corps Twitter Page](#)
- [National Health Service Corps LinkedIn Page](#)

DEFINITIONS

Approved Alternative Setting – Alternative settings include any setting in a Health Professional Shortage Area at which the clinician is directed to provide care by the National Health Service Corps-approved service site (e.g., hospitals, nursing homes, and shelters). The alternative sites must provide services to a Health Professional Shortage Area that is appropriate for the discipline and specialty of the clinician and the services provided. Approved alternative settings may be at a lower Health Professional Shortage Area score than the Health Professional Shortage Area score on the participant's application. Services at alternative sites must be an extension of the comprehensive primary care provided at the National Health Service Corps-approved service site.

Clinical-related Administrative, Management, or Other Activities – May include charting, care coordination activities, training, laboratory follow-up, patient correspondence, attending staff meetings, activities related to maintaining professional licensure, and other non-treatment-related activities pertaining to the participant's approved National Health Service Corps practice. Any time spent in a management role is also considered to be an administrative activity. The duties of a medical director are considered primarily administrative, and National Health Service Corps Loan Repayment Program participants serving in such a capacity cannot count more than four hours per week of administrative and/or management time if serving full-time (two (2) hours if serving half-time) toward the total required 40 hours per week (or 20 hours per week in the case of half-time service).

Commercial or Private Student Loans – Also known as college loans, educational loans, or alternative student loans. These are non-government loans made by a private lender specifically for graduate or undergraduate education expenses, such as tuition, room, board, books, and other associated educational costs. These loans are made by banks, credit unions, savings and loan associations, insurance companies, schools, and other financial or credit institutions, which are subject to examination and supervision in their capacity as lenders by an agency of the United States or of the state in which the lender has its principal place of business. These are unsecured loans with various options for repayment and may offer forbearance and deferral options. Loans obtained to cover residency and relocation expenses do not qualify for repayment under the National Health Service Corps loan repayment programs.

Community-based Settings – Facilities open to the public and located in a Health Professional Shortage Area; they expand the accessibility of health services by fostering a health-promoting environment and may provide comprehensive primary behavioral and mental health care services. These facilities may function as part of a system of care to ensure continuity of patient-centered, comprehensive, and coordinated care. Only behavioral and mental health providers may serve in community-based settings as directed by the National Health Service Corps-approved service site, and the service must be an extension of the comprehensive primary care provided at the National Health Service Corps-approved service site.

Comprehensive Primary Behavioral and Mental Health Care Services – Services that include, but are not limited to: screening and assessment, diagnosis, treatment plans, therapeutic services including access to medication prescribing and management, crisis care including 24-hour call access, consultative services, and care coordination. Sites providing such services must function as part of a system of care to ensure continuity of patient-centered, comprehensive, and coordinated care. The site must also offer or ensure access to ancillary, inpatient, and specialty referrals.

Critical Access Hospital – A facility certified by the Centers for Medicare and Medicaid Services under section 1820 of the Social Security Act. A Critical Access Hospital must be located in a rural area in a state that has a Rural Hospital Flexibility Program, have no more than 25 inpatient beds, an average annual length of stay of 96 hours or less, and be located either more than a 35-mile drive from the nearest hospital or Critical Access Hospital, or more than a 15-mile drive in areas with mountainous terrain or only secondary roads. For more information, review the [Critical Access Hospital Booklet](#).

Default of Payment Obligation – Being more than 120 days past due on the payment of a financial obligation.

Default of Service Obligation – Failure for any reason to begin or complete a contractual service obligation.

Family and Family Member – As used in the *Guidance* and for the purposes of the National Health Service Corps, “family member” includes spouses, as well as unmarried partners (both same-sex and opposite-sex).

Federal Direct Student Loans – A student loan offered by the federal government that has a low-interest rate for students and parents and is used to pay for the costs of education for undergraduate, graduate, and professional students at a college or career school. The lender for the Federal Direct Student Loan is the U.S. Department of Education, rather than an institution, such as a bank.

Federal Judgment Lien – A lien that is placed against an individual’s home or property when a court-ordered judgment is entered against the individual for an unpaid federal debt (e.g., a federal student loan or federally-insured home mortgage). An IRS tax lien that is not created pursuant to a court-ordered judgment is not a federal judgment lien.

Federally Qualified Health Centers – Federally Qualified Health Centers include: (1) nonprofit entities that receive a grant (or funding from a grant) under section 330 of the Public Health Service Act (i.e., health centers); (2) Federally Qualified Health Center “Look-Alikes,” which are nonprofit entities that are certified by the Secretary of Health and Human Services as meeting the requirements for receiving a grant under section 330 of the Public Health Service Act but are not grantees; and (3) outpatient health programs or facilities operated by a tribe or tribal organization under the Indian Self-Determination Act or by an urban Indian organization receiving funds under title V of the Indian Health Care Improvement Act.

Fiscal Year – Defined as October 1 through September 30.

Full-Time Clinical Practice – Working a minimum of 40 hours per week in a clinical practice, for a minimum of 45 weeks per service year, in a National Health Service Corps-approved service site. For a more detailed explanation of the full-time clinical practice requirement, see the “[Service Obligation Requirements](#)” section.

Government Loans – Loans made by federal, state, and county or city agencies authorized by law to make such loans.

Half-Time Clinical Practice – Working a minimum of 20 hours per week in a clinical practice, not to exceed 39 hours per week, for a minimum of 45 weeks per service year, in a National Health Service Corps-approved service site. For a more detailed explanation of the half-time clinical practice requirement, see the “[Service Obligation Requirements](#)” section.

Health Professional Shortage Area – A geographic area, population group, public or nonprofit private medical facility or other public facility determined by the Secretary of Health and Human Services to have a shortage of primary health care professionals based on criteria defined in regulation. Information considered when designating a primary care Health Professional Shortage Area includes health provider to population ratios, rates of poverty, and access to available primary health services. Health Professional Shortage Areas are designated by the Shortage Designation Branch, within Health Resources and Services Administration’s Bureau of Health Workforce, pursuant to Section 332 of the Public Health Service Act (Title 42, U.S. Code, Section 254e) and implementing regulations (Title 42, Code of Federal Regulations, Part 5).

Health Resources and Services Administration – An operating agency of the U.S. Department of Health and Human Services.

Health Workforce Connector – The [Health Workforce Connector](#) is a searchable database of open job opportunities and information on National Health Service Corps-approved service sites.

Holder – The commercial or government institution that currently holds the promissory note for the qualifying educational loan (e.g., Aidvantage, MOHELA, etc.).

Indian Health Service Hospitals – A collective term that includes hospitals that are both Indian Health Service-owned and Indian Health Service-operated, or Indian Health Service-owned and tribally operated (i.e., a federal facility operated by a tribe or tribal organization contracting with the Indian Health Service pursuant to the Indian Self-Determination and Education Assistance Act), which provide both inpatient and outpatient clinical treatment services to eligible American Indians and Alaska Natives. This term does not include hospitals that are both tribally owned and tribally operated.

Indian Health Service, Tribal or Urban Indian Health Clinic – A health care facility (whether operated directly by the Indian Health Service; or by a tribe or tribal organization contracting with the Indian Health Service pursuant to the Indian Self-Determination and Education Assistance Act, codified at 25 U.S.C. 450 et seq.; or by an urban Indian organization receiving funds under Subchapter IV of the Indian Health Care Improvement Act, codified at 25 U.S.C. 1651 et seq.), which provides clinical treatment services to eligible American Indians and Alaska Natives on an outpatient basis. For more information, view the [Urban Indian Health Program Fact Sheet](#) or [Indian Health Service Profile](#).

Lender – The commercial or government institution that initially made the qualifying loan (e.g., Department of Education).

Maternity Care Target Area – A geographic area within a primary care Health Professional Shortage Area that has a shortage of maternity care health professionals.

National Health Service Corps– The Emergency Health Personnel Act of 1970, Public Law 91- 623, established the National Health Service Corps on December 31, 1970. The National Health Service Corps program was created to address health professional shortages through the assignment of trained health professionals to provide primary health services in Health Professional Shortage Areas in return for scholarship and loan repayment.

National Health Service Corps Loan Repayment Program – The National Health Service Corps Loan Repayment Program is authorized by Sections 338B and 331(i) of the Public Health Service Act, as amended. Under the National Health Service Corps Loan Repayment Program, participants provide full-time or half-time primary health services in Health Professional Shortage Areas in exchange for funds for the repayment of their qualifying educational loans. The National Health Service Corps Loan Repayment Program selects fully trained and licensed primary health care clinicians dedicated to meeting the health care needs of medically underserved Health Professional Shortage Area communities.

National Health Service Corps Students to Service Loan Repayment Program– The National Health Service Corps Students to Service Loan Repayment Program is authorized by Section 338B of the Public Health Service Act (42 United States Code Section 254I-1), as amended and Section 331(i) of the Public Health Service Act (42 United States Code Section 254d(i)), as amended. Under the National Health Service Corps Students to Service Loan Repayment Program, the National Health Service Corps enters into contracts with students while in their last year of medical, dental, nursing or physician assistant school, to provide loan repayment assistance in return for a commitment to provide primary health services in eligible communities of need designated as Health Professional Shortage Areas.

National Health Service Corps-Approved Service Site – – A National Health Service Corps approved service site must be located in and provide service to a Health Professional Shortage Area; provide comprehensive primary medical care, behavioral/mental health, and/or dental services; provide

ambulatory care services (no inpatient sites except Critical Access Hospitals or Indian Health Service Hospitals affiliated with an outpatient clinic); ensure access to ancillary, inpatient, and specialty referrals; charge fees for services consistent with prevailing rates in the area; discount or waive fees for individuals at or below 200% of the federal poverty level; accept assignment for Medicare beneficiaries; enter into agreements with Medicaid and the Children's Health Insurance Program, as applicable; not discriminate in the provision of services based on an individual's inability to pay for services or the source of payment (Medicare/Medicaid/Children's Health Insurance Program); prominently post signage that no one will be denied access to services due to inability to pay; agree not to reduce clinician's salary due to National Health Service Corps support; provide sound fiscal management; and maintain a recruitment and retention plan, as well as a credentialing process, for clinicians. All National Health Service Corps-approved service sites must continuously meet the above requirements. For more information about National Health Service Corps service sites, see the National Health Service Corps Site Reference Guide.

Postgraduate Training – Refers to additional training that a health professions student may participate in after graduating from a health professions education program (e.g., internships, residencies, chief residency, and fellowships).

Primary care - Primary care is the provision of integrated, accessible health care services by clinicians who are accountable for addressing a large majority of personal health care needs, developing a sustained partnership with patients, and practicing in the context of family and community.

Primary Health Services – Means health services regarding family medicine, internal medicine, pediatrics, obstetrics and gynecology, dentistry, or mental or behavioral health, that are provided by physicians or other health professionals.

Qualifying Educational Loans – Government and private student loans for actual costs paid for tuition and reasonable educational and living expenses related to the undergraduate or graduate education of the participant that were obtained by the clinician prior to their submission of an application to participate in the National Health Service Corps Loan Repayment Program. Such loans must be contemporaneous with the education received. Participants will receive funds for repayment of qualifying educational loans that are still owed. If the applicant has a consolidated/refinanced loan that is made up entirely of qualifying educational loans of the applicant, the consolidated/refinanced loan is eligible for repayment. If the applicant has consolidated otherwise qualifying educational loans with any non-qualifying debt, no portion of the consolidated/refinanced loan will be eligible.

Reasonable Educational Expenses – The costs of education, exclusive of tuition, such as fees, books, supplies, clinical travel, educational equipment and materials, and board, certification/licensing exams, which do not exceed the school's estimated standard student budget for educational

expenses for the participant's degree program and for the year(s) of that participant's enrollment. Debt associated with residency programs or relocation is not considered "reasonable educational expenses" under the National Health Service Corps Loan Repayment Program.

Reasonable Living Expenses – The costs of room and board, transportation, and commuting costs, which do not exceed the school's estimated standard student budget for living expenses at that school for the participant's degree program and for the year(s) of that participant's enrollment. Debt associated with residency programs or relocation is not considered "reasonable living expenses" under the National Health Service Corps Loan Repayment Program.

School – A public or private institution (including home schools), providing instruction to children of compulsory school age in kindergarten, grades 1-12, or their equivalent. The operation and administration of the school must meet applicable federal, state, and local laws, and services provided by National Health Service Corps participants in a school must be an extension of the comprehensive primary care provided at the National Health Service Corps-approved service site.

School-Based Clinics – A part of a system of care located in or near a school facility of a school district or board or of an Indian tribe or tribal organization; organized through school, community, and health provider relationships. This facility provides - through health professionals - primary health services to school aged children and adolescents in accordance with federal, state, and local law, including laws relating to licensure and certification. In addition, this site satisfies such other requirements as a state may establish for the operation of such a clinic.

Solo or Group Private Practice – A clinical practice that is made up of either one or many providers in which the providers have ownership or an invested interest in the practice. Private practices can be arranged to provide primary medical, dental, and/or mental or behavioral health services and can be organized as entities on the following basis: fee-for-service; capitation; a combination of the two; family practice group; primary care group; or multi-specialty group.

Spouse and Marriage – As used in this *Guidance* and for the purposes of the National Health Service Corps, "spouse" includes same-sex married couples, as well as opposite-sex married couples. In accordance with the Supreme Court decisions in United States v. Windsor and in Obergefell v.

Hodges, the Department of Health and Human Services will treat as valid marriages of same-sex couples. The term "spouse" does not include individuals in registered domestic partnerships, civil unions, or similar formal relationships recognized under state law as something other than a marriage.

State – As used in this *Guidance*, state includes the 50 states, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, Territory of American Samoa, Territory of Guam, Republic of Palau, Republic of the Marshall Islands, and Federated States of Micronesia.

Substance Abuse and Mental Health Service Administration – is the agency within the U.S. Department of Health and Human Services, whose primary aim is to improve the behavioral health of the nation while reducing the impact of mental illness and substance abuse in communities.

Teaching – As used in this *Guidance*, teaching is providing clinical education to students or residents in their area of expertise at the National Health Service Corps-approved service site. All teaching must be conducted as directed by the National Health Service Corps-approved service site(s). The clinical education may: (1) be conducted as part of an accredited clinical training program; (2) include the clinical supervision of a student/clinician that is required in order for that student/clinician to receive a license under state law; or (3) include mentoring that is conducted as a part of the Health Careers Opportunity Program or the Centers of Excellence program, which are both funded through Health Resources and Services Administration grants. Teaching must be conducted at the National Health Service Corps-approved practice site specified in the [Bureau of Health Workforce Customer Service Portal](#) profile. If the National Health Service Corps participant is actually providing the clinical service while a student/clinician observes, the activity should be treated as patient care.

Teaching Health Center – An entity funded by Health Resources and Service Administration under Section 340H of the PHS Act (42 U.S.C. § 256h) that (1) is a community-based, ambulatory patient care center and (2) operates a primary care postgraduate training program (i.e., an approved graduate medical residency program in family medicine, internal medicine, pediatrics, internal medicine-pediatrics, obstetrics and gynecology, psychiatry, general dentistry, pediatric dentistry, or geriatrics). Currently funded Teaching Health Centers are listed on the [Health Resources and Services Administration Data Warehouse](#) site.

Tribal Health Program – An Indian tribe or tribal organization that operates any health program, service, function, activity, or facility funded, in whole or part, by the Indian Health Service through, or provided for in, a contract or compact with the Indian Health Service under the Indian Self-Determination and Education Assistance Act (25 USC 450 et seq.).

Unencumbered License – A license that is not revoked, suspended, or made probationary or conditional by the state licensing authority as the result of disciplinary action.