



# National Health Service Corps Students to Service Loan Repayment Pilot Program

**FY 2012**

## **Application and Program Guidance**

November 2011

U.S. Department of Health and Human Services  
Health Resources and Services Administration  
Bureau of Clinician Recruitment and Service  
5600 Fishers Lane  
Rockville, Maryland 20857

For Questions, please call 1-800-221-9393 (TTY: 1-877-897-9910), or email [CallCenter@hrsa.gov](mailto:CallCenter@hrsa.gov), Monday through Friday (except Federal holidays) 9:00 am to 5:30 pm EST. Frequently Asked Questions are available online at <http://answers.hrsa.gov>

*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 Guidances may also be applicable to Students to Service Loan Repayment Pilot Program participants.*

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## 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 (PHS) Act (42 United States Code Section 254I-1), as amended; Section 331(i) of the PHS Act (42 United States Code Section 254d(i)), as amended.

### Purposes and Uses

The purpose of the National Health Service Corps (NHSC) Students to Service Loan Repayment Pilot Program (S2S LRP) is to enter into contracts with students while in their last year of 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. The information applicants supply will be used to evaluate their eligibility, qualifications and suitability for participating in the NHSC S2S LRP. In addition, information from other sources will be considered (e.g., credit bureau reports).

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 NHSC S2S LRP-related activities during school, training and the service obligation. The information may also be disclosed outside the Department, as permitted by the Privacy Act and Freedom of Information Act (FOIA), to the Congress, the National Archives, the Government Accountability Office, and pursuant to court order and various routine uses (see <http://www.hrsa.gov/privacyact/sorn/09150037.htm>).

The name of an NHSC S2S LRP participant, discipline, specialty, business address, telephone number, and service obligation completion date may be provided to professional placement firms in response to requests made under FOIA.

### Effects of Nondisclosure

Disclosure of the information sought is voluntary; however, if not submitted, except for the replies to questions related to Race/Ethnicity, an application may be considered incomplete and therefore may not be considered for an award under this announcement.

### Paperwork Reduction Act Public Burden Statement

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a current Office of Management and Budget (OMB) control number. The current OMB control number for information collected through this application is 0915-0146. Public reporting burden for this collection is estimated to average 4.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, 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 Office, 5600 Fishers Lane, Room 10-33, Rockville, Maryland 20857.

### Discrimination Prohibited

In accordance with applicable Federal laws, the U.S. Department of Health and Human Services is prohibited from discrimination on the basis of race, color, national origin, sex, age, or disability.

## PROGRAM OVERVIEW

### INTRODUCTION

#### **What is the National Health Service Corps (NHSC) Students to Service Loan Repayment Pilot Program (S2S LRP)?**

The NHSC S2S LRP is administered by the Bureau of Clinician Recruitment and Service (BCRS) in the Health Resources and Services Administration (HRSA) of the U.S. Department of Health and Human Services (HHS). The NHSC S2S LRP provides loan repayment awards to students pursuing a degree in allopathic or osteopathic medicine. In exchange for loan repayment, these individuals agree to provide culturally competent primary health services in health professional shortage areas (HPSAs) of greatest need, as assigned by the Secretary of HHS. HPSAs can be found in rural and urban communities across the nation.

The NHSC seeks students who demonstrate the characteristics for and an interest in serving the nation's medically underserved populations and remaining in HPSAs beyond their service commitment. It is important to remember that service in communities with limited access to health care, not the repayment of educational loans, is the primary purpose of the NHSC S2S LRP. Students with a commitment to primary health care practice in HPSAs throughout the U.S. and are willing to relocate based on the needs of the NHSC are good candidates for this program.

#### **What are the benefits of the NHSC S2S LRP?**

- (1) **Service.** By joining thousands of NHSC participants across the country, you have an opportunity to provide primary health services to communities in need.
- (2) **Initial Loan Repayment.** The NHSC S2S LRP will provide funds to participants to repay their outstanding qualifying educational loans. Loan repayments are exempt from Federal income and employment taxes. These funds are not included as wages when determining benefits under the Social Security Act. Participants will receive up to \$120,000\* payable in 4 annual installments (up to \$30,000\* per year) subject to meeting certain conditions, beginning in their first year of residency. In return, participants agree to provide an initial three (3) years of full-time clinical service defined as no less than 40 hours per week, for a minimum of 45 weeks a year.

\* If a participant's outstanding balance of qualifying educational loans is less than the stated amount, the NHSC S2S LRP will pay the remaining balance of the total qualifying educational loans. In this case, annual payments will be divided into 4 equal installments.

- (3) **Complete Repayment of Qualifying Loans.** Once an S2S LRP participant has completed the initial contract, he or she will be eligible to continue loan repayment beyond the initial contract, one year at a time, and pay off all qualifying educational loans through a continuation contract. To remain eligible, the individual must have unpaid qualifying educational loans, have applied all previously-received NHSC S2S LRP payments to reduce his/her qualifying educational loans, continue to serve at an NHSC-approved site with a HPSA of 14 or above, and meet all other program eligibility criteria in effect at the time the participant is being considered for a continuation contract. There is no guarantee that a participant will receive a continuation contract for continued participation in the program beyond the initial contract. Continuation contracts will be made at the Government's discretion and are subject to the availability of appropriated funds.

Under the Treasury Offset Program, the Treasury Department is authorized to offset NHSC S2S LRP payments for the application to delinquent Federal and State debts, including delinquent child support payments.

### **What loans qualify for repayment under the NHSC S2S LRP?**

An NHSC S2S LRP participant will receive loan repayment funding to be applied to the principal, interest, and related expenses of outstanding Government (Federal, State, or local) and commercial loans for undergraduate or graduate education obtained by the participant for school tuition, other reasonable educational expenses, and reasonable living expenses. The educational loans must be obtained prior to the date the participant submits his/her online application to the NHSC S2S LRP.

#### **(1) Consolidated/Refinanced Loans**

- a. The consolidated/refinanced loan must be from a Government (Federal, State, or local) or commercial lender and must include only qualifying educational loans of the applicant.
- b. In an otherwise eligible educational loan is consolidated/refinanced with ineligible (non-qualifying) debt of the applicant, no portion of the consolidated/refinanced loan will be eligible for loan repayment.
- c. For eligible loans to remain eligible, applicants/participants must keep their eligible educational loans segregated from all other debts.
- d. Eligible educational loans consolidated with loans owed by any other person, such as a spouse or child, are ineligible for repayment.

#### **(2) Non-qualifying Educational Loans include:**

- a. Loans for which the associated documentation does not identify the loan as applicable to undergraduate or graduate education
- b. Loans not obtained from a Government entity or commercial lending institution. Most loans made by private foundations to individuals are not eligible for repayment.
- c. Loans that have been repaid in full.
- d. PLUS Loans (made to parents).
- e. Personal lines of credit.
- f. Residency relocation loans.
- g. Credit cards.

### **ELIGIBILITY REQUIREMENTS, SELECTION FACTORS and FUNDING PRIORITIES**

#### **Am I eligible?**

To be eligible for S2S LRP, all applicants must:

- (1) Be a United States (U.S.) citizen or U.S. National.**
- (2) Be attending one of the following fully accredited schools located in a State, the District of Columbia, or a U.S. territory:**
  - a. A school of allopathic medicine, pursuing the M.D. degree, accredited by the Liaison Committee on Medical Education (sponsored by the American Medical Association and the Association of American Medical Colleges); or

- b. A school of osteopathic medicine, pursuing the D.O. degree, accredited by the American Osteopathic Association Commission on Osteopathic College Accreditation.
- (3) **Be enrolled as a full-time student in the last year of school with a graduation date of no later than July 1, 2012.** A full-time student is defined as a student enrolled for a sufficient number of credit hours in any academic term to complete the course of study within the number of academic terms normally required at the school. Please be advised that any courses that are not required or are unrelated to the qualifying degree program will not count towards the hours required for full-time status. The last day of school must be on or before May 30, 2012.
- (4) **Have passed Step/Level 1 of the United States Medical Licensing Examination (USMLE) or the Comprehensive Osteopathic Medical Licensing Examination (COMLEX).** Applicants will be required to submit documentation proving that Step/Level 1 has been passed.
- (5) **Be planning to complete an accredited primary medical care residency in an NHSC-approved specialty.** The approved residencies and time period for each under the NHSC S2S LRP are:

Family Practice	3 years
General Internal Medicine	3 years
General Pediatrics	3 years
Obstetrics-Gynecology	4 years
Internal Medicine/Family Practice	4 years
Internal Medicine/Pediatrics	4 years
Rotating Internship with a request to complete a residency in one of the above specialties (DO only)	1 year
Geriatrics Fellowship following completion of residency training in Family Practice or General Internal Medicine	1 year

Proof of participation in an NHSC-approved residency will be required before any loan repayments will be disbursed. See, "When will I receive my first payment?"

- (6) **Be eligible for federal employment.** Most NHSC S2S LRP participants should expect to serve their commitments as salaried, non-Federal employees of a public or private entity approved by the NHSC. However, there may be vacancies that require Federal employment, including a security clearance. In light of the potential for Federal employment, an applicant must be eligible to hold an appointment as a Commissioned Officer of the Public Health Service or be eligible for a Federal civil service appointment.
- (7) **Not have any judgment liens arising from Federal debt.**
- (8) **Not be in breach of any service obligation.** Applicants who are in breach of a health professional service obligation to a Federal, State, or other entity are not eligible to participate in the NHSC S2S LRP.
- (9) **Not have an existing service obligation and not incur any service obligation that would conflict with the NHSC S2S LRP obligation.** Applicants who are already obligated to a Federal, State, or other entity for professional practice or service (e.g. active military duty, the National Health Service Corps Scholarship Program, the Nursing Scholarship Program) are not eligible to participate unless that obligation will be completely satisfied prior to commencement of the NHSC S2S LRP service (See, "When does my service commitment begin?"). Further, participants who subsequently enter into other service commitments and are not immediately available after completion of their approved residency to fulfill their NHSC service

commitment will be subject to the breach of contract provision described on page 20. An exception exists for individuals of a Reserve component of the Armed Forces (including the National Guard) as follows:

EXCEPTION: Individuals in a Reserve component of the Armed Forces including the National Guard are eligible to participate in the NHSC S2S LRP. Reservists should understand the following:

- The placement opportunities for reservists may be more limited in order to minimize the negative impact that a deployment would have on the continuity of patient care for the vulnerable populations served by the NHSC. For example, placement of a reservist as the sole provider at a clinic that would be forced to close if the reservist were deployed would not be approved.
- Military training or service performed by reservists will not satisfy the NHSC service commitment. If a participant's military training and/or service, in combination with the participant's other absences from the service site, will result in an extended absence from the NHSC approved service sites, the participant should request a suspension (see page 22). The NHSC S2S LRP service commitment end date will be extended to compensate for the break in NHSC service.
- If the NHSC-approved service site where the reservist is serving at the time of his/her deployment is unable to reemploy that reservist, the NHSC will reassign the reservists to another NHSC-approved service site to complete his/her remaining service commitment. Because it is sometimes difficult to identify short-term assignments, a reservist may be asked by the service site to sign an employment contract that extends beyond the completion date of his/her service commitment.

**(10) Not be currently excluded, debarred, suspended, or disqualified by a Federal agency.**

Applicants are required to report certain information, which is described in the "Certification Regarding Debarment, Suspension, Disqualification and Related Matters" located in the online application. The applicant should sign the certification that is applicable to his/her situation. As a condition of participating in the NHSC S2S LRP, a participant must agree to provide immediate written notice to the NHSC S2S LRP if the participant learns that he/she failed to make a required disclosure or that a disclosure is now required due to changed circumstances.

**(11) Submit a complete application.** Each applicant must submit a complete application as set forth in the "Making Application" section on page 23. Completed applications must be received on or before December 19, 2011.

**How does the NHSC determine who will receive support?**

Among eligible applicants, the NHSC S2S LRP determines awardees utilizing various selection factors and funding priorities, as well as an independent review.

*Selection Factors*

- (1) History of honoring prior legal obligations.** The NHSC S2S LRP applicants who have a history of not honoring prior legal obligations, as evidenced by one or more of the following factors, may not be selected:
- a. Default on any Federal payment obligations (e.g., Health Education Assistance Loans, Nursing Student Loans, FHA Loans, Federal income tax liabilities, federally-guaranteed/insured loans (such as student or home mortgage loans, etc.)) or any non-Federal payment obligations (e.g., court-ordered child support payments) even if the applicant is currently considered to be in good standing by that creditor;

- b. Default on a prior service obligation to the Government (Federal, State, or local) or other entity, even if the applicant subsequently satisfied that obligation through service, monetary payment or other means; OR
- c. Write off of any Federal or non-Federal debt as uncollectible or waiver of any Federal service or payment obligation.

Please be advised that a credit check will be performed as part of the application review process.

- (2) **Commitment to providing primary care service in underserved communities.** The NHSC S2S LRP seeks to recruit providers with a strong commitment to primary care and serving in communities most in need of primary care services. Applicants will be evaluated based on their degree of commitment to a career in primary care and interest/motivation in providing care to underserved communities based a review of the following:
- a. **Essay Question.** Applicants will be asked to respond to an essay question. The response should include a description of relevant work experience and/or activities (e.g., community service, research, and internships) that have prepared the applicant to work with underserved populations.
  - b. **Recommendation Letters.** Applicants will be asked to provide two (2) letters of recommendation which should provide a detailed description of the applicant’s performance in school; education/work achievements; community/civic or other non-academic achievements; ability to work and communicate constructively with others from diverse backgrounds; and interest and commitment to a career in primary care and service to underserved populations and communities, through work experience, course work, special projects, research, etc.
  - c. **Resume/CV.** Applicants will be asked to submit a resume with relevant work experience; academic/professional achievements; and community/civic or other non-academic achievements.
  - d. **Transcript.** Applicants will be asked to submit a transcript to provide the NHSC S2S LRP with information on the courses taken and rotations completed, as well as academic performance.

#### *Funding Priorities*

The following funding priorities will be applied:

- (1) **Disadvantaged Background (see Definitions).** The applicant must submit certification from a school that he/she was identified as having a “disadvantaged background” based on environmental and/or economic factors.
- (2) **Characteristics Likely to Remain in HPSAs.** The NHSC will also give funding preference to applicants who display characteristics that indicate a higher likelihood of continuing to serve in a HPSA once the service commitment is completed.

#### AWARD AND CONTRACT PROCESS

##### **How many awards will be made?**

The NHSC anticipates making 100 S2S LRP awards.

### **What is the process once my application is approved?**

If your application is approved, the NHSC will notify you that you have been selected to receive an S2S LRP award and send you an NHSC S2S LRP contract to sign and return. At the same time, you will also be asked to furnish your banking information to facilitate the electronic funds transfer of the award funds.

An applicant's signature alone on the NHSC S2S LRP contract document does not constitute a contractual agreement. The NHSC S2S LRP contract becomes effective on the date it is countersigned by the Health and Human Services (HHS) Secretary or his/her designee. An applicant may withdraw his/her application anytime **before** a contract is countersigned by the Secretary or his/her designee. After a contract has taken effect, the Secretary or his/her designee may terminate the contract under the circumstances set forth below (see "Can an NHSC S2S LRP contract be terminated?" on page 10). Awards will be made (countersigned by the Secretary) on or before January 31, 2012.

### **When will I receive my first payment?**

No later than June 1, 2012, all awardees must provide the NHSC with the following documentation:

- (1) **Proof of Graduation.** Awardees must submit a letter from an appropriate school official on official letterhead indicating that the clinician is expected to graduate prior to July 1, 2012. This letter should be dated no earlier than April 15, 2012.
- (2) **Passage of Step 2/Level 2 of the Licensing Examination.** Awardees must take and provide proof of:
  - a. Step 2 (both the clinical skills and clinical knowledge components) of the United States Medical Licensing Examination (USMLE); or
  - b. Level 2 (both the cognitive evaluation and performance evaluation components) of the Comprehensive Osteopathic Medical Licensing Examination (COMLEX).
- (3) **Letter of Acceptance to an NHSC-approved Primary Care Residency Program.** Awardees must submit a letter of acceptance to an approved primary care residency program, which should: (i) be on official letterhead, (ii) be signed by the residency program director, and (iii) include the date on which the residency will begin.

Awardees must submit this documentation by uploading it through the Customer Service Portal (<https://programportal.hrsa.gov>). Participants will be provided with log-in instructions when they receive their award letter.

The first payment of up to \$30,000 will be electronically issued to participants once the required documentation is received, approximately on or around July 15, 2012.

If the required documentation is not received by June 1, 2012, the NHSC S2S LRP will request that an awardee terminate their contract (see "Can an NHSC S2S LRP contract be terminated?" on page 10). If the awardee does not terminate the contract, the program will withhold the payment until the above documentation requirements are met.

Once a contract is in place and the documentation is received, an NHSC S2S LRP participant is invited to participate in a New S2S LRP Awardee webinar that will introduce the participant to NHSC staff and

discuss program details. Participants will be notified by email of upcoming webinars. If unable to participate in a live webinar, the NHSC will provide participants the opportunity to download the material and conduct a self-guided training.

### **Can an NHSC S2S LRP contract be terminated?**

The Secretary may terminate an awarded NHSC S2S LRP contract if, no later than 45 days before the end of the fiscal year (i.e., August 17, 2012), the BCRS has received from the participant:

- (1) A written and signed request to terminate the contract; and
- (2) If the participant has already received the first award installment, repayment of all amounts of loan repayments paid to, or on behalf of, the participant under that contract.

A check should be payable to the “DHHS Collections Officer.” Both the request and the check should be mailed to:

NHSC S2S LRP  
Contract Termination  
5600 Fishers Lane, Room 8-37  
Rockville, Maryland 20857  
[nhscs2slrp@hrsa.gov](mailto:nhscs2slrp@hrsa.gov)

### **PROGRAM REQUIREMENTS WHILE IN SCHOOL AND TRAINING**

#### **What are the requirements for NHSC S2S LRP awardees while in school?**

While in school, an NHSC S2S LRP participant must:

- (1) **Maintain enrollment in/graduate from medical school.** The awardee is required to maintain full-time enrollment, in good academic standing, through his/her graduation from medical school, and is expected to graduate before July 1, 2012. An awardee should notify the NHSC S2S LRP if he/she experiences any changes in enrollment status that would result in the student not graduating before July 1, 2012. In addition, the S2S LRP awardee is required to notify the program of changes in personal or financial information, such as mailing address, e-mail address, name, or financial institution (bank) information. In case of a name change, please provide legal documentation for the change, such as a copy of a marriage certificate. A participant is able to manage his/her personal information through the NHSC Customer Service Portal.
- (2) **Pass Step/Level 2 of the USMLE/COMLEX.** If an awardee has not already done so, he/she is expected to take and pass Step 2 of the USMLE or Level 2 of the COMLEX prior to graduation from medical school.
- (3) **Match to an approved primary care residency program.** An awardee is also expected to successfully match to an accredited primary care residency in an NHSC-approved specialty prior to graduation from medical school. When selecting a residency program, it is the responsibility of the participant to research the residency programs to ensure that the program selected will provide adequate training to enable the participant to sit for the appropriate boards.

As explained above, the Secretary’s payment of the first installment of loan repayments on or about July 15, 2012, is contingent upon the awardee graduating from an accredited school of osteopathic or

allopathic medicine, passing Step/Level 2 of the USMLE/COMLEX, and successfully matching to an NHSC-approved residency program. To receive the July 2012 installment, proof that the above conditions have been met must be submitted to the NHSC S2S LRP no later than June 1, 2012. (See “When will I receive my first payment?”).

Please be advised that if the NHSC S2S LRP has any questions regarding a participant’s eligibility to receive an installment, the payment may be delayed pending the clarification of the participant’s eligibility status.

### **What are the requirements for S2S LRP participants while in residency?**

Awardees must complete an accredited primary care residency program in an NHSC-approved specialty (See “Am I eligible?”).

In addition, the NHSC S2S LRP may approve, on a case-by-case basis, consistent with the needs of the NHSC, requests by participants in their last year of residency training to complete one of the following:

- (1) A 1-year Obstetrics/Gynecology Fellowship which follows the completion of residency training in Family Practice;
- (2) A 1-year Geriatrics Fellowship which follows the completion of residency training in Family Practice or General Internal Medicine; or
- (3) A 1-year Chief Residency.

During the period of postgraduate training, participants will be asked to submit annual Post-graduate Training Verification Forms (PGTVFs) to the NHSC S2S LRP no later than June 1 of each year. The PGTVF must be verified by the residency program director or another supervisor of the participant.

The deferment of service while completing a residency is subject to the following conditions:

- (1) Pursue a medical specialty that is approved under the NHSC S2S LRP;
- (2) Not incur a conflicting service commitment;
- (3) Continue to complete and return the annual PGTVF by June 1 of each year;
- (4) Make no change to the type or period of training without prior written approval of the NHSC S2S LRP;
- (5) Make any changes to personal information on the Customer Service Portal; and
- (6) Notify the NHSC S2S LRP immediately of any changes that affect training status.

Any modifications to the policies and procedures related to residency deferments are announced in the annual Deferment Information Bulletin.

Participants who, at any time, pursue training that is not approved under the NHSC S2S LRP will be subject to the damages provision described on page 20. The following are some examples of training that is not approved under the S2S LRP:

- (1) Non-primary health care programs (e.g., emergency medicine, surgery, radiology, neurology, anesthesiology, ophthalmology, pathology, etc.) or other programs that the NHSC S2S LRP determines are not consistent with the needs of the NHSC to provide primary health services in HPSAs;

- (2) Post-graduate health professions education conducted by a branch of the Armed Forces of the United States. Participants in such program incur military service obligations that conflict with the service commitment required under the NHSC S2S LRP; and
- (3) Unaccredited residency training.

NOTE: Time spent in residency, even if at an NHSC-approved service site, does not count toward a participant's service commitment.

### **When will I receive loan repayments during residency?**

The NHSC S2S LRP will continue to issue the annual loan repayment installments so long as the following conditions are met:

- (1) The participant continues to pursue his/her post-graduate training (including residency, chief residency, or fellowship) in an NHSC-approved specialty (evidenced by timely submission of the PGTVF no later than June 1 of each year);
- (2) The participant has applied the prior year's loan repayment installment to pay his/her qualifying educational loans. A current account statement must be submitted that shows all loan repayment funds provided in the previous year were put towards reducing the balance of the participant's qualifying educational loan debt (submitted with the PGTVF no later than June 1 of each year); and
- (3) The participant has passed Step/Level 3 of the USMLE/COMLEX during the first year of residency training (documentation of passing scores submitted with the PGTVF no later than June 1, 2013).

If these conditions are met and the documentation is submitted by the deadline, the annual installment will be disbursed on or about July 15 each year. If the conditions are not met or documentation is not submitted in a timely manner, the NHSC S2S LRP will suspend that year's annual payment (and any subsequent annual payments) until such documentation is submitted.

## **THE SERVICE COMMITMENT AND REQUIREMENTS**

### **What is the service commitment?**

Upon completion of approved post-graduate training, participants are obligated to engage in 3 years of full-time clinical practice at one or more NHSC-approved service sites. At the Secretary's discretion, a waiver of full-time service may be granted to allow participants to complete their service commitment through half-time service. Participants who receive a waiver of the full-time service requirement must agree to provide 6 years of half-time clinical practice at one or more NHSC-approved service sites.

The NHSC reserves the right to make final decisions on all placements. There is no guarantee that sites which are currently approved for NHSC placement will still be available/approved at the time participants are available to serve. Participants who fail to obtain a placement in one of the approved sites by the deadline will be assigned to a service site identified by the NHSC S2S LRP based on the needs of the NHSC.

Participants who, for any reason, fail to begin or complete their service commitment at their assigned service location are in breach of the NHSC S2S LRP contract and incur the damages described in the “Breaching the NHSC S2S LRP Contract” section on page 20.

### **Will I receive loan repayments during the service commitment?**

If an NHSC S2S LRP participant has not received the final loan repayment installment prior to beginning service (e.g., he/she completed a three year residency and will go straight into service) he/she will receive the final installment once he/she has been placed at an NHSC-approved service site. If a participant has received all four installments during post-graduate training, then he/she would not receive any funds at the time of service.

### **What sites are eligible and where do I find a job that qualifies?**

All participants will be invited to a Placement Conference at the beginning of their last year of residency. During this conference, participants will receive information on fulfilling the service commitment and be afforded the opportunity to meet with representatives of sites eligible for placement of NHSC S2S LRP participants.

NHSC S2S LRP participants must fulfill their service commitment at NHSC-approved service sites (see Definitions) in HPSAs with a status of “Designated” and scores of 14 and above. The NHSC Job Opportunities List ([http://nhscjobs.hrsa.gov/Search\\_HPOL.aspx](http://nhscjobs.hrsa.gov/Search_HPOL.aspx)) contains a searchable database of job openings at NHSC-approved service sites.

NHSC-approved service sites are health care facilities that provide primary health services to populations residing in urban or rural HPSAs. Examples including Federally-Qualified Health Centers, Rural Health Clinics, Federal Indian Health Service Clinics, Federal and State prisons, solo or group private practices, Public Health Departments, hospital-affiliated outpatient primary care practices, or Critical Access Hospitals (CAHs).

The following are not eligible NHSC service sites, even if they are located in a HPSA: county/local prisons, inpatient hospitals (except for CAHs), and other inpatient facilities.

### **Is there a limit to how many S2S LRP participants can serve at any one site?**

The NHSC S2S LRP will allow only one (1) S2S LRP participant at a given site at any one time. NHSC-approved service sites may seek an exemption to receive up to 1 additional S2S LRP participant. S2S LRP participants do not count against the number of NHSC scholars allowed at a site. S2S LRP participants will count against the number of NHSC LRP providers allowed at any given site.

### **What are the different practice agreements?**

A practice agreement is between the NHSC and the participant. The practice agreement lists the name(s) of the NHSC-approved service site(s) where the participant has agreed to work, notes the start and end dates of the service commitment, and outlines the terms and conditions of service.

There are three types of practice agreements:

- (1) **Federal Assignment Agreement (FAA).** Under an FAA, a participant is a Federal Civil Service employee or an active member of the U.S. Public Health Service Commissioned Corps and will

typically be working at a Federal site (e.g., the Federal Bureau of Prisons, Indian Health Service, U.S. Immigration and Customs Enforcement). Work schedules at Federal facilities may be significantly different than community-based systems of care. Participants who are interested in practice positions at Federal facilities need to discuss details with these facilities directly. This assignment option is available to both full- and half-time participants, as permitted by Federal personnel regulations.

- (2) **Private Practice Assignment (PPA) Agreement.** Under a PPA, a participant is employed by a public or private entity and is subject to the personnel system (e.g., employment policies) of the entity to which he or she is assigned. In addition, the participant receives a salary at least equal to what he/she would have received as a civilian employee of the U.S. Government and is provided malpractice insurance, including tail coverage (either commercial or through the Federal Tort Claims Act) by the NHSC-approved service site. This assignment option is available to both full- and half-time participants.
- (3) **Private Practice Option (PPO) Agreement.** Under the PPO, a participant may be (i) self-employed, i.e. a solo practitioner; (ii) part of a group practice; (iii) an independent contractor; or (iv) a salaried employee of a public or private entity. A participant who wishes to serve under a PPO must obtain prior approval from the NHSC. Under the PPO, there is no requirement that an NHSC participant receive a salary at least equal to what he/she would earn as a Federal Civil Servant or be provided malpractice insurance. PPO providers must make arrangement to obtain their own malpractice insurance if it is not provided by the practice or entity. The PPO service option is open only to full-time participants.

All of the above practice agreements require the NHSC-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. For more information about the requirements for sites, please refer to the "Service Site Reference Guide" at <http://www.nhsc.hrsa.gov/communities/ReferenceGuide.pdf>.

### **When does the service commitment begin?**

Participants are expected to begin service within three (3) months of the completion of the residency or fellowship (generally within 3 months of June 30). Credit for service toward the NHSC S2S LRP commitment does not begin until the participant does the following:

- (1) Successfully completes an NHSC-approved primary care residency;
- (2) Obtains a full, permanent, unencumbered, unrestricted license to practice medicine. All participants are required to have a license in the State where they intend to practice; except that, participants who intend to practice under the NHSC S2S LRP as (i) Federal employees; (ii) Federal contractors; or (iii) employees of a tribal health program (see Definitions) performing services described in the tribal contract/compact need only be licensed in a State;
- (3) Begins to provide clinical services at the NHSC-approved service site; and
- (4) Has an appropriate practice agreement completed and signed by the participant and the Secretary or his/her designee.

If a participant needs to delay the start of his/her service, he/she must document extreme circumstances, which require the suspension. The NHSC may grant a suspension for up to 1 year. Requests must be submitted in writing through the Customer Service Portal and must include a

detailed explanation and supporting documentation. Participants unable to pass all parts of the licensing examinations and obtain a license by the time the service is scheduled to begin should immediately contact the NHSC S2S LRP through the Customer Service Portal to request a suspension (See “Suspension, Waiver, or Cancellation of the Commitment” on page 22).

### **When does the service commitment end?**

The last day of the service commitment is determined in whole years from the start date. For example, the last day of service for a participant with a 3-year full-time service commitment who began service on July 15, 2012, would be July 14, 2015. Adjustments in the end date will be made by the NHSC if a participant is away from the NHSC-approved service site for more than 7 weeks (roughly 35 days) per service year (see “Absences” on page 18).

NOTE: Please be advised that NHSC S2S LRP participants are eligible for an NHSC Loan Repayment Program continuation contract after they have completed their service commitment if they continue to meet program qualifications and have outstanding qualifying educational loans. Continuation contracts are at the discretion of the Secretary and subject to the availability of funds.

### **What are the requirements for full-time or half-time clinical practice?**

Upon completion of residency, participants must engage in 3 years of full-time clinical practice at one or more NHSC-approved service sites or, at the Secretary’s discretion, may provide 6 years of half-time clinical practice at one or more NHSC-approved service sites.

- (1) **Full-Time Clinical Practice.** Full-time clinical practice is defined, for the purposes of the NHSC, as a minimum of 40 hours per week, for a minimum of 45 weeks each service year. The 40 hours per week may be compressed into no less than 4 days per week, with no more than 12 hours of work to be performed in any 24-hour period. Participants do not receive service credit for hours worked over the required 40 hours per week and excess hours cannot be applied to any other work week. Also time spent “on call” will not be counted towards the service commitment, except to the extent the provider is directly serving patients during that period.

NOTE: The Secretary may count teaching as clinical service for up to 20 percent of the participant’s service commitment (up to 8 hours per week of a full-time clinical practice) or up to 50 percent (up to 20 hours per week of a full-time clinical practice if the teaching takes place in a HRSA-funded Teaching Health Center). Currently the NHSC is allowing clinicians to receive service credit for teaching activities as set forth below. There is no guarantee that service credit for teaching will be available at the time of placement.

- a. For all physicians, except as noted in (b) and (c) below:
  - i. At least 32 of the minimum 40 hours per week must be spent providing direct patient care or teaching in the outpatient ambulatory care setting(s) at the NHSC-approved service site(s) specified in the Practice Agreement, during normally scheduled office hours.
  - ii. The remaining 8 hours of the minimum 40 hours per week must be spent providing direct patient care for patients or teaching at the approved service

- site(s), providing direct patient care in alternative settings (e.g., hospitals, nursing homes, shelters) as directed by the approved service site(s), or performing practice-related administrative activities.
- iii. Practice-related administrative activities shall not exceed 8 hours of the minimum 40 hours per week.
  - iv. Teaching activities at the approved service site(s) shall not exceed 8 hours of the minimum 40 hours per week, unless the teaching takes place in a HRSA-funded Teaching Health Center (THC) (see Definitions). Teaching activities in a HRSA-funded THC shall not exceed 20 hours of the minimum 40 hours per week.
- b. For OB/GYN physicians, family medicine physicians who practice obstetrics on a regular basis, and providers of geriatrics services:
- i. At least 21 of the minimum 40 hours per week must be spent providing direct patient care or teaching in the outpatient ambulatory care setting(s) at the NHSC-approved service site(s) specified in the Practice Agreement, during normally scheduled office hours.
  - ii. The remaining 19 hours of the minimum 40 hours per week must be spent providing direct patient care for patients or teaching at the approved service site(s), providing direct patient care in alternative settings (e.g., hospitals, nursing homes, shelters) as directed by the approved service site(s), or performing practice-related administrative activities.
  - iii. Practice-related administrative activities shall not exceed 8 hours of the minimum 40 hours per week.
  - iv. Teaching activities at the approved service site(s) shall not exceed 8 hours of the minimum 40 hours per week, unless the teaching takes place in a HRSA-funded Teaching Health Center (THC) (see Definitions). Teaching activities in a HRSA-funded THC shall not exceed 20 hours of the minimum 40 hours per week.
- c. For all physicians serving at a Critical Access Hospital (CAH):
- i. At least 16 of the minimum 40 hours per week must be spent providing direct patient care or teaching in the CAH-affiliated outpatient ambulatory care setting(s) specified in the Practice Agreement, during normally scheduled office hours.
  - ii. The remaining 24 hours of the minimum 40 hours per week must be spent providing direct patient care for patients or teaching at the CAH(s) or the CAH-affiliated outpatient ambulatory care setting specified in the Practice Agreement, providing direct patient care at the CAH-affiliated skilled nursing facility or swing bed unit, or performing practice-related administrative activities.
  - iii. Practice-related administrative activities shall not exceed 8 hours of the minimum 40 hours per week.
  - iv. Teaching activities at the approved service site(s) shall not exceed 8 hours of the minimum 40 hours per week, unless the teaching takes place in a HRSA-funded Teaching Health Center (THC) (see Definitions). Teaching activities in a HRSA-funded THC shall not exceed 20 hours of the minimum 40 hours per week.

(2) **Half-Time Clinical Practice.** Half-time clinical practice is defined, for the purposes of the NHSC, as a minimum of 20 hours per week (not to exceed 39 hours per week), for a minimum of 45 weeks each service year. The 20 hours per week may be compressed into no less than 2 days per week, with no more than 12 hours of work to be performed in any 24-hour period. Participants do not receive service credit for hours worked over the required 20 hours per week and excess hours cannot be applied to any other work week. Also time spent “on call” will not be counted towards the service commitment, except to the extent the provider is directly serving patients during that period.

- a. For all physicians, except as noted in (b) and (c) below:
  - i. At least 16 of the minimum 20 hours per week must be spent providing direct patient care or teaching in the outpatient ambulatory care setting(s) at the NHSC-approved service site(s) specified in the Practice Agreement, during normally scheduled office hours.
  - ii. The remaining 4 hours of the minimum 20 hours per week must be spent providing direct patient care for patients or teaching at the approved service site(s), providing direct patient care in alternative settings (e.g., hospitals, nursing homes, shelters) as directed by the approved service site(s), or performing practice-related administrative activities.
  - iii. Teaching and practice-related administrative activities shall not exceed a total of 4 hours of the minimum 20 hours per week.
- b. For OB/GYN physicians, family medicine physicians who practice obstetrics on a regular basis, and providers of geriatrics services:
  - i. At least 11 of the minimum 20 hours per week must be spent providing direct patient care or teaching in the outpatient ambulatory care setting(s) at the NHSC-approved service site(s) specified in the Practice Agreement, during normally scheduled office hours.
  - ii. The remaining 9 hours of the minimum 20 hours per week must be spent providing direct patient care for patients or teaching at the approved service site(s), providing direct patient care in alternative settings (e.g., hospitals, nursing homes, shelters) as directed by the approved service site(s), or performing practice-related administrative activities.
  - iii. Teaching and practice-related administrative activities shall not exceed a total of 4 hours of the minimum 20 hours per week.
- c. For all physicians serving at a Critical Access Hospital (CAH):
  - i. At least 8 of the minimum 20 hours per week must be spent providing direct patient care or teaching in the CAH-affiliated outpatient ambulatory care setting(s) specified in the Practice Agreement, during normally scheduled office hours.
  - ii. The remaining 12 hours of the minimum 20 hours per week must be spent providing direct patient care for patients or teaching at the CAH(s) or CAH-affiliated outpatient ambulatory care setting specified in the Practice Agreement, providing direct patient care at the CAH-affiliated skilled nursing facility or swing bed unit, or performing practice-related administrative activities.

- iii. Teaching and practice-related administrative activities shall not exceed a total of 4 hours of the minimum 20 hours per week.

*Administrative or other non-clinical activities* include research, attending staff meetings, court appearances, charting, and other non-treatment related activities pertaining to the participant's approved NHSC practice.

*Teaching activities*, to qualify as clinical practice require the NHSC S2S LRP participant to provide clinical education to students/providers in their area of expertise at the 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/provider that is required in order for that student/provider to receive a license under State law; or
- (3) Include mentoring that is conducted as part of the Student/Resident Experiences and Rotations in Community Health (SEARCH) program, the Health Careers Opportunity Program (HCOP), or the Centers of Excellence program.

All teaching must be conducted at the NHSC-approved service site(s).

Note that if the NHSC S2S LRP participant is actually providing the service while a student/resident observes, the time should be counted as direct clinical care, not teaching, as the NHSC S2S LRP participant is treating the patient.

#### *Absences*

Please note that the information provided below pertains to compliance with the NHSC S2S LRP service commitment and is not a guarantee that a service site will allow any particular amount of leave.

- (1) Full-time participants are allowed to spend no more than 7 weeks (approximately 35 full-time workdays) per service year away from the NHSC-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 7 weeks (approximately 35 half-time workdays) per service year away from the NHSC-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 hours for full-time and 20 hours for half-time), the only time spent away from the site that will need to be reported and deducted from the allowed absences per service year are the hours of absence that cause a participant's work hours to fall below the required minimum number of hours per week. For example, a half-time participant whose work schedule is 32 hours per week would not need to report 8 hours of sick leave taken because the participant has still met the requirement of a minimum of 20 hours per week.

Absences over 35 will result in the extension of your service commitment. If the absences will be caused by a medical or personal emergency that will result in an extended period of absence, a participant will need to request a suspension of the NHSC service commitment. The NHSC cannot guarantee that a suspension request will be approved. If a suspension is requested and approved,

the participant's service commitment end date will be extended accordingly. See "Suspension, Waiver, or Cancellation of the Commitment" on page 22.

### *Service Verification*

Every NHSC S2S LRP participant who has completed their training and is practicing at an NHSC-approved service site, must submit a service verification form for each 6 months of service. The forms must be completed and signed by the participant and an appropriate official at the NHSC-approved service site. By signing this form, the site will be certifying the participant's compliance or noncompliance with the applicable clinical practice requirement during that 6-month period. The form will also record the time spent away from the service site, e.g., the total number of days during the 6-month period that the participant fell below the minimum service requirement.

Participants who fail to complete and submit their 6-month service verification forms on time may jeopardize receiving service credit and may also be recommended for default. It may also impact the awarding of a continuation contract. The form will be available through the Customer Service Portal.

### **Can I serve half-time instead of full-time?**

When participants sign the NHSC S2S LRP contract, they agree to serve full-time. However, at the discretion of the Secretary or his/her designee, waivers may be granted to allow participants to complete their service commitment through half-time service. The following condition must be met to be considered to serve half-time:

- (1) A participant's NHSC-approved service site agrees in writing that the participant may convert to half-time clinical practice (as defined by the NHSC);
- (2) A participant is a Federal employee or a Private Practice Assignee (see "What are the different practice agreements?" on page 14). The half-time option is not authorized for PPO practitioners; and
- (3) A participant agrees in writing (by signing an amendment to the NHSC S2S LRP full-time contract) to complete the remaining service commitment through half-time clinical practice for twice as long as the full-time commitment.

The current half-time clinical practice policies are set forth on page 17 and are subject to change. Participants who receive waivers to serve half-time must fulfill the rest of their service commitment serving half-time; participants will not be allowed to switch back to full-time service once they have been authorized for half-time service.

## **CHANGING JOBS**

### **Can I leave my NHSC-approved service site prior to the completion of service?**

The NHSC expects that a participant will fulfill his/her commitment at the NHSC-approved service site(s) identified in his/her Practice Agreement; however, the NHSC does understand that circumstances may arise that require a participant to leave the initial service site and complete service at another NHSC-approved service site. If a participant feels he/she can no longer continue working at the approved service site, the participant should discuss the situation and/or concerns with the NHSC service site management and contact the NHSC immediately through the Customer Service Portal. If the participant leaves his/her NHSC-approved service site(s) without prior approval

of the NHSC, he/she may be placed in default and will not receive service credit for the period not providing service at the NHSC-approved service site listed in the Practice Agreement.

#### **How do I request a transfer to another NHSC-approved service site?**

If a participant needs to transfer to another site, the participant must request a transfer through the Customer Service Portal. The transfer must be approved and processed by the NHSC prior to the participant beginning to work at that site. If a participant transfers sites prior to NHSC approval, he/she will not receive service credit for the time period between the transfer and the NHSC approval and may be placed in default.

Participants who voluntarily resign from their sites without prior approval from the NHSC or are terminated by their site(s) for cause may be placed in default.

NHSC S2S LRP participants seeking to transfer must transfer to another NHSC-approved service site with a HPSA score of 14 or higher.

#### **What if my site wants me to work at an unapproved clinic?**

If a site asks a participant to work at a clinic that is not listed on his or her Practice Agreement, the participant should immediately notify the NHSC through the Customer Service Portal. Generally, time spent at unapproved clinics will not count towards the service commitment. The NHSC will work with the provider and site(s) to make accommodations; however, the position must be in an NHSC-approved service site with a HPSA score of 14 or higher.

#### **BREACHING THE NHSC S2S LRP CONTRACT**

##### **What if I breach my NHSC S2S LRP contract?**

Participants should immediately contact the NHSC through the Customer Service Portal if a situation arises that may result in the participant being unable to fulfill his/her commitment. The NHSC will work with participants to assist them, to the extent possible, to avoid a breach and fulfill the service commitment.

Participants who are dismissed from school for academic or disciplinary reasons, who voluntarily terminate academic training before graduation, or who fail to complete an approved residency program will be declared in breach of their loan repayment commitment and held liable to the United States for repayment of all NHSC S2S LRP funds paid to them. The amount owed must be paid in full within 1 year of the date of default. No interest will be charged on any part of this debt during the 1-year repayment period. However, if payment in full is not made within the 1-year period, interest will be assessed thereafter.

Participants who complete an approved residency, but subsequently breach the commitment to serve in a full-time clinical practice, will become liable to the U.S. 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.

Participants who complete an approved residency, but subsequently breach the commitment to serve in a half-time clinical practice, will become liable to the U.S. 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 a commitment to serve full-time or half-time will not be less than \$31,000.

Any amounts the United States is entitled to recover, as set forth above, must be paid within 1 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 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 NHSC S2S LRP 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 NHSC S2S LRP debt. Also, defaulters who are Federal employees may have their salary garnished to pay a delinquent NHSC S2S LRP 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 his/her NHSC S2S LRP debt.
- (5) Bankruptcy. A financial obligation under the NHSC S2S LRP may be discharged in bankruptcy only if the discharge is granted more than seven years after the debt becomes due and only if a bankruptcy court determines that the non-discharge of the debt would be unconscionable.

## SUSPENSION, WAIVER, AND CANCELLATION OF THE COMMITMENT

### **What should I do if I feel I cannot meet the requirements of my NHSC S2S LRP contract and/or continue my service commitment?**

The Secretary or his/her designee may suspend or waive, in whole or in part, an NHSC S2S LRP service or payment obligation. Requests for suspension and waiver are submitted to the NHSC through the Customer Service Portal.

- (1) **Suspension.** A suspension of the NHSC S2S LRP commitment may be granted if compliance with the commitment by the participant: (i) is temporarily impossible or (ii) would involve a temporary extreme hardship such that enforcement of the commitment would be unconscionable. Periods of approved suspension of service will extend the participant's service commitment end date. The major categories of suspension are set forth below.
- a. **Medical and Personal Reasons.** A suspension may be granted for up to 1 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, which results in the participant's temporary inability to perform the NHSC S2S LRP commitment.
  - b. **Maternity/Paternity/Adoption.** Participants must notify the NHSC of pending maternity/paternity/adoption leave and provide documentation from the attending physician or the adoption agency through the Customer Service Portal. Requested leave of more than 12 weeks will require additional documentation of medical need.
  - c. **Call to Active Duty in the Armed Forces.** Participants who are also military reservists and are called to active duty will be granted a suspension for up to 1 year beginning on the activation date described in the reservist's call to active duty order. When submitting the suspension request on the Customer Service Portal, a copy of the order must be submitted to the NHSC. The suspension will be extended if the applicable Armed Forces entity continues the period of active duty. The period of active military duty will not be credited toward the NHSC S2S LRP service commitment.
- (2) **Waiver.** A waiver permanently relieves the participant of all or part of the NHSC S2S LRP commitment. A waiver may be granted only if the participant demonstrates that compliance with his/her commitment is permanently impossible or would involve an extreme hardship such that enforcement of the commitment would be unconscionable. Note that waivers are not routinely granted, and require a showing of compelling circumstances.

Participants seeking a waiver or suspension of the service commitment must submit a request through the NHSC Customer Service Portal (<https://programportal.hrsa.gov>). The request must be accompanied by the appropriate supporting documentation.

#### **What if I should die before completing my commitment?**

In the unfortunate event of a participant's death, any commitment to the NHSC S2S LRP is cancelled in its entirety. No liability will be transferred to the participant's heirs.

## MAKING APPLICATION

Please read the Application and Program Guidance (Guidance) in its entirety before proceeding with an application. The Guidance explains in detail the rights and commitments of individuals selected to participate in the NHSC S2S LRP. Be sure you have a complete understanding of the commitment to serve at an NHSC-approved service site and the financial consequences of failing to perform that commitment.

### APPLICATION DEADLINE

#### **When is the application deadline?**

A complete online application must be submitted by 5:00 PM ET on December 19, 2011. All supporting documentation for the application must be uploaded before an individual can submit a complete application package. Applicants must upload all documents; the NHSC will not accept documentation by fax or mail.

The Associate Administrator of BCRS, or his/her designee, may authorize an extension of published deadlines when justified by circumstances such as acts of nature (e.g., floods or hurricanes), widespread disruptions of mail or Internet service, or other disruptions, such as a prolonged blackout. The authorizing official will determine the affected geographical area(s) and the length of the extension granted.

### COMPLETING AN APPLICATION

#### **What makes up the online application?**

The NHSC S2S LRP application consists of:

- (1) Online Application;
- (2) Required Supplemental Documentation; and
- (3) Additional Supporting Documentation (if applicable).

Applicants should keep a copy of the application package for their records. Applicants are responsible for submitting a complete online application. It is required that the information in the online application match the submitted supplemental/supporting documents. Application packages will be initially reviewed to determine their completeness. Application packages deemed incomplete as of the application deadline will not be considered for funding.

NHSC S2S LRP will not accept requests to update a submitted application or permit the submission/resubmission of incomplete, rejected, or otherwise delayed application materials after the deadline. In addition, the NHSC S2S LRP staff will not fill in any missing information or contact applicants regarding missing information.

#### *Online Application*

Applicants are required to complete each of the sections below to be able to submit an online application.

- (1) **Eligibility Screening.** If an individual does not pass the initial screening portion of the online application, he/she will not be able to continue with the application. Please refer to the “Eligibility Requirements” section of the Guidance on page 5 for further details.
- (2) **General Information.** Answers to this section pertain to the applicant’s name, social security number, mailing and email addresses, and other contact information. Answers also pertain to individual and family background.
- (3) **Education Information.** Answers to this section pertain only to the degree program that the applicant is currently pursuing. It also requires a curriculum vitae, which should outline relevant work/volunteer experience and should be no more than 5 pages long.
- (4) **Loan Information.** Answers in this section pertain to each qualifying educational loan for which an applicant is seeking repayment. Applicants will need to know the lender’s name, contact information, loan account number, original amount and date of the loan, current balance (no more than 30 days old), interest rate, and the loan type for every loan that is being submitted for consideration. All loans submitted will be verified to determine whether they are eligible for repayment under the NHSC S2S LRP by contacting lenders/holders and checking the applicant’s credit report.
- (5) **Essay.** Applicants are required to respond to the following essay topic. The response is limited to 5,000 characters or less (about a page). Applicants should create a response in a document (.doc, .pdf, or .txt) and upload it in the appropriate section of the application.

**ESSAY TOPIC**

Please discuss your commitment to pursue a career in primary health care and how you plan to contribute to the mission of the NHSC in providing care to underserved communities.

*Required Supplemental Documentation*

It is the applicant’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:

- (1) **Proof of Status as a U.S. Citizen or U.S. National.** This document may include a birth certificate issued by a city, county, or state agency in the U.S., the ID page of a U.S. passport, or a certificate of citizenship or naturalization.
- (2) **Authorization to Release Information.** This form authorizes entities identified in the form to disclose information regarding applicants who have been selected and accept the NHSC S2S LRP award.
- (3) **Resume/CV.**
- (4) **Proof of Passing Step/Level 1 of the USMLE/COMLEX.** Applicants must upload a copy of their board scores.
- (5) **Verification of Good Standing.** Applicants must be enrolled in their last year of school as a full-time student in a fully accredited program during the 2011-2012 school year to receive an award. Each applicant is required to submit a report from the school verifying his/her enrollment in good standing and last day of classes. This form must be signed and completed by a school official. Please note all information will be verified for accuracy.
- (6) **Preceptor Letter of Recommendation.** This letter may be from a primary care preceptor or another individual that can discuss the applicant’s interest and commitment to a career in primary care and service to underserved populations and communities.

- (7) **Additional letter of Recommendation.** Applicants are required to submit an additional recommendation letter. Applicants should identify individuals who are familiar with the applicant and who are aware of the applicant’s academic, professional, community, and/or civic activities, especially those related to primary care and underserved communities. A recommender can be a current or former employer, community leader, colleague, or anyone who has knowledge of the applicant’s interest and motivation in providing primary care in underserved communities.
- (8) **Unofficial Transcript.** Each applicant must include a transcript from his or her current educational institution. An unofficial transcript is acceptable as long as the grade point average (GPA) is also provided (may be pass/fail).
- (9) **Loan Information Verification.** Applicants will be required to upload a copy of a loan account statement for each qualifying educational loan for which the applicant is seeking repayment. This statement must have the following information: (i) loan type; (ii) original loan amount; and (iii) date loan was taken out or disbursed. For federal education loans, it is preferred that the above required information be obtained through a National Student Loan Data System (NSLDS) Aid Summary Report, which can be accessed at <http://www.nsls.ed.gov>. You will need a PIN to log in to your secured area; if you do not have a PIN, go to <http://www.pin.ed.gov>.
  - a. The following other types of official documents may include all or some of the above required information: (i) disbursement report; (ii) loan origination document; (iii) disclosure statement; (iv) detailed account statement; (v) itemized list of loans included in a consolidation; and/or (vi) promissory note.

#### *Additional Supporting Documentation (if applicable)*

Based on the applicant’s responses to the online application, the following additional documents will be required for submission. Only applicants who have these documents listed on their “Supporting Documents” page of the online application should submit them. These documents will be added to their Supporting Documents list once the online application has been submitted.

- (1) **Verification of Disadvantaged Background.** This document certifies that the applicant comes from a disadvantaged background and either participated in, or would have been eligible to participate in, Federal programs such as “Scholarships for Disadvantaged Students” or “Loans to Disadvantaged Students.” This document must be completed by a school official.
- (2) **Verification of Existing Service Obligation.** If the applicant has an existing service obligation, he/she must submit verification that it will not conflict with the NHS S2S LRP service obligation and that the existing service obligation will be completed prior to commencing service under the S2S LRP.

#### **What happens after my application is submitted?**

Applicants will receive a receipt of submission once the application has been successfully submitted online. Applicants can verify that sections of the application are complete when there is a checkmark by each on the status page. Please allow at least 30 business days for the NHSC S2S LRP to review your documentation and update the status of documents.

Once the online application has been submitted and each supporting document has a status of “received,” the application packages are ready for review. The application review process occurs over several months through independent, objective review. The NHSC S2S LRP will be providing

email updates, as applicable, as well as updates on the "Status" page of the online application. It is the applicant's responsibility to ensure his/her contact information is correct and current.

## NOTIFICATION OF AWARD

### **How will I learn if I've been selected for an award?**

Individuals selected for awards will be notified by email/letter no later than January 31, 2012. To accept the award, an applicant must respond by the deadline in the notice of award email/letter and return a signed copy of the contract and provide the NHSC S2S LRP with his/her banking information. If the applicant does not respond to the NHSC S2S LRP by the deadline, the offer of award expires and will be offered to an alternate.

### **What happens if I've been selected for an award, but do not want it anymore?**

If an individual selected for an award decides not to accept the award, he/she may decline the award by notifying the NHSC in writing. This process is without penalty and permits promotion of alternates to selectee status. Once an applicant declines the offer of award, the award will be offered to an alternate. There will not be any opportunities to reclaim the award. A decision to decline the award is final and cannot be changed under any circumstances.

### **How will I learn if I have not received an award?**

Individuals not selected for an award will be notified no later than February 28, 2012.

## ADDITIONAL MATERIALS

### NEED HELP

Any individual with questions about the NHSC S2S LRP may contact the Call Center Monday through Friday (except Federal holidays), 9:00 am to 5:30 pm ET. The Call Center can be reached at:

- (1) [callcenter@hrsa.gov](mailto:callcenter@hrsa.gov)
- (2) 1-800-221-9393
- (3) TTY – 1-877-897-9910

### NHSC-APPROVED SERVICE SITES

A list of NHSC-approved service sites can be found at <http://datawarehouse.hrsa.gov/nhscdetail.aspx>. Under the “Quick Access Reports,” choose “NHSC Approved Sites List.” Listed sites may or may not have current job opportunities that qualify for the NHSC S2S LRP. There’s no guarantee that sites currently approved will still be approved at the time of placement.

### NHSC JOB OPPORTUNITIES

The NHSC Job Opportunities List contains a searchable database of job openings at NHSC-approved service sites. The List can be accessed at:

<http://nhscjobs.hrsa.gov>

### NHSC CUSTOMER SERVICE PORTAL

Once an applicant has been selected for an award, he/she will be provided with instructions for establishing an account on the Customer Service Portal. This web-based system will allow NHSC S2S LRP awardees and participants to communicate with the NHSC, upload required documentation prior to the beginning of the residency (proof of passage of Step/Level 2 of the USMLE/COMLEX, proof of residency match, etc.), make service requests (suspensions, transfers, waivers, etc.), and access the PGTVFs and 6-month Service Verification Forms.

## DEFINITIONS

**Bureau of Clinician Recruitment and Service (BCRS)** – The bureau within HRSA that administers the NHSC LRP.

**Commercial Loans** – Commercial loans are defined as loans 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.

**Continuation Contract** – A continuation contract is an optional 1-year extension of an NHSC LRP contract. The award level is dependent on the service status (i.e., half- or full-time clinical practice) and the particular year of additional support. NHSC LRP participants must meet all program eligibility criteria in effect at the time they are being considered for a continuation contract, which includes providing documentation that all previously received NHSC LRP payments were applied to reduce their qualifying educational loans. A continuation contract will not take effect until the current contract is completed. An LRP participant cannot be guaranteed a continuation contract.

**Critical Access Hospital** – A nonprofit facility that is (a) located in a State that has established with the Centers for Medicare and Medicaid Services (CMS) a Medicare rural hospital flexibility program; (b) designated by the State as a CAH; (c) certified by the CMS as a CAH; and (d) in compliance with all applicable CAH conditions of participation. For more information, please visit: [http://www.cms.hhs.gov/Certificationandcompliance/04\\_CAHs.asp](http://www.cms.hhs.gov/Certificationandcompliance/04_CAHs.asp).

**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 commitment.

**Disadvantaged Background** – Refers to individuals who have been identified by their schools as having come from a “disadvantaged background” based on environmental and/or economic factors. “Environmental factors” means comes from an environment that has inhibited the individual from obtaining the knowledge, skill, and abilities required to enroll in and graduate from a school. “Economic factors” means comes from a family with an annual income below a level based on low-income thresholds according to family size published by the U.S. Bureau of the Census, adjusted annually for changes in the Consumer Price Index, and adjusted by the Secretary of Health and Human Services (HHS) for adaptation to this program.

**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 (FQHC)** – FQHCs include: (1) nonprofit entities that receive a grant (or funding from a grant) under section 330 of the Public Health Service (PHS) Act (i.e., health centers); (2) FQHC “Look-Alikes” which are nonprofit entities that are certified by the Secretary of HHS as meeting the requirements for receiving a grant under section 330 of the PHS 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 (FY)** – The Federal FY is 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 an NHSC-approved service site. For a more detailed explanation of the full-time clinical practice requirement, please see the Program Overview, “Service Requirements.”

**Government Loans** – Government loans are 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 an NHSC-approved service site. For a more detailed explanation of the half-time clinical practice requirement, please see the Program Overview, “Service Requirements.”

**Health Professional Shortage Area (HPSA)** – A HPSA is a geographic area, population group, public or nonprofit private medical facility or other public facility determined by the Secretary of Department of Health and Human Services to have a shortage of primary health care professionals. HPSAs may be identified on the basis of agency or individual requests for designation. Information considered when designating a primary care HPSA include health provider to population ratios, rates of poverty, and access to available primary health services. These HPSAs are designated by the Office of Shortage Designation, within HRSA’s Bureau of Health Professions, pursuant to Section 332 of the PHS Act (Title 42, U.S. Code, Section 254e) and implementing regulations (Title 42, Code of Federal Regulations, Part 5).

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

**Holder** – The commercial or Government institution that currently holds the promissory note for the qualifying educational loan (e.g., Sallie Mae, PHEAA, etc.).

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

**National Health Service Corps (NHSC)** – “The Emergency Health Personnel Act of 1970,” Public Law 91-623, established the NHSC on December 31, 1970. The NHSC Program, within the Department of Health and Human Services, was created to eliminate the health professional shortages in HPSAs through the assignment of trained health professionals to provide primary

health services in HPSAs. The NHSC seeks to improve the health of underserved Americans by bringing together communities in need and quality primary health care professionals.

**National Health Service Corps Jobs Opportunities List (JOL)** – An online list of approved NHSC vacancies at NHSC-approved service sites. Note: approved vacancies that are filled may not appear on the JOL.

**National Health Service Corps (NHSC)-Approved Service Site** – Each community site must submit an NHSC Site Application to request approval as an NHSC service site. In order for a site to be eligible for NHSC approval, it must: Be located in and providing service to a federally designated Health Professional Shortage Area (HPSA); Provide comprehensive primary medical care, mental and behavioral health and/or dental services; Provide ambulatory services (no inpatient sites); Ensure access to ancillary, inpatient and specialty referrals; Charge fees for services consistent with prevailing rates in 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 (CHIP), 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/CHIP); 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 NHSC support; Provide sound fiscal management; and Maintain a recruitment and retention plan, as well as a credentialing process, for clinicians. If the Site Application is approved, the community site becomes an NHSC-approved service site. All NHSC-approved service sites must continuously meet the above requirements.

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

**Qualifying Educational Loans** – Qualifying educational loans are Government and commercial 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 his or her submission of an application to participate in the NHSC LRP. 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 for repayment.

**Reasonable Educational Expenses** – Reasonable educational expenses are 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.

**Reasonable Living Expenses** – Reasonable living expenses are 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.

**Rural Health Clinics** – A Rural Health Clinic (RHC) is a facility certified by the Centers for Medicare and Medicaid Services under section 1861(aa)(2) of the Social Security Act that receives special Medicare and Medicaid reimbursement. RHCs are located in a non-urbanized area with an insufficient number of health care practitioners and provide routine diagnostic and clinical laboratory services. RHCs have a nurse practitioner, a physician assistant, or a certified nurse midwife available to furnish patient care services not less than 50 percent of the time the clinic operates.

**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.

**Teaching Health Center** – A Teaching Health Center (THC) is an entity that (1) is a community based, ambulatory patient care center and (2) operates a primary care residency program (i.e., an approved graduate medical residency training program in family medicine, internal medicine, pediatrics, internal medicine-pediatrics, obstetrics and gynecology, psychiatry, general dentistry, pediatric dentistry, or geriatrics). THCs may be located in FQHCs; community mental health centers; RHCs; health centers operated by the Indian Health Service, an Indian tribe or tribal organization, or an urban Indian organization; and Title X family planning programs.

**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 (IHS) through, or provided for in, a contract or compact with the IHS under the Indian Self-Determination and Education Assistance Act (25 USC 450 et. seq.).

**Unencumbered License** – An unencumbered license means a license that is not revoked, suspended, or made probationary or conditional by the State licensing or registering authority as the result of disciplinary action.