



National Health Service Corps Loan Repayment Program

Full- & Half-Time Service Opportunities

Fiscal Year 2023 Application & Program Guidance

February 2023

Application Submission Deadline: April 25, 2023, 7:30 p.m. ET

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, 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 National Health Service Corps Loan Repayment Program. Licensed primary care clinicians in eligible disciplines can receive loan repayment assistance through the National Health Service Corps Loan Repayment Program. In exchange for loan repayment, you must serve at least two years of service at the National Health Service Corps -approved site in a [Health Professional Shortage Area](#).

Eligible Applicants:	Clinicians who provide patient care under the following disciplines and specialties: <ul style="list-style-type: none">• Primary Care Medical• Dental• Behavioral & Mental Health
Funding:	Full-time service: Up to \$50,000 for a two-year initial term Half-time service: Up to \$25,000 for a two-year initial term
Service Obligation:	You have a choice of service options: <ul style="list-style-type: none">• Two-year full-time clinical practice at a National Health Service Corps-approved site.• Two-year half-time clinical practice at a National Health Service Corps-approved site approved site.
National Health Service Corps Service Site Connector:	Visit the Health Workforce Connector
Application Deadline:	April 25, 2023



A Letter from Luis Padilla, MD

Dear Applicant,

Thank you for your consideration and time in applying to a [National Health Service Corps Loan Repayment Program](#). 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 we move forward, we need clinicians like you who are committed to serving in communities that need you most. In exchange, we will pay part and, in some cases, all your health professional student loan debt.

As a former National Health Service Corps scholar, I completed my service obligation at a large health center network in Washington, D.C., so I understand how busy you are. To that end, we have streamlined the application process to make it easier for you to [compare programs](#) and apply to the one that is a good fit for you.

Again, thank you for taking time to read each program's Application and Program Guidance and consider applying.

Sincerely,

/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 medical, nursing, dental, and behavioral/mental health clinicians in eligible communities of need designated as Health Professional Shortage Areas. The information that applicants supply will be used to evaluate their eligibility, qualifications, and suitability for participating in the National Health Service Corps Loan Repayment Program. In addition, information from other sources will be considered (e.g., credit bureau reports and National Practitioner Data Bank 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 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 required, except for the replies to questions related to Race/Ethnicity (Section 3 of the online application for National Health Service Corps Loan Repayment Program). An application may be considered incomplete if all required information is not submitted with the application.

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 Program Overview

For more than five decades, the National Health Service Corps has been working to match dedicated health professionals with communities across the country with the greatest need for their services. The National Health Service Corps seeks primary care clinicians with demonstrated interest in serving the nation's medically underserved and offers loan repayment in return for clinical practice in communities identified as Health Professional Shortage Areas. As many National Health Service Corps members have in the past, we hope that because of this experience, you will continue to practice in underserved communities beyond your service obligation.

The National Health Service Corps has three Loan Repayment Programs:

- The National Health Service Corps Loan Repayment Program
- The National Health Service Corps Substance Use Disorder Workforce Loan Repayment Program
- The National Health Service Corps Rural Community Loan Repayment Program

You can only participate in one of these programs at a time. If you apply for and are eligible for more than one of these programs, the National Health Service Corps team will contact you to determine which program you prefer. However, the National Health Service Corps cannot guarantee that you will be offered an award under your preferred National Health Service Corps program.

Under the National Health Service Corps Loan Repayment Programs, the Secretary of Health and Human Services ("Secretary") will repay up to \$50,000 of the graduate and/or undergraduate educational loans of applicants selected to be participants in the program. In return for these loan repayments, applicants must agree to provide primary health services in a Health Professional Shortage Area (designated by the Secretary). An applicant becomes a participant in the Loan Repayment Program after their contract is signed by the applicant and by the Secretary or their designee. The National Health Service Corps Loan Repayment Program's contract means the agreement, which is signed by an applicant and the Secretary, for the Loan Repayment Program wherein the applicant agrees to accept repayment of health professions educational loans and to serve in accordance with the provisions of section 338B of the Act and this subpart for a prescribed period of obligated service.

Application and Program Guidance

You (the applicant) are responsible for reading and complying with the instructions included in this Application and Program Guidance (Guidance) in its entirety before proceeding with your application. The Guidance explains in detail the obligations of individuals selected to participate in the National Health Service Corps Loan Repayment Program. 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 award.

What's New for 2023

- For Fiscal Year 2023, we expect to make approximately 1,700 new awards to health professionals committed to serving in underserved communities and rural areas.
- In addition to placing Loan Repayment Program members 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 Areas¹, located within primary care Health Professional Shortage Areas to distribute maternity care health professionals. Maternity care health professionals are obstetricians/gynecologists, family medicine physicians who practice obstetrics on a regular basis, and certified nurse midwives. Maternity care health professionals will be placed using either the primary care Health Professional Shortage Area score or the Maternity Care Target Areas, whichever is higher.
- The National Health Service Corps Loan Repayment Program will continue to have designated funding to support health professions committing to provide primary health services in Indian Health Service facilities, Tribally Operated 638 Health Programs, and Urban Indian Health Programs.²

Key Application Dates

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

- **Applications Open:** February 28, 2023
- **Application Submission Deadline:** April 25, 2023
- **Notification of Award:** September 30, 2023
- **Employment Start Date:** July 18, 2023³
- **Scholars Service Obligation Completion Date:** July 31, 2023
- **Contract Termination Deadline:** 60 days from the effective date of the contract, OR

¹ Maternity Care Target Areas are authorized under Section 332(k)(1) of the Public Health Service Act.

² The Appropriations Act, 2023 dedicates \$15,000,000 for making payments under the National Health Service Corps Loan Repayment Program to individuals who provide primary health services in Indian Health Service facilities, Tribally Operated 638 Health Programs, and Urban Indian Health Programs.

³ An exception applies to National Health Service Corps and Nurse Corps Scholars who will complete their service obligation by July 31, 2023.

at any time if the individual who has been awarded such contract has not received funds due under the contract and the individual submits a written request to terminate the contract.

Eligible Primary Care Providers

The National Health Service Corps Loan Repayment Program provides primary care providers assistance with repayment of their outstanding qualifying educational loans in return for providing culturally competent primary health care services to underserved populations in Health Professional Shortage Areas for the length of the required service commitment. The Secretary determines Health Professional Shortage Areas for the following categories: primary care, dental, mental, and behavioral health, and maternal health.

The National Health Service Corps eligible primary care providers include health professionals trained and licensed in the following disciplines:

Primary Care

Disciplines	Specialty
Physicians <ul style="list-style-type: none"> • <i>Allopathic</i> • <i>Osteopathic</i> 	<ul style="list-style-type: none"> • <i>Family Medicine</i> • <i>General Internal Medicine</i> • <i>General Pediatrics</i> • <i>Geriatrics</i>
Physician Assistants Nurse Practitioners	<ul style="list-style-type: none"> • <i>Adult</i> • <i>Family</i> • <i>Pediatric</i> • <i>Women’s Health</i> • <i>Geriatrics</i>

Dental

Disciplines	Specialty
Dentists <ul style="list-style-type: none"> • <i>Doctor of Dental Surgery</i> • <i>Doctor of Medical Dentistry</i> 	<ul style="list-style-type: none"> • <i>General Dentistry</i> • <i>Pediatric Dentistry</i>
Dental Hygienists	<ul style="list-style-type: none"> • <i>N/A</i>

Mental Health

Disciplines	Specialty
Physicians <ul style="list-style-type: none"> • <i>Allopathic</i> • <i>Osteopathic</i> 	<ul style="list-style-type: none"> • <i>Psychiatry (Both General Child and Adolescent Psychiatrists are eligible)</i>
Health Service Psychologists Licensed Clinical Social Workers Psychiatric Nurse Specialists Marriage and Family Therapists Licensed Professional Counselors	<ul style="list-style-type: none"> • <i>N/A</i>
Nurse Practitioners Physician Assistants	<ul style="list-style-type: none"> • <i>Mental Health & Psychiatry</i>

Maternal Health

Disciplines	Specialty
Physicians <ul style="list-style-type: none"> • <i>Allopathic</i> • <i>Osteopathic</i> 	<ul style="list-style-type: none"> • <i>Family Medicine Physicians who practice obstetrics on a regular basis</i> • <i>Obstetrics/Gynecology</i>
Certified Nurse Midwives	<ul style="list-style-type: none"> • <i>N/A</i>

Clinical Practice Service Obligation and Loan Repayment Award Amounts

A National Health Service Corps applicant can apply for either:

(1) Up to \$50,000 in loan repayment and a 2-year Full-Time Clinical Practice service obligation. The National Health Service Corps will pay up to \$50,000 in exchange for an initial 2 years of full-time clinical practice to clinicians serving at a National Health Service Corps-approved service site with a Health Professional Shortage Area score.

For a more detailed definition of full-time clinical practice, see the [“Requirements for Full-Time or Half-Time Clinical Practice”](#) section.

(2) Up to \$25,000 in loan repayment and a 2-year Half-Time Clinical Practice service obligation. The National Health Service Corps will pay up to \$25,000 in exchange for an initial 2 years of half-time clinical practice to clinicians serving at a National Health Service Corps-approved service site with a designated Health Professional Shortage Area score. For a more detailed definition of half-time clinical practice, see the [“Requirements for Full-Time or Half-Time Clinical Practice”](#) section.

- **Note: Half-time practice is not available to those serving under the Private Practice Option;** see the [“Practice Agreement Types”](#) section.

Loan Repayment Program participants agree to apply all loan repayments received through the National Health Service Corps program to the participant’s qualifying graduate and/or undergraduate educational loans. By statute, **National Health Service Corps Loan Repayment Program funds are exempt from federal income and employment taxes.** Note that these funds are not included as wages when determining benefits under the Social Security Act.

NOTE: If an applicant’s outstanding balance of qualifying educational loans is less than the maximum award amount, the National Health Service Corps Loan Repayment Program will pay only the remaining balance. However, in such cases, the participant will remain obligated to complete the two-year service obligation.

To receive the award, the applicant must remain working at a National Health Service Corps-approved service site, located in a Health Professional Shortage Areas, designated for their discipline and primary care specialty throughout the contract period. A participant’s National Health Service Corps Loan Repayment Program contract obligation period becomes effective on the date it is countersigned by the Secretary or their designee. The last day of the contract is determined in whole years from the start date. For example, the last day of the contract period for a participant with a two-year full-time service contract that began on July 18, 2023, would be July 17, 2025.

HOW LOAN REPAYMENT AWARDS ARE DETERMINED

The National Health Service Corps Loan Repayment Program determines loan repayment awardees using rankings of Health Professional Shortage Areas, funding priorities and other selection factors.

Health Professional Shortage Area and Maternity Care Target Area Scoring

Health Professional Shortage Areas

The National Health Service Corps Loan Repayment Program statute requires that Corps clinicians work in Health Professional Shortage Areas of greatest need.

Through state Offices of Primary Care, data on primary care health professional capacity across each state is aggregated and reported to the Health Resources and Services Administration, which uses that information to identify Health Professional Shortage Areas and assign each Health Professional Shortage Area a score based on relative capacity need. These scores are included on the [Health Workforce Connector](#) – the higher the score, the greater the need.

The applications for those applicants who are determined to meet individual eligibility for the National Health Service Corps Loan Repayment Program, are prioritized and awarded based on descending order of the Health Professional Shortage Area score for the applicant’s site of service (i.e., your work site).

If an applicant is serving or will serve at multiple National Health Service Corps-approved service sites, with differing Health Professional Shortage Area scores, the lowest score will be used to determine the order in which the application will be reviewed. Health Professional Shortage Area data as of the application submission deadline will be used for the Fiscal Year 2023 award cycle. Some participants may be required to serve in specific types of Health Professional Shortage Areas. For example, mental health providers will be evaluated, and slots allocated based on mental Health Professional Shortage Area scores.

Maternity Care Target Areas

A Maternity Care Target Area is a geographic area within a primary care Health Professional Shortage Area that has a shortage of maternity care health professionals. The higher the Maternity Care Target Area score, the greater the need for maternity care health professionals. The National Health Service Corps Loan Repayment Program will review and approve applications from maternity care health professionals by descending Health Professional Shortage Area or Maternity Care Target Area score, whichever is higher, and based on the funding priorities identified below. Maternity care health professionals are obstetricians/gynecologists, family medicine physicians who practice obstetrics on a regular basis, and certified nurse midwives.

Funding Priorities

Consistent with the National Health Service Corps enabling statute, priorities in funding will be applied to eligible and qualified applicants as follows:

- **Current (or former) National Health Service Corps Participants with Remaining Eligible Loans Who are Seeking to Extend their Service Obligation.** First, previous National Health Service Corps members include scholarship recipients and former participants of the various National Health Service Corps Loan Repayment Programs who have completed their service obligation and continue to have eligible student loans.
- **Likely to Remain Practicing in a Health Professional Shortage Area.** Consistent with the governing statute, the National Health Service Corps will also give priority to an applicant who has (and whose spouse, if any, has) characteristics that indicate a higher likelihood of continuing to practice in a Health Professional Shortage Area after the service obligation is completed. The program will assess the applicant’s education, training, and experience in working with underserved populations by considering the following factors to determine this priority:
 - a. **Applicants who have completed a Primary Care Training and Enhancement⁴ :** Training Primary Care Champions Program, a postgraduate medical or dental training program funded by Health Resources Services Administration through the Teaching Health Center Graduate Medical Education⁵ Payment Program, and a Health Resources Services Administration-funded Advanced Nursing Education Nurse Practitioner Residency Program,⁶ or Advanced Nursing Education Nurse Practitioner Residency Integration Program,⁷ or a Health Resources Services Administration-funded Addiction Medicine Fellowship.⁸
 - b. **Disadvantaged Background** (see the “Definitions” section). Consistent with the governing statute, the National Health Service Corps will also give priority to an applicant who has (and whose spouse, if any, has) characteristics that indicate a higher likelihood of continuing to practice in a Health Professional Shortage Area after the service obligation is completed, and who comes from a disadvantaged background. The applicant may submit certification from their school on the National Health Service Corps -approved form that they: (i) were identified as having

⁴ The Primary Care Training and Enhancement: Training Primary Care Champions program is authorized under Section 747(a) of the Public Health Service Act (42.U.S.C. 293k(a)). Funding was awarded under Notice of Funding Opportunity number HRSA-18-013.

⁵ The Teaching Health Center Graduate Medical Education Program is authorized under Section 340H of the Public Health Service Act (42 U.S.C. § 256h), as amended. Funding was awarded under Notice of Funding Opportunity number HRSA-20-011.

⁶ The Advanced Nursing Education Nurse Practitioner Residency Program⁶ or Advanced Nursing Education Nurse Practitioner Residency Integration Program is authorized by 42 U.S.C § 296j (Section 811 of the Public Health Service Act). Funding was awarded under Notice of Funding Opportunity number HRSA-19-001.

⁷ The Advanced Nursing Education Nurse Practitioner Residency Program⁷ or Advanced Nursing Education Nurse Practitioner Residency Integration Program is authorized by 42 U.S.C § 296j (Section 811 of the Public Health Service Act). Funding was awarded under Notice of Funding Opportunity number HRSA-20-118

⁸The Addiction Medicine Fellowship program is authorized under Section 760(a)(1) of the Public Health Service Act (42 U.S.C. § 294k(a)(1)). Funding was awarded under Notice of Funding Opportunity number HRSA-20-013.

a “disadvantaged background” based on environmental and/or economic factors, or (ii) received a federal Exceptional Financial Need Scholarship. Applicants may also self-attest to having a disadvantaged background by uploading a document that validates that they meet the criteria included on the disadvantaged background form. (Examples of documents that would satisfy this requirement include: a Federal student aid report, etc.).

APPLICATION ELIGIBILITY REQUIREMENTS

To be eligible for a National Health Service Corps Loan Repayment Program award, an applicant must:

1. Be a U.S. citizen (either U.S. born or naturalized) or U.S. national.
2. Have a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration in the discipline in which they are applying to serve.
3. Participate or be eligible to participate as a provider in the Medicare, Medicaid, and Children’s Health Insurance Programs, as appropriate.
4. National Health Service Corps Loan Repayment Program participants should expect to serve their obligations as salaried, non-federal employees of a public or private entity approved by the National Health Service Corps. However, an applicant must be eligible to hold an appointment as a Commissioned Officer of the Public Health Service or as a federal civil servant. For more information, visit Commissioned Corps of the U.S. Public Health Service.
5. Be employed by, or have accepted a position at, a National Health Service Corps - approved site where employment and provision of care to patients will begin no later than July 18, 2023.
6. Submit a complete application as set forth in the [“Completing an Application”](#) section in this Guidance. Completed applications must be received on or before **April 25, 2023, at 7:30 p.m. ET.**

Training and Licensure Requirements

National Health Service Corps Loan Repayment Program applicants must demonstrate satisfactory professional competence, professional conduct, and meet discipline/specialty-specific education, training, and licensure requirements, as described below.

Applicants must have a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration, to practice in accordance with state

requirements; practice in accordance with national certification organization standards and, in the state where their National Health Service Corps-approved service site is located.⁹

NOTE: Clinicians who are in residency programs may apply to the National Health Service Corps Loan Repayment Program with a provisional license; however, they must possess a current, full, permanent, unencumbered, unrestricted health professional license before accepting a National Health Service Corps Loan Repayment Program award.

The National Health Service Corps Loan Repayment Program reserves the right to request documentary proof of completion of discipline-specific advanced training (medical residency, certification, fellowships, etc.), licensure status, and any other requirement set forth below. While an applicant may be licensed in the state of intended practice, there may be additional requirements identified below that must be met in order to be eligible for the National Health Service Corps. See, for example, the “[Telehealth and Home Health Policies](#)” section for licensure requirements pertaining to participants providing telehealth services.

Required Credentials for Eligible Disciplines

1. Primary Medical Care

All Primary Care applicants that fall under these disciplines should refer to the “[Training and Licensure Requirements](#)” section above.

- *Allopathic or Osteopathic Physicians* must have:

i. Education Requirement

A certificate of completion of an allopathic or osteopathic medicine at one of the following accredited schools located in a state, the District of Columbia, or a U.S. territory:

A school of allopathic medicine accredited by the Liaison Committee on Medical Education.

-OR-

A school of osteopathic medicine accredited by the American Osteopathic Association Commission on Osteopathic College Accreditation.

ii. Certification Requirement

⁹ Applicants who intend to practice under the National Health Service Corps Loan Repayment Program as (i) federal employees, (ii) federal contractors, or (iii) employees of a tribal health program in a state in which the tribal health program provides services described in its contract must have a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) in a state.

Completed a residency program in a primary care specialty, approved by the Accreditation Council for Graduate Medical Education or the American Osteopathic Association.

-AND-

iii. Licensure Requirement

A current, full, permanent, unencumbered, and unrestricted health professional license, certificate, or registration, as applicable, to practice as an allopathic or osteopathic physician as required by applicable state or federal law.

The National Health Service Corps-approved specialties for primary medical care physicians are family practice, obstetrics/gynecology, general internal medicine, geriatrics, and general pediatrics.

Psychiatrists must meet the qualifications for physicians as listed above but are required to serve exclusively in mental Health Professional Shortage Areas.

Physicians who meet the above residency training and licensure requirements may serve at a National Health Service Corps-approved service site providing geriatric services if they have completed discipline specific advanced training in geriatrics. This includes, but is not limited to, a residency, fellowship, or certification in geriatric medicine. Documentation of appropriate geriatrics training and certification is required when completing the online application and will be reviewed by the National Health Service Corps to determine whether the training or certification qualifies.

- *Physician Assistants must have:*

i. Educational Requirement

A certificate of completion or an associate, bachelor's, or master's degree from a physician assistant educational program accredited by the Accreditation Review Commission on Education for the Physician Assistant at a college, university, or educational institution that is accredited by a U.S. Department of Education nationally recognized accrediting body or organization.

-AND-

ii. Certification Requirement

National certification by the National Commission on Certification of Physician Assistants.

-AND-

iii. Licensure Requirement

A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration, as applicable, to practice as a physician assistant as required by applicable state or federal law.

The National Health Service Corps-approved practice areas for physician assistants are adult, family, geriatric, psychiatry, mental health, and women’s health.

Physician Assistants who meet the above education, training, and licensure requirements, and provide **primary health care services**, must serve in a primary care Health Professional Shortage Area.

- Nurse Practitioners must have:

i. Educational Requirement

A master’s degree, post-master’s certificate, or doctoral degree from a school accredited by the National League for Nursing Accrediting Commission or the Commission on Collegiate Nursing Education, in one of these primary care nurse practitioner specialties: adult, family, pediatric, women’s health, or geriatrics.

-AND-

ii. Certification Requirement

National certification by the American Nurses Credentialing Center, the American Academy of Nurse Practitioners, the Pediatric Nursing Certification Board (formerly the National Certification Board of Pediatric Nurse Practitioners and Nurses), or the National Certification Corporation in one of these primary care nurse practitioner specialties: adult, family, pediatric, women’s health, or geriatrics.

-AND-

iii. Licensure Requirement

A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration, as applicable, to practice as a nurse practitioner as required by applicable state or federal law.

The National Health Service Corps-approved specialties for Nurse Practitioners are adult, family, pediatric, psychiatric-mental health, geriatrics, and women’s health.

Nurse Practitioners who meet the above education, training, and licensure requirements, and **provide primary** health care services, must serve in a primary care Health Professional Shortage Area.

- Certified Nurse Midwives must have:

i. Educational Requirement

A master’s degree or post-baccalaureate certificate from a school accredited by the American College of Nurse Midwives.

-AND-

ii. Certification Requirement

National certification by the American Midwifery Certification Board (formerly the American College of Nurse Midwives Certification Council).

-AND-

iii. Licensure Requirement

A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration, as applicable, to practice as a certified nurse midwives as required by applicable state or federal law.

2. Primary Care - Dental Providers

- General Dentists must have:

i. Educational Requirement

A Doctor of Dental Surgery or Doctor of Medicine in Dentistry degree from a program accredited by the American Dental Association, Commission on Dental Accreditation.

-AND-

ii. Licensure Requirement

A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration, as applicable, to practice as a general dentist as required by applicable state or federal law.

- Pediatric Dentists must have:

i. Educational Requirement

A Doctor of Dental Surgery or Doctor of Medicine in Dentistry degree from a program accredited by the American Dental Association, Commission on Dental Accreditation.

-AND-

Completed a 2-year training program in the specialty of pediatric dentistry that is accredited by the American Dental Association, Commission on Dental Accreditation.

-AND-

ii. Licensure Requirement

A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration, as applicable, to practice as a pediatric dentist as required by applicable state or federal law.

- Registered Dental Hygienists must have:

i. Educational Requirement

Graduated from a 4-year program accredited by the American Dental Association, Commission on Dental Accreditation, with a bachelor's degree in dental hygiene

-OR-

Graduated from a 2-year dental hygiene training program accredited by the American Dental Association, Commission on Dental Accreditation with a diploma, certificate, or associate degree;

-AND-

ii. Certification Requirement

Successfully passed the National Board of Dental Hygiene Examination.

-AND-

iii. Licensure Requirement

A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration, as applicable, to practice as a registered dental hygienist as required by applicable state or federal law.

General Dentists, Pediatric Dentists, and Registered Dental Hygienists must serve in dental Health Professional Shortage Areas.

3. Primary Care - Behavioral/Mental Health Providers

The National Health Service Corps recognizes that states have varying educational, experience and testing requirements for the licensing of behavioral/mental health clinicians. The National Health Service Corps requires that participants (1) practice in accordance with state requirements, (2) practice in accordance with national certification organization standards, and (3) **practice independently** and **without supervision** in the state where they are employed.

- Psychiatrists must have:

i. Educational Requirement

The qualifications for Allopathic or Osteopathic Physicians as stated in section 1 above.

-AND-

ii. Certification Requirement

Complete a psychiatry residency program approved by the Accreditation Council for Graduate Medical Education or the American Osteopathic Association.

-AND-

iii. Licensure Requirement

A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration, as applicable, to practice as a psychiatrist as required by applicable state or federal law; and

Serve exclusively in a mental Health Professional Shortage Areas.

- Physician Assistants with a mental health specialty must have:

i. Educational Requirement

A certificate of completion or an associate, bachelor's, or master's degree from a physician assistant educational program accredited by the Accreditation Review Commission on Education for the Physician Assistant at a college, university, or educational institution that is accredited by a U.S. Department of Education nationally recognized accrediting body or organization.

-AND-

ii. Certification Requirement

National certification by the National Commission on Certification of Physician Assistants.

-AND-

iii. Licensure Requirement

A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration, as applicable, to practice as a physician assistant as required by applicable state or federal law.

- Health Service Psychologists must have:

i. Educational Requirement

A doctoral degree (Doctor of Philosophy. or equivalent) directly related to full professional work in clinical or counseling psychology from a program accredited by the American Psychological Association, Commission on Accreditation.

-AND-

ii. Certification Requirement

Passed the Examination for Professional Practice of Psychology; the ability to practice independently and unsupervised as a health service psychologist.

-AND-

iii. Licensure Requirements

A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration, as applicable, to practice as a health service psychologist independently and without direct clinical supervision as required by applicable state or federal law; and

Serve exclusively in a mental Health Professional Shortage Areas.

Health Service Psychologists who work at schools that are National Health Service Corps-approved service sites are eligible to participate in the National Health Service Corps Loan Repayment Program, if they meet all other requirements listed above, are primarily engaged in direct clinical and counseling services, and are able to meet the clinical practice requirements for the *entire* calendar year (see the “[Understanding the Service Obligation](#)” and “[Requirements for School-Based Clinics](#)” sections). Psychologists focused on career or guidance counseling are **not** eligible to participate in the National Health Service Corps Loan Repayment Program.

- Licensed Clinical Social Workers must have:

i. Educational Requirement

A master's degree or doctoral degree in social work from a school accredited by the Council on Social Work Education and affiliated with an educational institution accredited by the U.S. Department of Education nationally recognized accrediting body.

-AND-

ii. Certification Requirements

Successfully passed the Association of Social Work Boards Clinical or Advanced Generalist licensing exam prior to July 1, 1998, or the Association of Social Work Boards Clinical Exam on or after July 1, 1998.

-OR-

Successfully passed the License Clinical Social Worker Standard Written Examination and the Clinical Vignette Examination; and completed state required number of years or hours of clinical social work experience under the supervision of a licensed independent social worker and passed the clinical level of the Association of Social Work Boards Clinical exam.

-AND-

iii. Licensure Requirements

A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration, as applicable, to practice as a license clinical social worker independently and without direct clinical supervision as required by applicable state or federal law

Serve exclusively in a mental Health Professional Shortage Areas.

- Psychiatric Nurse Specialists must have:

i. Educational Requirement

A baccalaureate or higher degree in nursing from a program accredited by the National League for Nursing Commission for Nursing Education Accreditation.

-AND-

ii. Certification Requirement

Certification by the American Nurses Credentialing Center as a Psychiatric and Mental Health Nurse, Clinical Specialist in Adult Psychiatric and Mental Health

Nursing, or Clinical Specialist in Child and Adolescent Psychiatric and Mental Health Nursing.

-AND-

iii. Licensure Requirement

A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration, as applicable, to practice as a psychiatric nurse specialist or a registered nurse independently and without direct clinical supervision as required by applicable state or federal law; and

Serve exclusively in a mental Health Professional Shortage Areas.

- Marriage and Family Therapists must have:

i. Educational Requirement

A master's or doctoral degree in marriage and family therapy from a program accredited by the American Association for Marriage and Family Therapy, Commission on Accreditation for Marriage and Family Therapy Education or a graduate degree in another mental health field (psychiatry, psychology, clinical social work, psychiatric nursing, etc.) and completed a Commission on Accreditation for Marriage and Family Therapy Education accredited postgraduate degree clinical training program in marriage and family therapy.

-AND-

ii. Certification Requirement

At least 2 years of postgraduate supervised clinical experience as a marriage family therapist.

-OR-

Clinical Fellow membership with the American Association for Marriage and Family Therapy.

-OR-

Successfully passed the Marriage Family Therapist Standard Written Examination.

-AND-

iii. Licensure Requirement

A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration, as applicable, to practice as a marriage family therapist independently and without direct clinical supervision as required by applicable state or federal law; and

Serve exclusively in a mental Health Professional Shortage Areas.

- Licensed Professional Counselors must have:

i. Educational Requirements

A master’s degree or higher degree with a major study in counseling from a school accredited by a U.S. Department of Education nationally recognized regional or state institutional accrediting agency; and
Have at least 2 years of postgraduate supervised counseling experience.

-AND-

ii. Certification Requirements

No additional certifications required.

-AND-

iii. Licensure Requirements

A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration, as applicable, to practice as a licensed professional counselor independently and without direct clinical supervision as required by applicable state or federal law.

-OR-

If an licensed professional counselor license, certificate or registration is not available in the state of intended practice, have a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration, as applicable, to practice independently and unsupervised as a Licensed Mental Health Counselor (or as another discipline meeting the licensed professional counselor educational requirements) in a state and be practicing independently and unsupervised as required by applicable state or federal law (e.g. licensed mental health counselor can apply as an licensed professional counselor); and

Serve exclusively in a mental Health Professional Shortage Areas.

Licensed Professional Counselors who work at schools that are National Health Service Corps-approved service sites are eligible to participate in the National Health Service Corps Loan Repayment Program, so long as they meet all other requirements listed above, and are able to meet the clinical practice requirements for the *entire* calendar year (see the “[Understanding the Service Obligation](#)” and “[Requirements for School-Based Clinics](#)” sections). Career or guidance counselors are *not* eligible to participate in the National Health Service Corps Loan Repayment Program.

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 inquiry¹⁰ with the credit bureaus prior to making the award decision. National Health Service Corps Loan Repayment Program 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:
 - 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 as **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, unless the obligation was subsequently satisfied.
 - 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) **Do not have negative report on the National Practitioner Data Bank.** The National Health Service Corps will request and review the applicant’s National Practitioner Data Bank report.

¹⁰ 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/>).

- (3) **Are not in breach of any service obligation.** National Health Service Corps Loan Repayment Program applicants will not be selected for an award if they are in breach of a health professional service obligation to a federal, state, or other entity.
- (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 service obligation.** Participants who subsequently enter other service obligations (e.g., State Loan Repayment Program) will be subject to the breach of contract provision (see the [“Breaching the National Health Service Corps Loan Repayment Program Contract”](#) section).

EXCEPTIONS:

- a. Applicants who are already obligated to a federal, state, or other entity for professional practice or service may be eligible for the National Health Service Corps Loan Repayment Program if they will completely satisfy that obligation by one of the following dates below:
- National Health Service Corps Scholarship Program and Nurse Corps Scholarship Program: July 31, 2023.
 - One of the National Health Service Corps Loan Repayment Programs and Nurse Corps Loan Repayment Program¹¹: April 25, 2023.
 - All other obligations (e.g., active military duty, State Loan Repayment Program, Indian Health Service Loan Repayment Program): July 18, 2023.
- b. Members of a Reserve component of the armed forces or National Guard who are not on active duty prior to receiving a Loan Repayment Program award **are** eligible for the program. Reservists should understand the following:
- Military training or service performed by reservists will not satisfy the National Health Service Corps service obligation. If an applicant is selected who must also perform military training and/or service, the National Health Service Corps participant should request a service obligation suspension if their military training and/or service in combination with the participant’s other absences from the service site, will exceed seven weeks per service year. With a suspension, the National Health Service Corps Loan Repayment Program service obligation end date will be extended to compensate for the break in National Health Service Corps service.
 - If the reservist is deployed, post-deployment, they are expected to return to the National Health Service Corps service site where they were serving prior to deployment. If unable to do so, the reservist must request a transfer to

¹¹ Applicants who have previously completed their service obligation under the National Health Service Corps Substance Use Disorder Workforce Loan Repayment Program or the Rural Community Loan Repayment Program must meet the discipline eligibility criteria for the National Health Service Corps Loan Repayment Program.

another National Health Service Corps-approved service site. If the reservist fails to seek a transfer and subsequently refuses to accept a National Health Service Corps assignment to another service site, they will be placed in default of their service obligation.

- (5) **Are not currently excluded, debarred, suspended, or disqualified by a federal agency.** National Health Service Corps Loan Repayment Program 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 participating in the National Health Service Corps Loan Repayment Program, a participant must agree to provide immediate written notice to the National Health Service Corps Loan Repayment Program 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](#).

Qualifying and Non-Qualifying Educational Loan Types

A National Health Service Corps Loan Repayment Program 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 (i.e., private) student 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 an online application to the National Health Service Corps Loan Repayment Program.

If a National Health Service Corps participant obtains additional educational loans toward another health professions degree that will result in a **change in discipline** (e.g., a Licensed Professional Counselor obtains a doctorate in clinical psychology), they will need to apply to the National Health Service Corps as a new participant in a subsequent application cycle and will be reviewed competitively against other applicants. If a prior National Health Service Corps participant obtains additional educational loans within the discipline in which they performed their service obligation, those loans are not eligible for repayment.

Consolidated or refinanced loans may be considered for repayment, if they are from a government (federal, state, or local) or private student loan lender and include only qualifying educational loans of the applicant. If 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. For loans to remain eligible, applicants must keep their eligible educational loans segregated from all other debts. Eligible

educational loans consolidated with loans owed by any other person, such as a spouse or child, are ineligible for repayment.

Loans that do *not* qualify for loan repayment include, but are not limited to, the following:

- (1) Loans for which the applicant incurred a service obligation which will not be fulfilled before the deadline for submission of the National Health Service Corps Loan Repayment Program application (April 25, 2023).
- (2) Loans for which the associated documentation cannot identify that the loan was solely applicable to the undergraduate or graduate education of the applicant.
- (3) Loans not obtained from a government entity or private student loan lending institution. Most loans made by private foundations to individuals are not eligible for repayment.
- (4) Loans that have been repaid in full.
- (5) [Primary Care Loans](#).
- (6) Parent PLUS Loans (made to parents).
- (7) Personal lines of credit.
- (8) Loans subject to cancellation.
- (9) Residency and Relocation loans.
- (10) Credit card debt.

NOTE: Documentation of loans will be required. Applicants must provide documentation that proves that their educational loans were contemporaneous with the education received. Loan documentation will be verified by contacting lenders/holders and reviewing the applicant's credit report.

Eligible National Health Service Corps-Approved Site Types

National Health Service Corps -approved service sites (see the "[Definitions](#)" section) are health care facilities that generally provide outpatient primary health services to populations residing in urban or rural Health Professional Shortage Areas. Examples are included in the table below. For more information about site eligibility and necessary documentation, visit the [National Health Service Corps website](#).

The following types of sites may be eligible to become a National Health Service Corps-approved site: (See the [Health Workforce Connector](#) all National Health Service Corps-approved service sites).

Eligible National Health Service Corps-Approved Site Types

- Federally Qualified Health Care Centers
- Centers for Medicare & Medicaid Services Certified Rural Health Clinics
- Federally Qualified Health Care Centers look-alikes
- Mobile units and free clinics
- Indian Health Service Facilities, Tribally Operated 638 Health Programs, and Urban Indian Health Programs, including Indian Health Service hospitals and the outpatient clinics at Indian Health Service hospitals
- Community Mental Health Centers
- Federal and state correctional or detention facilities
- Critical Access Hospitals and affiliated outpatient clinics at Critical Access Hospitals
- State or local health departments
- Community outpatient facilities
- Private practices
- School-based clinics

The following are **not** eligible National Health Service Corps service sites, even if they are in a Health Professional Shortage Areas: county/local prisons, inpatient hospitals (except for Critical Access Hospitals or Indian Health Services hospitals), and other inpatient facilities. Clinics that limit care to veterans and active-duty military personnel (e.g., Veterans Administration Medical Centers and clinics, military bases, and civilian health care providers in the Tricare network) are also ineligible.

Comprehensive Primary Care and Behavioral Health Sites

In general, National Health Service Corps-approved service sites must be certified under the [Comprehensive Behavioral Health Services Certification process](#). Participants who are providing behavioral/mental health services in a certified, non-exempt National Health Service Corps behavioral health service site will only be provided an Loan Repayment Program award if the site can verify that it offers comprehensive primary behavioral/mental health care services (see the “[Definitions](#)” section). Acceptable documentation includes: affiliation agreements; memorandums of understanding/agreement; contracts; letters of referral; letters of support/commitment; or referral and follow-up policy statements.

Non-exempt National Health Service Corps behavioral health service sites must provide the following services directly, not through affiliation or referral: screening and assessment, treatment plans, and care coordination. For additional information regarding this requirement, including certification timelines for sites, refer to the National Health Service Corps [Behavioral Health Services Checklist Program Notification](#). The following National Health Service Corps-approved service sites are exempt from the Comprehensive Behavioral Health Services Certification process: Federally Qualified Health Care Centers (Health Center Grantees), Federally Qualified Health Care Centers look-alikes, Indian Health Service facilities, Tribally

Operated 638 Health Programs, Urban Indian Health Programs, federal prisons, and state prisons.

Inpatient Settings

Inpatient hospital settings (except Critical Access Hospitals and Indian Health Services Hospitals with affiliated outpatient clinics) are not eligible National Health Service Corps service sites. Thus, clinicians whose employment are fully in an inpatient setting are not eligible for a National Health Service Corps Loan Repayment Program award.

Critical Access Hospital and Indian Health Service Hospitals with Outpatient Clinics

Critical Access Hospitals and Indian Health Services Hospitals must have an affiliated outpatient primary care clinic and provide comprehensive primary care and related inpatient services. Both the Critical Access Hospitals and Indian Health Services Hospitals and their affiliated primary care clinics must submit separate site applications during the same application cycle. The sites must document how National Health Service Corps placement will be solely for primary care and certify compliance with the National Health Service Corps Site Agreement.

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 Assignment, 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 to the site. 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 participant works); (b) part of a group practice; (c) an independent contractor; or (d) a salaried employee of an eligible, National Health Service Corps-approved site who is not receiving salary and malpractice coverage at least equal to what they would receive as a Federal Civil Servant. 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 Assignment and Private Practice Agreement 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 the definition of “National Health Service Corps -approved Service Site” in the [“Definitions”](#) section). The Private Practice Option requires the individual to comply with the same billing requirements.

If an applicant is ...	and their salary and malpractice/tail coverage are...	they 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 Corp-approved site	<i>at least equal to what they would earn as a civilian employee of the U.S. Government</i>	Private Practice Assignment
NOT a federal employee but an employee of a National Health Service Corp-approved site	<i>less than what they would earn as a civilian employee of the U.S. Government</i>	Private Practice Option
NOT a federal employee but an independent contractor to a National Health Service Corps-approved site, or a member of a group practice in an eligible Health Professional Shortage Area site, or a solo practitioner in a National Health Service Corp-approved site	whatever income they earn or generate; whatever malpractice coverage they purchase or receive	Private Practice Option

Award and Withdrawal Process

Only the Secretary or their designee can grant a National Health Service Corps Loan Repayment Program award. Awards cannot be guaranteed or granted by the service site personnel, National Health Service Corps staff, a Primary Care Office, a Primary Care Association or any other person or entity.

Applicants selected as finalists will receive a Confirmation of Interest email with instructions to sign and return the National Health Service Corps Loan Repayment Program contract and to provide banking information to confirm their continued interest in the program and to facilitate the electronic transfer of the award funds if their contract is approved by the Secretary (or designee) and funds are awarded.

NOTE: After submitting a signed contract, an applicant may withdraw their application any time **before** a contract is countersigned by the Secretary or their designee (see the [“Application Review and Award Process”](#) section). After a contract has taken effect, the Secretary or their designee may terminate the contract under the circumstances set forth below (see the [“Contract Terminations”](#) section).

An applicant’s signature alone on the National Health Service Corps Loan Repayment Program contract document does not constitute a contractual agreement. The National Health Service Corps Loan Repayment Program contract becomes effective on the date it is countersigned by the Secretary or their designee, which is anticipated on or before **September 30, 2023**, although the contract can be countersigned at any time.

Once the National Health Service Corps Loan Repayment Program contract becomes effective, the applicant (now participant) will be provided with information for logging into the [Bureau of Health Workforce Customer Service Portal](#). This web-based system will allow each National Health Service Corps Loan Repayment Program participant to communicate with the National Health Service Corps and manage several customer service inquiries, such as contact information changes.

The award letter for the participant is located in the participant’s profile on the [Bureau of Health Workforce Customer Service Portal](#). The award letter will note the beginning and projected end dates of the service obligation (see the [“Completing an Application”](#) section for details).

Award funds are disbursed in the form of a one-time lump sum payment and will be electronically issued to the bank account provided by the participant approximately 90 days after the contract start date. Where the award amount is less than the maximum amount set forth in this *Guidance*, the payment will be calculated to include interest accrued during the period between the contract start date and the disbursement of funds.

Under the Treasury Offset Program, the Treasury Department is authorized to offset National Health Service Corps Loan Repayment Payment payments for delinquent federal and state debts, including delinquent child support payments.

Once a contract is in place, the National Health Service Corps Loan Repayment Program participant is required to participate in a “New Loan Repayment Program Awardee” webinar that will review program requirements. Participants will be notified by email of upcoming webinars and other training opportunities.

Contract Termination

An applicant becomes a participant in the National Health Service Corps Loan Repayment Program only upon entering into a contract with the Secretary. The contract becomes fully executed (and effective) on the date that the Secretary (or the Secretary’s designee) countersigns the contract. For Fiscal Year 2023 National Health Service Corps Loan Repayment Program contracts, Congress has provided that the Secretary may terminate a National Health Service Corps Loan Repayment Payment contract if the participant meets one of the following conditions:

- (1) Submits a written request to terminate the contract within sixty (60) days following the contract’s execution date **and** repays all Loan Repayment Program funds paid to, or on behalf of, the participant under that contract, OR
- (2) At any time if the individual who has been awarded such contract has not received funds due under the contract and the individual submits a written request to terminate the contract.

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 an representative outlining the process for returning the awarded funds.

Requests to terminate the contract after sixty (60) days will not be considered unless the individual who has been awarded such contract has not received funds due under the contract. 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.

Transitioning from the National Health Service Corps Scholarship Program to the National Health Service Corps Loan Repayment Program

National Health Service Corps Scholars completing their service obligation who wish to be considered for an Fiscal Year 2023 Loan Repayment Program award will be able to complete an

application by accessing their [Bureau of Health Workforce Customer Service Portal](#) account and submitting a complete application by the deadline April 25, 2023.

National Health Service Corps Scholarship Program participants intending to *remain* at the same National Health Service Corps-approved service site where they will complete their National Health Service Corps Scholarship Program service obligation are eligible to apply for the National Health Service Corps Loan Repayment Program, so long as the scholarship obligation will be fulfilled on or before July 31, 2023. Scholar applicants will receive [funding priority](#).

Scholars who intend to transfer to another National Health Service Corps-approved service site must complete their National Health Service Corps Scholarship Program obligation at their current National Health Service Corps-approved site by July 31, 2023. When completing the National Health Service Corps Loan Repayment Program application, scholar applicants who intend to transfer to a new service site will need to submit the new site for the National Health Service Corps Loan Repayment Program so that Health Resources Services Administration can verify future employment.

UNDERSTANDING THE SERVICE OBLIGATION

To qualify for the National Health Service Corps Loan Repayment Program, applicants must either: 1) be working at a National Health Service Corps-approved service site or 2) have accepted an offer of employment at a National Health Service Corps-approved service site by the date they submit their application, which must be by April 25, 2023. If the applicant's site is not currently an National Health Service Corps-approved site the applicant is not eligible to apply for or participate in the National Health Service Corps Loan Repayment Program.

Note: The National Health Service Corps is not accepting new site applications that would allow clinician eligibility during the National Health Service Corps Loan Repayment Program application cycle covered by this *Guidance*. New site application cycles will be announced on the [National Health Service Corps website](#).

A participant's Loan Repayment Program service obligation begins on the date that the National Health Service Corps Loan Repayment Program contract becomes effective, which is on the date it is countersigned by the Secretary or their designee. The participant's award letter will note the beginning and projected end dates of the service obligation. In addition, this information is contained in the participant profile on the [Bureau Of Health Workforce Customer Service Portal](#). Participants will not receive service credit for any employment at a National Health Service Corps-approved service site prior to the effective date of their National Health Service Corps Loan Repayment Program contract.

The last day of the service obligation is determined in whole years from the start date. For example, the last day of service for a participant with a two-year full-time service obligation that began on July 18, 2023, would be July 17, 2025. Adjustments in the end date (i.e., extensions) will be made by the National Health Service Corps if a participant is away from the

National Health Service Corps-approved service site for more than seven weeks (roughly 35 workdays) per service year (see the [“Worksite Absences”](#) section).

Requirements for Full-Time or Half-Time Clinical Practice

Every participant is 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 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. 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 per week may be compressed into no less than 4 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 (below), participants must spend a designated minimum number of hours/weeks 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 workweek. Also, time spent “on call” will not be counted towards the service obligation, except to the extent the provider is providing patient care during that period. Additional rules apply based on discipline and practice location. For these rules, see the [“Full-Time Clinical Practice Requirements, by Discipline”](#) section.

- (2) Half-Time Clinical Practice. Half-time clinical practice is defined, for the purposes of the National Health Service Corps, as 20-39 hours/per week, for a minimum of 45 weeks each service year. The minimum 20 hours/week may be compressed into no less than 2 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 (below), participants must spend a designated minimum number of hours/weeks 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 workweek. Also, time spent “on call” will not be counted towards the service obligation, except to the extent the provider is providing patient care during that period. Additional rules apply based on discipline and practice location. For these rules, see the [“Half-Time Clinical Practice Requirements, by Discipline”](#) section.

The following definitions apply to both full-time and half-time clinical practice:

- *Clinical-related administrative, management or other activities* may include charting, administrative 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 also considered primarily administrative, and National Health Service Corps Loan Repayment Program applicants serving in such a capacity should keep in mind that they cannot count more than 4 hours per week of administrative and/or management time (2 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).

- *Teaching activities*, to qualify as clinical practice, National Health Service Corps Loan Repayment Program participants engaged in teaching activities must provide clinical education to students and residents in their area of expertise. All teaching must be conducted as directed by the National Health Service Corps-approved service site, subject to the National Health Service Corps limits on the number of hours per week allowed for teaching (see the "[Full-Time Clinical Practice Requirements, by Discipline](#)" or "[Half-Time Clinical Practice Requirements, by Discipline](#)" sections, as applicable). The clinical education may:
 - (1) Be conducted as part of an accredited clinical training program;
 - (2) Include the clinical supervision of a student/resident that is required for that student/resident to receive a license under state law; or
 - (3) Include mentoring that is conducted as part of the Health Careers Opportunity Program, or the Centers of Excellence Program.
- Clinical service provided by National Health Service Corps participants while a student/resident observes should be counted as patient care, not teaching, as the National Health Service Corps Loan Repayment Program participant is treating the patient.

Full-Time Clinical Practice Requirements, by Discipline

(1) Medical Providers

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 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, and other community-based settings) as directed by the approved site(s), or performing clinical related administrative activities up to 4 hours/week.

If serving under an Federal Assignment or Private Practice Agreement and working in a Health Resources 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), 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) or performing clinical-related administrative activities up to 4 hours/week.

If working in an Indian Health Services 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 Services Hospital or a Critical Access Hospital-affiliated outpatient clinic. Of the minimum 24 hours/week spent providing patient care, no more than 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 Services Hospital or a Critical Access Hospital or the Indian Health Services Hospital or a Critical Access Hospital-affiliated outpatient clinic or performing clinical-related administrative activities up to 4 hours/week. Applicants must list both the Indian Health Services Hospital or a Critical Access Hospital and the affiliated outpatient clinic in their application.

- a. **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 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, and other community-based settings) as directed by the approved site(s), or performing clinical related administrative activities up to 4 hours/week.

If serving under a Federal Assignment or Private Practice Agreement and working in a Health Resources 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), may be 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 up to 4 hours/week.

If working in an Indian Health Services Hospital or a Critical Access Hospital, with an affiliated outpatient clinic at least 24 hours/week must be spent providing patient care in the hospital-affiliated outpatient clinic during normally scheduled office hours. Of the minimum 24 hours spent providing patient care, no more than 8 hours per week may be spent in a teaching capacity. The remaining 16 hours/week are spent providing patient care at the Indian Health Services Hospital or a Critical Access Hospital or the Indian Health Services Hospital or a Critical Access Hospital-affiliated outpatient clinic, or performing clinical-related administrative activities (limited to four hours/week).

(2) Dental Providers

a. 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 8 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 up to 4 hours/week.

If serving under an Federal Agreement or Private Practice Agreement and working in a Health Resources 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), 8 hours/week of which may be spent providing patient care in an approved alternative setting to address continuity of care (e.g., shelter) or performing clinical-related administrative activities up to 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 8 hours/week may be spent in a teaching capacity, in an alternative setting to address continuity of care (e.g., shelter) as directed by the approved sites, or performing clinical-related administrative activities up to 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 an Federal Assignment or Private Practice Agreement and working in a Health Resources 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 8 hours/week may be spent providing patient care in an approved alternative setting (e.g., shelter) or performing clinical-related administrative activities up to 4 hours/week.

If working in an Indian Health Services 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 Services Hospital or a Critical Access Hospital with an affiliated outpatient clinic. The remaining 16 hours/week are spent providing patient care at the Indian Health Services Hospital or a Critical Access Hospital or the Indian Health Services Hospital or a Critical Access Hospital-affiliated outpatient clinic, or up to 4 hours/week performing clinical-related administrative activities. Applicants must list both the Indian Health Services Hospital or a Critical Access Hospital and the affiliated outpatient clinic in their application.

Half-Time Clinical Practice Requirements, by Discipline

(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 4 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, and other community-based settings) as directed by the approved site(s), or performing clinical related administrative activities up to 2 hours/week.

If working in an Indian Health Services Hospital or a Critical Access Hospital with an affiliated outpatient clinic, at least 12 hours/week must be spent providing patient care in the hospital-affiliated outpatient clinic. Of the minimum 12 hours spent

providing patient care, no more than 4 hours per week may be spent in a teaching capacity. The remaining 8 hours/week are spent providing patient care at the Indian Health Services Hospital or a Critical Access Hospital or the Indian Health Services Hospital or a Critical Access Hospital with an affiliated outpatient clinic, or performing clinical-related administrative activities up to 2 hours/week. Applicants must list both the Indian Health Services Hospital or a 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 4 hours per week may be spent in a teaching capacity. The remaining 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 up to 2 hours/week.

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

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

(3) Behavioral/Mental Health Providers:

Read the following section carefully, as the requirements for behavioral/mental health providers have changed.

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 4 hours per week may be spent in a teaching capacity, in an 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 up to 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 Services 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 hospital-affiliated outpatient clinic. Of the minimum 12 hours spent providing patient care, no more than 4 hours per week may be spent in a teaching capacity. Of the minimum 12 hours spent providing patient care, no more than 4 hours per week may be spent in a teaching capacity. The remaining 8 hours/week are spent providing patient care at the Indian Health Services Hospital or a Critical Access Hospital or the Indian Health Services Hospital or a Critical Access Hospital with an affiliated outpatient clinic, or performing clinical-related administrative activities up to 2 hours/week.

The participant agrees 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.

Conversion to Full-Time or Half-Time Status

At the discretion of the Secretary or their designee, and upon written request, a waiver may be granted to allow a full-time participant to complete the service obligation through half-time service by extends the time commitment of the service obligation. The following conditions must be met to be considered for half-time service:

- (1) A participant's National Health Service Corps-approved service site agrees in writing that the participant may convert to half-time clinical practice (as defined by the National Health Service Corps);
- (2) A participant is a federal employee or a Private Practice Assignee (see the "[Practice Types](#)" section). The half-time option is not authorized for Private Practice Option practitioners; and
- (3) A participant agrees in writing (by signing an addendum to the National Health Service Corps Loan Repayment Program full-time contract) to complete the remaining service obligation through half-time clinical practice for twice as long as the full-time commitment.

Requests must be submitted through the [Bureau of Health Workforce Customer Service Portal](#). Once the conversion to half-time service becomes effective, the participant's service obligation end date and allowable leave will be adjusted accordingly. Participants who receive waivers to serve half-time must fulfill the remainder of their service obligation serving half-time.

Participants will not be allowed to switch back to full-time service once they have converted to half-time service.

Half-time participants are only allowed to convert to full-time service at the point they enter a new full-time National Health Service Corps Continuation contract under the following conditions:

- (1) The participant has completed their existing half-time service obligation. Participants will not be allowed to switch from half-time to full-time status within a service contract period (e.g., 6 months into a 2-year half-time contract);
- (2) The participant's National Health Service Corps-approved service site agrees via the online Employment Verification that the participant will convert to full-time clinical practice (as defined by the National Health Service Corps Loan Repayment Program above); and
- (3) The participant agrees to perform one year of full-time clinical practice at their National Health Service Corps-approved service site.

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 demonstrates they are meeting their National Health Service Corps service obligation at that facility and that the school is in the approved service-site Health Professional Shortage Area. 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 they 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 site (or sites). The additional National Health Service Corps-approved 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.

If the participant's school is closed for a portion of the year, and the participant does not have an alternate -approved 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. Telehealth delivered services cannot exceed more than 75% 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 Health Resources 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 site, to provide in-person care at the direction of each telehealth site on the Loan Repayment Program 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 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.
- f. 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 sites. As such, home visits may only be conducted at the direction of the National Health Service Corps- approved 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

Worksite Absences

The information provided below pertains to compliance with the National Health Service Corps Loan Repayment Program 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.

- (1) Full-time participants are allowed to spend no more than 7 weeks (35 full-time workdays or 280 full-time working hours) 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 7 weeks (35 half-time workdays or 140 half-time working hours) per service year away from the 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 participants, 20 for half-time participants), the only time spent away from the site that will need to be reported (see the [“Service Verification”](#) section below) and deducted from the allowed absences per service year (as set forth above) are the hours of absence that cause a participant’s work hours to fall below the National Health Service Corps’ required minimum number of hours per week. For example, a half-time participant who works 32 hours a week would not need to report 12 hours of sick leave because the participant has still met the National Health Service Corps’ minimum service requirement of 20 hours a week.

Absences over 280 full-time working hours or 140 half-time working hours (which translates into 7 weeks or 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 and Waivers”](#) section). **Note that participants with absences over the 35 workdays may not qualify for a National Health Service Corps Loan Repayment Program Continuation Contract.**

Service Verification

Every National Health Service Corps Loan Repayment Program participant must submit service verification documentation for each six months of service. The In-Service Verification form will be available through the [Bureau Of Health Workforce Customer Service Portal](#) and must be completed and electronically signed by the participant. Once completed by the participant, it will be forwarded to the site Point of Contact at the National Health Service Corps-approved service site for electronic verification through the [Bureau of Health Workforce Customer Service Portal](#). By completing and electronically signing the In-Service Verification form, the participant and the site Point of Contact are certifying the participant’s compliance or noncompliance with the clinical practice requirements during the preceding six-month period. The In-Service 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.

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 the site Point of Contact at their National Health Service Corps-approved service site completes the verification in a timely manner and that it is accurate. **Participants who fail to ensure that their In-Service Verification forms are completed and submitted on time risk not receiving service credit and being recommended for default. Participants who do not**

submit In-Service Verifications or who are consistently late in submitting them may not be selected for a National Health Service Corps Loan Repayment Program continuation contract.

Leaving an Approved Service Site Prior to Completion of Service Obligation

The National Health Service Corps expects that participants will fulfill their obligation at the National Health Service Corps-approved service site(s) identified in the “Confirmation of Interest” notification that applicants are required to electronically sign. If a participant feels they can no longer continue working at the approved service site, the participant should discuss the situation and/or concerns with their National Health Service Corps-approved service site management and must contact the National Health Service Corps immediately through the [Bureau of Health Workforce Customer Service Portal](#). If the participant leaves their National Health Service Corps-approved service site(s) without prior approval of the National Health Service Corps, they may be placed in default as of the date they stopped providing patient care at the 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 contract. **Participants who are terminated for-cause by their service site will be placed in default.**

Transfer Request to Another-Approved Service Site

The National Health Service Corps expects that participants will fulfill their obligation at the National Health Service Corps-approved service site(s) identified in the Bureau of Health Workforce Customer Service Portal and in the National Health Service Corps Loan Repayment Program Application. However, the National Health Service Corps does understand that circumstances may arise that require a participant to leave the initial service site and complete service at another National Health Service Corps-approved service site. Participants who require a site change to another National Health Service Corps-approved service site must request a transfer through the [Bureau of Health Workforce Customer Service Portal](#). 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 service site.

The site change must be approved and processed by the National Health Service Corps prior to the participant beginning work at the new site. If a participant begins employment at a site before obtaining National Health Service Corps approval, they may not receive service credit for the time period between their last day providing patient care at the prior service site and resumption of service at the transfer site following National Health Service Corps approval. If the proposed site is disapproved by the National Health Service Corps and the participant refuses assignment to another National Health Service Corps-approved service site, they may be placed in default.

Continuing Service after Initial 2-year Contract

A National Health Service Corps Loan Repayment Program participant may be eligible to continue loan repayment beyond the initial contract, one year at a time, to pay off all qualifying educational loans. To remain eligible, the individual must have unpaid qualifying educational loans, have applied all previously received National Health Service Corps Loan Repayment Program payments to reduce their qualifying educational loans, continue to serve at a National Health Service Corps-approved site, 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 awards will be made at the government's discretion and are subject to the availability of appropriated funds.

The National Health Service Corps Continuation Contract application is completed through the Bureau of Health Workforce Customer Service Portal. All continuation application cycles are based on the current participant's contract end date and participants will receive a notification of their eligibility to apply for the continuation. Participants who fail to submit their Continuation Contract application within the designated timeframe may not be allowed to apply at a later date. In the event the deadline is missed, you may be required to apply and compete for a new two-year initial contract.

If the National Health Service Corps Loan Repayment Program participant plans to pursue a Continuation Contract with the National Health Service Corps once the initial contract has been fulfilled, the National Health Service Corps Loan Repayment Program participant must have a record of compliance with National Health Service Corps Loan Repayment Program requirements to be considered as qualified for an award. National Health Service Corps Loan Repayment Program participants who fail to comply in a timely manner with program requirements applicable during the respective contract period, as evidenced by one or more of the following factors, may not be selected:

- (1) Failure to apply all previously awarded National Health Service Corps Loan Repayment Program funds to the applicant's qualifying educational loans, as listed on the applicant's Participant Authorization Worksheet.
- (2) Failure to submit 6-month In-Service Verification forms on time. If any In-Service Verification is more than 60 days delinquent, a participant may be considered unqualified for a continuation contract.
- (3) Unapproved conversion to half-time. If a participant converts from a full-time to half-time schedule without first obtaining National Health Service Corps approval, the participant may be considered unqualified for a continuation contract.
- (4) Failure to alert the National Health Service Corps that the participant has left or is going to leave one or more of their National Health Service Corps-approved sites. Participants may be considered unqualified for a contract if they leave the National

Health Service Corps-approved site of record without notifying the National Health Service Corps in advance of the departure.

- (5) Unapproved or excessive transfers. Participants who transfer to another site prior to obtaining National Health Service Corps approval or who request excessive transfers, defined as more than two voluntary transfers, may be considered unqualified for a continuation contract.
- (6) Failure to adhere to other program timelines and policies. Participants who fail to disclose information regarding their service that impacts compliance with the terms and conditions of a National Health Service Corps contract (e.g., working at an additional site), who fail to submit documentation for service requests in a timely manner (e.g., transfer request documents), or who demonstrate inflexibility in practice locations prior to official National Health Service Corps site assignment (in cases of unemployed clinicians) may be disqualified from consideration for a continuation contract.
- (7) Excessive absences. Participants with absences in excess of 35 workdays per service year may not qualify for a continuation contract.

The above selection factors also apply to individuals who previously participated in the Loan Repayment Program and are applying for a new award. For purposes of selecting individuals for a new initial 2-year contract or a subsequent 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. Some of the above factors, if not resolved promptly, may also result in a current participant breaching the current contract and being placed in default of their National Health Service Corps Loan Repayment Program contract.

NOTE: Participants who complete their initial 2-year contract and will not be continuing their service with the National Health Service Corps will receive a **completion letter** after all In-Service Verifications are completed.

Unemployment During Service Obligation

Participants who resign or are terminated from their National Health Service Corps–approved site(s) must contact the National Health Service Corps immediately through the [Bureau of Health Workforce Customer Service Portal](#). If the National Health Service Corps deems the participant is eligible for a transfer, the National Health Service Corps will give the participant a specific period of time in which to obtain employment at an approved service site identified by the National Health Service Corps or at another suitable National Health Service Corps-approved site identified by the participant (see the “[Transfer Request to Another National Health Service Corps-Approved Service Site](#)” section above).

Although the National Health Service Corps may assist unemployed participants with identifying suitable positions at National Health Service Corps-approved sites (referred to as “site assistance”), **it is the participant’s responsibility to obtain employment at a National Health**

Service Corps-approved site. The National Health Service Corps Loan Repayment Program contract is not limited to service in a particular geographic area; the participant may be expected to relocate in order to fulfill their National Health Service Corps Loan Repayment Program service obligation.

NOTE:

- Approval of a transfer or reassignment is at the National Health Service Corps' discretion, and available service opportunities may not be in the participant's preferred geographic area.
- Participants who voluntarily resigned from their sites without prior approval from the National Health Service Corps, were terminated for cause, or are deemed ineligible for site assistance may not receive a transfer to another site, may be disqualified from continuation contract eligibility, and may be placed in default and become liable for the monetary damages (including loan repayment and penalties) specified in the participant's National Health Service Corps Loan Repayment Program contract.

Work at an Unapproved Satellite Clinic

Participants who are asked by their service site to work at a satellite 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.

Breaching the National Health Service Corps Loan Repayment Program Contract

While the National Health Service Corps will work with participants to assist them, to the extent possible, to avoid a breach and fulfill the 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 contract. Participants should make sure that they understand the following monetary damages that are required by federal law when a Loan Repayment Program contract is breached.

A participant who breaches a commitment 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.

Except the amount the United States is entitled to recover shall not be less than \$31,000. See Section 338E(c)(1) of the Public Health Service Act (42 U.S.C. 254o(c)(1)), as amended.

A participant who breaches a commitment 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.

Except the amount the United States is entitled to recover shall not be less than \$31,000. See Sections 331(i)(2)(F) and 338E(c)(1) of the Public Health Service Act (42 U.S.C. 254d(i)(2)(F) and 254o(c)(1)).

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 participant that breaches the contract will receive a default notice from the Debt Collection Center that specifies the amount the United States is entitled to recover, as set forth above. The debt will be due to be paid within one year of the date of the default. During the one-year repayment period, the debt will be reported to the credit reporting agencies as “current”. 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.** 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 Internal Revenue Service 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% of their take-home pay garnished to pay a delinquent National Health Service Corps Loan Repayment Program debt.
- (4) **Licensure Sanctions.** In some states, health professions licensing boards may 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 7 years from the end of the one-year repayment period). After the 7-year period of absolute non-discharge expires, the debt may be discharged in bankruptcy only if a bankruptcy court determines that it would be unconscionable not to discharge the debt.

Sample Default Scenarios

Scenario 1: Dr. Jane Smith entered into a 2-year National Health Service Corps Loan Repayment Payment full-time service contract effective January 14, 2023. Her service end date is January 13, 2025. She received \$50,000 in Loan Repayment Program financial support to apply toward her qualifying educational loans. She was terminated for cause by her service site at the end of her workday on March 31, 2023. The National Health Service Corps determines that she defaulted on her Loan Repayment Program contract on April 1, 2023, and served 77 days of her 2-year (731-day) service obligation.

Dr. Smith is liable to the United States for: (1) \$44,733 for the loan repayments received for obligated service not completed ($654/731 \times \$50,000$) and (2) \$165,000 for the months of service not completed ($\$7,500 \times 22$). Her total Loan Repayment Program debt of \$209,733 will begin accruing interest at the maximum legal prevailing rate as of her default date (April 1, 2023). Dr. Smith will receive a default notice from the Debt Collection Center that specifies the amount the United States is entitled to recover, as set forth above. The debt will be due to be paid within one year of the date of the default.

Scenario 2: Dr. Smith entered into a 2-year National Health Service Corps Loan Repayment Program half-time service contract effective January 15, 2023. Her service end date is January 14, 2025. She received \$25,000 in Loan Repayment Program financial support to apply toward her qualifying educational loans. She resigned from her service site at the end of her workday on September 30, 2023 because she found a higher paying job at a clinic that is not located in a Health Professional Shortage Area. The National Health Service Corps determines that she defaulted on her Loan Repayment Program contract on October 1, 2023, and served 259 days of her 2-year (731-day) service obligation.

Dr. Smith is liable to the United States in the amount of (1) \$16,142 for the loan repayments she received for obligated service not completed ($472/731 \times \$25,000$) and (2) \$60,000 for the amount owed for the months of service she did not complete ($\$3,750 \times 16$). Her total Loan Repayment Program debt of \$76,142 will begin accruing interest at the applicable maximum legal prevailing rate as of her default date (October 1, 2023). Dr. Smith will receive a default notice from the Debt Collection Center that specifies the amount the United States is entitled

to recover, as set forth above. The debt will be due to be paid within one year of the date of the default.

Maternity/Paternity/Adoption Leave

Maternity/paternity/adoption leave of 12 weeks or fewer will be automatically approved by the National Health Service Corps, if documented in the [Bureau of Health Workforce Customer Service Portal](#). If participants plan to be away from their site for maternity/paternity/adoption leave, they are 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 participants plan to take more than 12 weeks, they are required to request a medical suspension (see the "[Suspensions and Waivers](#)" section), which may or may not be approved by the National Health Service Corps. Requests should be submitted through the [Bureau of 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 7 weeks (35 workdays) per service year; therefore, a participant's obligation end date will be extended for each day of absence over the allowable 7 weeks (35 workdays).

Suspensions and Waivers

The National Health Service Corps requires participants to fulfill their service obligation without excessive absences or significant interruptions in service. Participants are allowed 7 weeks (35 workdays) of leave per service year; however, circumstances might occur that will prevent a participant from staying within this timeframe. In these cases, the Secretary may, under certain circumstances, suspend (i.e., put "on hold") the National Health Service Corps Loan Repayment Program service obligation. In addition, the Secretary may waive (i.e., excuse) the National Health Service Corps Loan Repayment Program service or payment obligation.

- (1) **Suspension.** A suspension of the National Health Service Corps Loan Repayment Program 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 obligation end date. 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), which results in the participant’s temporary inability to perform the National Health Service Corps Loan Repayment Program service obligation.

- b. **Maternity/Paternity/Adoption Leave.** If the participant’s maternity/paternity/adoption leave will exceed the time that is permitted under state law where the participant resides, during a 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 towards 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 commitment. A waiver may be granted **only** if the participant demonstrates that compliance with their commitment is permanently impossible or would involve an extreme hardship such that enforcement of the commitment would be unconscionable (*See 42 CFR §62.28*). A waiver request must be submitted by uploading a signed request letter, including the reason(s) the waiver is being sought, as an inquiry through the [Bureau of Health Workforce Customer Service Portal](#). The participant will be contacted by Health Resources and Service Administration regarding the medical and financial documentation necessary to complete the waiver request. All documents can be submitted through the [Bureau of Customer Service Portal](#).

Note: Waivers are not routinely granted and require documentation 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

APPLICATION DEADLINE

A complete online application must be submitted via the [Bureau of Health Workforce Customer Service Portal](#) by **7:30 p.m. ET April 25, 2023**. All supporting documentation for the application must be uploaded before an individual can submit a complete application package. Applicants must upload all documents; the National Health Service Corps will not accept documentation by fax or mail. The electronic Employment Verification (see below) must also be completed before an applicant can submit their application.

Applicants should print and keep a copy of the completed application package for their records. Applicants are responsible for submitting a complete and accurate online application, including ALL required documentation in a legible format. ***If during the initial review of the application, the National Health Service Corps discovers that documentation is missing, or not legible, the application may be deemed “incomplete” and rejected. If the answers provided in the online application do not match the supporting/ supplemental documents, or if the documentation provided does not accurately verify the answers provided, the application will be rejected.***

COMPLETING AN APPLICATION

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

- (1) Online application, including the electronic employment verification (completed by the site Point of Contact);
- (2) Required supporting documentation; and
- (3) Additional supplemental documentation (if applicable).

The National Health Service Corps Loan Repayment Program 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, National Health Service Corps Loan Repayment Program 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) **National Health Service Corps Eligibility.** If an individual does not pass the initial screening portion of the online application, they will not be able to continue with the application. Refer to the “[Applicant Eligibility Requirements](#)” section of the *Guidance* for further details.

- (2) **Program Eligibility.** Answers to this section will determine the National Health Service Corps Loan Repayment Program that is optimal for you to apply for an award.
- (3) **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 background.
- (4) **Discipline, Training and Certification.** Answers to this section pertain to the applicant's education, training, and licensure/certification.
- (5) **Employment.** In this section, applicants will select the National Health Service Corps-approved site(s) where they are providing or will provide patient care. If any of the service sites are not listed in the search results, applicants are required to select the option below the search tool, which states to "Click this box if your site is not listed in the search results." The applicant must confirm that the address selected or entered in the search box is an exact match to the street and suite number of their service site(s). If selected, the applicant is provided instructions on how to resolve the site concern. The National Health Service Corps is no longer accepting Site Applications. If any of the sites where the applicant provides patient care are not currently a National Health Service Corps-approved site, the provider is not eligible.
- (6) **Employment Verification.** Once an applicant selects the National Health Service Corps-approved site(s) at which they are or will be working, the applicant will need to initiate an electronic Employment Verification. Once initiated, the designated Point of Contact(s) at the National Health Service Corps-approved service site will be notified electronically through the Bureau of Health Workforce Customer Service Portal that an Employment Verification has been requested by the applicant. Once completed by the site(s) Point of Contact(s), the applicant will be notified. The site must complete the electronic Employment Verification before an applicant will be allowed to submit the application. If an Employment Verification is not submitted by every site identified by the applicant, the application cannot be submitted. It is the applicant's responsibility to ensure that the Employment Verification is completed by the site Point of Contact. The National Health Service Corps will make no exceptions.

NOTE: When serving at an Indian Health Service Hospital or Critical Access Hospital all applicants must include the hospital-affiliated outpatient clinic in their application. This allows the National Health Service Corps to verify that all service requirements are met at the time of submission.

Applicants who work at more than one site (e.g., several satellite clinics) must include all service locations by selecting from the drop-down menu and initiating an electronic Employment Verification for each site when completing the Loan Repayment Program application. Selecting a site where the applicant is not providing patient care will disqualify the application. Applicants must provide the exact address, including any applicable suite number, of each service site where they work or intend to work.

For the National Health Service Corps Loan Repayment Program, the site point of contact is the National Health Service Corps on-site official who has agreed to and is qualified to perform the applicant's initial employment verification, as well as the participant's In-Service Verifications – including verification that the participant is meeting their service obligations – throughout the obligated service period. Once initiated by the applicant, the point of contact must complete the online Employment Verification. If an applicant is working at multiple sites, each Employment Verification should reflect the hours worked at each site. The total hours from all the Employment Verifications must total 40 hours weekly for full-time employment and 20 hours weekly for part-time employment. After the site point of contact completes the Employment Verification, the applicant must submit the complete application by the April 25, 2023 application deadline.

The point of contact will receive periodic reminders to complete the Employment Verification; however, **it is the applicant's responsibility to ensure that the Employment Verification is complete and accurate, within a timeframe that will allow submission of the National Health Service Corps application by the application deadline.** The applicant will receive notification that the point of contact has completed the Employment Verification and should work to complete and submit the application as soon as possible. The applicant must contact the point of contact to resolve any concerns regarding the responses provided on the Employment Verification.

Applicants will have the ability to edit their application prior to the application submission deadline and initiate a new Employment Verification if necessary (e.g., the site mistakenly stated that the applicant was not employed at the site or that the start work date is later than July 18, 2023). However, the site must complete the corrected Employment Verification before the applicant can resubmit the application, which must be done before the application deadline. The resubmitted application with corrected Employment Verification must be received by the April 25, 2023 deadline or the applicant will be ineligible for an award. Errors made by applicants and/or site point of contact **cannot** be corrected after the application deadline.

Most National Health Service Corps Loan Repayment Program participants are employees or independent contractors of non-federal facilities in or serving Health Professional Shortage Areas that have been approved by the National Health Service Corps for performance of the service obligation. Employment contract negotiations are solely the responsibility of the clinician and are between the clinician and the service site. The National Health Service Corps strongly discourages service sites from considering the loan repayment funds as income to the clinician when negotiating the clinician's salary. The terms of the employment contract should be carefully reviewed and fully understood by the clinician before the employment contract is signed. Applicants may want to seek legal guidance from private counsel before entering into an employment contract.

It is important to remember that the participant's service contract with the National Health Service Corps Loan Repayment Program is separate and independent from the participant's employment contract with the service site. The National Health Service Corps Loan Repayment Program requires a participant to work a specified minimum number of hours per week (as outlined below). If the participant's employment contract stipulates fewer hours (and their salary is based on those hours), the participant is still required to meet the National Health Service Corps Loan Repayment Program service obligation requirements. The participant's site point of contact must verify (1) the participant's total work hours (paid and unpaid) and (2) National Health Service Corps full-time or half-time work status (see the "[Service Verification](#)" section) every six months during their period of obligated service.

(7) **Loan Information.** Answers in this section pertain to each qualifying educational loan for which an applicant is seeking repayment. All loans submitted will be verified to determine whether they are eligible for repayment under the National Health Service Corps Loan Repayment Program through a review of the supporting documents, by contacting lenders/holders, and by checking the applicant's credit report. Applicants are strongly encouraged to view the link provided in the application for detailed instructions on the types of documents that need to be provided to help the National Health Service Corps verify loan information. The following information must be entered about each of the loans applicants wish to submit for repayment, and the *Required Supporting Documentation* (see below) 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 Loan Repayment Program application submission).
- f. Current interest rate.
- g. Type of loan. If a consolidated loan, additional questions will be asked:
 - i. Original date of consolidation.
 - ii. Original balance of consolidation.
 - iii. Account number.
- h. Purpose of loan.

Required Supporting Documentation

It is the applicant's responsibility to provide/upload supporting documentation into the online application. All information in the supporting documentation must match answers provided in the online application or the application will be deemed ineligible. An application will not be considered complete, and an applicant may not submit an application, unless it contains each of the following required supporting documents:

- (1) **Proof of Status as a U.S. Citizen or U.S. National.** This document may include a copy of a birth certificate, the identification page of a current U.S. passport, or a certificate of citizenship or naturalization. **Copies of a driver's license or a Social Security card are NOT acceptable documents.**
- (2) **Health Professional License.** Applicants will be required to submit proof of their current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable), **with an expiration date,** in the state in which they intend to practice under the National Health Service Corps Loan Repayment Program or from any state if practicing in a federal facility.
- (3) **Loan Information Verification.** Applicants will be required to provide two types of documentation for each loan that is being submitted for consideration: (a) an account statement and (b) 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 applicant);
 - iii. contain the account number;
 - iv. include the date of the statement (cannot be more than 30 days from the date of Loan Repayment Program 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 application submission);
 - vi. include the original loan amount; and
 - vii. include the purpose of the loan.

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 Identification to log in to their secured area—[create a Federal Student Aid Identification](#). 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 applicant may be able to obtain this disbursement information on their lender's website; however, all documentation must be on official letterhead from the lender.

Additional Supplemental Documentation (if applicable)

The following additional documents will be required for submission only if the applicant's responses on the online application indicate that they are relevant. 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) **Primary Care Specialty Certification.** If an applicant selects a primary care, dental, mental, or maternal health specialty, they will be required to upload a copy of the certificate of completion or diploma from the training program where they matriculated.
- (2) **Postgraduate Training Verification.** This document verifies that the applicant completed the Primary Care Training Enhancement: Training Primary Care Champions (applies to physicians and physician assistants only), Addiction Medicine Fellowship Program, Advanced Nursing Education Nurse Practitioner Residency Program, or the Advanced Nursing Education Nurse Practitioner Residency Integration Program. This documentation is in addition to the postgraduate training related to the applicant's practice area. Such documentation may include an official completion certificate.
- (3) **Teaching Health Center Graduate Medical Education Identification Number.** Applicants who have completed a postgraduate medical or dental training program funded by Health Resources Services Administration through the **Teaching Health Center Graduate Medical Education** Payment Program are required to submit the residency identification number and residency completion certificate, if available. Use the [Accreditation Council for Graduate Medical Education](#) or [The Commission on Dental Accreditation](#) to look up your program identification number.
- (4) **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 may be completed by a school official. Applicants may also self-attest to having a disadvantaged background by uploading a document that validates that they meet the criteria included on the disadvantaged background form (Federal student aid report, etc.).
- (5) **Verification of Existing Service Obligation.** If the applicant has an existing service obligation, they must submit verification from the entity to which the obligation is owed

that the existing service obligation will be completed before the applicable deadline, as described in the "[Selection Factors](#)" section above.

- (6) **Proof of Name Change.** Applicants will be required to provide legal documents (marriage license or divorce decree) if the name on the proof of citizenship document is different from the name in the application.
- (7) **Payment History.** Former National Health Service Corps Loan Repayment Program and Students to Service Loan Repayment Program participants seeking a new 2-year Loan Repayment Program award must provide verification that all previous National Health Service Corps Loan Repayment Program funds were used to repay the approved qualifying educational loans as part of the applicant's most recent National Health Service Corps Loan Repayment Program contract. Generally, this information is in the form of a payment history, which varies in name (i.e., Payment History, Financial Activity Summary, or Transaction History Report) that is provided by the lender servicer for each of the approved loans. The verification document must be uploaded to the application and clearly show that the entire award amount was applied to the approved loans during the most recent National Health Service Corps Loan Repayment Program service period. Documentation requirements include the following:
 - a. An official document or printed webpage that includes the lender's name, the account holder's name, the loan account number, and must reflect all payments made during the contract period.
 - b. The payment history must show that all National Health Service Corps Loan Repayment Program funds received have been paid toward their qualifying educational loans that were approved by the National Health Service Corps with the most recent contract.
 - c. For loans consolidated during the most recent 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 cannot give credit for payments made toward the consolidated loans.

NOTE: Cancelled checks, bank statements, and "Paid in Full letters" will not be accepted as proof that loan payments were properly applied.

Application Review and Award Process

Applicants receive a receipt of submission pop-up immediately upon submitting the online application. Applicants are able to view the overall status of their application, as well as a copy (.pdf) of their submitted application, uploaded supporting documents, and completed Employment Verifications by logging into the application account that was set up when the

applicant registered to apply. **It is the applicant's responsibility to ensure that the entirety of the application and required supporting documents (including Employment Verifications) and applicable supplemental documents are accurately submitted.**

Once the online application has been submitted, applicants will have an opportunity to make edits to their online application, including the ability to upload new documents, cancel and reinitiate employment verifications, change answers to questions and loan data, and withdraw their applications from consideration. The applicant must make final edits and resubmissions before the close of the application cycle (April 25, 2023).

Each time the application is reopened for editing, or to check specific elements of the application, the applicant must: 1) complete the "Self-Certifications" section, and 2) click the "Submit" button to resubmit their application, or the application will not be submitted. The National Health Service Corps advises that applicants submit their complete applications as early in the open application period as possible. Applicants who wait until the end of the application cycle risk submitting incomplete or ineligible applications if errors are found later during the open application cycle.

The "Edit" option is available in the applicant's account on the "Submitted" page, until the close of the application cycle. The ability to edit and resubmit an application will be disabled after the application deadline. Applications not resubmitted by this deadline will not be considered for an award. No exceptions will be made in cases where an applicant fails to resubmit an edited application.

Applicants may withdraw their application at any time prior to the contract being countersigned by the Secretary or their designee. To withdraw, applicants must log into their application account, and select the "Withdraw" option on the "Submitted" page.

The National Health Service Corps will not begin to review applications for funding until the application deadline (April 25, 2023) has passed (see the "[Funding Priorities](#)" section).

If review of the electronic Employment Verification indicates that the applicant's position would be identified as a Private Practice Option (see the "[Practice Agreement Types](#)" section), the applicant will electronically certify a Private Practice Option Request, as required by law. In addition, the applicant will e-sign the *Private Practice Option Agreement*, also required by law, which sets forth the requirements and limitations for a Private Practice Option. If the individual is selected for an award and the National Health Service Corps determines that the practice meets Private Practice Option requirements, the Secretary or their designee will countersign the *Private Practice Option Agreement*.

All participants must notify the National Health Service Corps of changes in personal information. Applicants and participants must provide the National Health Service Corps with notification of any changes to their contact information (e.g., name change, email, mailing address, or telephone number) prior to the change occurring, if possible, or immediately after

the change occurs. Applicants can manage their contact information through their online application account on the “Account Settings” page. Once an applicant becomes a participant, they will be provided with information for logging into the [Bureau of Health Workforce Customer Service Portal](#) to make any necessary updates to their information.

National Health Service Corps Communication Methods

The National Health Service Corps Loan Repayment Program frequently corresponds with applicants by email. It is important that the applicant check their email during the application process for correspondence from the National Health Service Corps office and **make certain to disable spam blockers (or check the spam folder)**. The National Health Service Corps Loan Repayment Program will provide email updates, as applicable; however, it is the applicant’s responsibility to ensure the contact information that the National Health Service Corps has on file is correct. If updates are necessary, applicants can make changes prior to the close of the application cycle by logging into their application account. When submitted applications are opened for editing during the open application cycle, applicants must complete ALL steps to resubmit their application prior to the close of the application cycle. Applications that remain in the “In Progress” state (not submitted) after the close of the application cycle are not eligible for review or award.

CONFIRMATION OF INTEREST

Award finalists are notified by email to log into their application account to confirm their continued interest in receiving an award, and to confirm that the loan and employment information provided to the National Health Service Corps on their Loan Repayment Program Application remains valid. Applicants are also asked to confirm that they have read and understand the Loan Repayment Program contract they will be asked to sign if they accept an award. In addition, applicants are asked to provide their direct deposit banking information for award funds in the event they receive a Loan Repayment Program contract. **Please note that this Confirmation of Interest is not a guarantee that the individual will receive an award, as awards are subject to the availability of funds.** All participants will receive final notification of an award, including the service obligation dates, no later than September 30, 2023.

To confirm interest in receiving a National Health Service Corps Loan Repayment Program award, an applicant must respond by the deadline provided with the Confirmation of Interest email and verify that:

- They are currently employed by (i.e., are already working at) the National Health Service Corps-approved service site(s) they selected when they submitted their application. Applicants who are not employed at the site(s) verified by the National Health Service Corps, must check “NO” where asked.
- They are currently meeting and will, to the best of their knowledge, continue to meet the clinical practice requirements for their discipline and specialty, as outlined in this Application and Program Guidance, throughout the period of obligated service.

- The loans approved by the National Health Service Corps for repayment are correct.

All finalists must read and electronically sign the contract document. The electronic signature has the effect of a handwritten signature, and verifies that all of the information in the Confirmation of Interest is accurate. **Once the contract is countersigned by the Secretary of HHS or their designee, the contract becomes executed and the participant's National Health Service Corps Loan Repayment Program service obligation becomes effective.** Applicants who verify inaccurate information on the Confirmation of Interest may not receive service credit and/or be in a breach of contract. If an applicant does not complete the Confirmation of Interest process by the deadline, they may be withdrawn from consideration and (if interested in participating in the program) will be required to submit a new application during a future application cycle for first-time participants and compete with other providers based on program requirements in effect at that time.

If information on the Employment Verification (such as licensure or employment address) is identified as inaccurate after the applicant has been awarded (i.e. their National Health Service Corps contract has been countersigned by the Secretary's designee) and Health Resources Services Administration therefore deems the recently awarded participant to be out of compliance with program requirements, the participant may request to terminate their contract within 60 days of its execution or at any time if the individual who has been awarded such contract has not received funds due under the contract.

If an individual selected for an award decides not to accept the award **prior to signing the contract**, they may decline the award by selecting the "decline" option on the Confirmation of Interest document. This process is without penalty and permits the award to be offered to an alternate. Once an applicant declines the offer of award, there will not be any opportunities to reclaim the award.

If an individual selected for an award decides not to accept it **after signing the contract**, the individual should notify the National Health Service Corps immediately through the [Bureau of Health Workforce Customer Service Portal](#) that they no longer want the award.

- **If the Secretary's designee has not yet countersigned the contract**, the individual will not incur a service obligation or any penalty for withdrawing.
- **If the Secretary's designee has signed the contract**, the individual has 60 days from the date the Secretary's designee signed the contract to request a termination of the contract or may submit a written request to terminate at any time if the individual who has been awarded such contract has not received funds due under the contract.

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, which is used to assess a Loan Repayment Program applicant's eligibility and qualifications for the Loan Repayment Program. 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 Office of Management and Budget control number. The Office of Management and Budget control number for this information collection is 0915-0127 and it is valid until March 31, 2023. This information collection is required to obtain or retain a benefit (Section 338B of the Public Health Service Act [42 U.S.C. § 254l-1]). Public reporting burden for this collection of information is estimated to average 0.5 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 Health Resources Services Administration Reports Clearance Officer, 5600 Fishers Lane, Room 14N136B, Rockville, Maryland, 20857.

RESOURCES FOR APPLICANTS

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.

Health Professional Shortage Area Find

All National Health Service Corps participants must serve at a National Health Service Corps-approved site in a Health Professional Shortage Area appropriate to their discipline, as noted above. You may find the locations of current Health Professional Shortage Areas by using the following tools:

[Health Professional Shortage Area Find](#)
[Find Shortage Areas by Address](#)

Customer Care Center

Any individual with questions about the National Health Service Corps Loan Repayment Program 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 or TTY: 1-877-897-9910

Bureau of Health Workforce Customer Service Portal

Once an applicant has been selected for an award, they will be provided with instructions for establishing a [Bureau of Health Workforce Customer Service Portal](#) 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 Social Media

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

DEFINITIONS

Addiction Medicine Fellowship Program – As authorized by Section 760(a)(1) of the Public Health Service Act (42 U.S.C. § 294k(a)(1)), trains addiction medicine specialists who work in underserved, community-based settings that integrate primary care with mental health disorders and substance use disorder prevention and treatment services. Program completers will have received training in one of three tracks: (1) a virtual training track that includes an in-person rotation at a teaching health center or in a community-based setting, followed by a virtual rotation in which the resident or fellow continues to support the care of patients at the teaching health center or in the community-based setting through the use of health information technology and, as appropriate, telehealth services; (2) an in-person training track that includes a rotation, during which the resident or fellow practices at a teaching health center or in a community-based setting; or (3) an in-person training track that includes a rotation during which the resident practices in a community-based setting that specializes in the treatment of infants, children, adolescents, or pregnant or postpartum women.

Advanced Nursing Education Nurse Practitioner Residency Program – As authorized by 42 U.S.C § 296j (Section 811 of the Public Health Service Act), prepares new nurse practitioners in primary care for practice in community-based settings in underserved areas through clinical and academic focused 12- month Nurse Practitioner Residency programs, with a preference for those projects that benefit rural or underserved populations. The Health Resources Services Administration-funded nurse practitioner residency programs must be accredited by a recognized, professional nurse practitioner accreditation organization.

Advanced Nursing Education Nurse Practitioner Residency Integration Program – As authorized by 42 U.S.C § 296j (Section 811 of the Public Health Service Act), prepares new primary care or behavioral health nurse practitioners to work in integrated, community-based settings in underserved areas. Under Section 805 of the Public Health Service Act and as directed in the Joint Explanatory Statement accompanying the Further Consolidated Appropriations Act of 2020, the Advanced Nursing Education Nurse Practitioner Residency Integration Program provided a funding preference for applicants with projects that substantially benefited rural or underserved populations, or help meet public health nursing needs in state or local health departments. In addition, this program includes a funding preference for an applicant that is a Federally Qualified Health Center. The Health Resources Services Administration-funded nurse practitioner residency programs must be accredited by a recognized, professional nurse practitioner accreditation organization.

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 site (e.g., shelters). The alternative sites must provide services that are 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 site.

Bureau of Health Workforce – The bureau within the Health Resources and Services Administration that administers the National Health Service Corps and Nurse Corps Scholarship and Loan Repayment Programs, the Faculty Loan Repayment Program, Native Hawaiian Health Scholarship Program, and grants for the State Loan Repayment Program.

Care Coordination – For purposes of the National Health Service Corps, “Care Coordination” is the deliberate organization of patient care activities between two or more participants (including the patient) involved in a patient's care to facilitate the appropriate delivery of health care services. Organizing care involves the marshalling of personnel and other resources needed to carry out all required patient care activities and is often managed by the exchange of information among participants responsible for different aspects of care.

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 should keep in mind that they cannot count more than 4 hours per week of administrative and/or management time if serving full-time (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 private lenders 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 Program.

Community-Based Settings –Facilities open to the public that may or may not be located in a Health Professional Shortage Area; but expands 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. National Health Service

Corps Service completed in Community-Based Settings are only applicable to behavioral and mental health providers may serve in community-based settings as directed by the National Health Service Corps-approved site and must be an extension of the comprehensive primary care provided at the National Health Service Corps-approved site.

Comprehensive Primary Behavioral/Mental Health Care Services – Services that include, but are not limited to: screening and assessment, diagnosis, treatment plans, therapeutic services including 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.

Continuation Contract – An optional one-year extension of a National Health Service Corps Loan Repayment Program 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. National Health Service Corps Loan Repayment Program 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 National Health Service Corps Loan Repayment Program payments were applied to reduce their qualifying educational loans. A continuation contract will not take effect until the current contract is completed and the continuation contract has been countersigned by the Secretary or their designee. A Loan Repayment Program participant cannot be guaranteed a continuation contract, and it is contingent upon the availability of funding.

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 the purposes of the National Health Service Corps, the Critical Access Hospital must have a National Health Service Corps- approved affiliated outpatient primary care clinic. 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 federal financial obligation or, being determined to be in default by the applicable federal program under the standards of that program.

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

Disadvantaged Background – As defined by Sec. 737 of the Public Health Service Act, this refers to individuals who have been identified by their schools or can document having come from a

“disadvantaged background” based on environmental and/or economic factors. “Environmental factors” means that the individual 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 that the individual 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 for adaptation to this program.

Distant Site – A site where the National Health Service Corps participant is located while providing health care services via a telecommunications system.

Family and Family Member – As used in the *Guidance* and for the purposes of the National Health Service Corps, “family member” includes child or spouse, as well as unmarried partners living in the same household.

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 any form of education after high 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 Internal Revenue Service tax lien that is not created pursuant to a court-ordered judgment is not a federal judgment lien.

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 Centers “Look-Alikes” which are nonprofit entities that are certified by the Secretary 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.

Federal 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 “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 to have a shortage of primary medical care, dental, or mental health 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 Health Resources Services Administration 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 sites.

Holder – The commercial or government institution that currently holds the promissory note for the qualifying educational loan (e.g., MOHELA, Aidvantage, 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. For purposes of this program, facilities must have an affiliated outpatient clinics/services.

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, visit: [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 the health professional shortages in Health Professional Shortage Areas 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 to support 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-Approved Service Site – A National Health Service Corps-approved 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](#).

Nurse Practitioner Residency – A nurse practitioner residency program is a voluntary post-graduate training program through which licensed and certified new advanced practice nurse graduates are provided additional didactic and clinical experiences alongside other healthcare

providers, enhancing transition from education to practice. Nurse Practitioner Residency programs aim to prepare novice nurse practitioners to practice as providers and support their professional transition to clinical practice. This form of mentored clinical education occurs within a structured learning environment, typically lasts 12 months long and diversifies the nurse practitioner clinical preparation via varied clinical rotations, supervised hours, and didactic training.

Postgraduate Training – Refers to additional training that a health professions student may participate in after they graduate 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 Care Training and Enhancement: Training Primary Care Champions – As authorized by section 747(a) of the Public Health Service Act (42.U.S.C. 293k (a)), Primary Care Training and Enhancement Training Primary Care Champions program strengthens primary care and the workforce by training community-based practicing primary care physicians and physician assistants to lead health care transformation. Program completers will have received training in community-based primary care sites through academic community partnership, as well as training that addresses competencies in the areas of leadership, team-based integrative health care, quality improvement, population health, social determinants of health, policy and education. Additionally, program completers implement a health care transformation project in their community-based primary care site.

Primary Health Services – For purposes of the National Health Service Corps Loan Repayment Program, primary health services mean health services regarding family medicine, internal medicine, pediatrics, obstetrics and gynecology, dentistry, or mental health (including substance use disorder), 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 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, the 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 health services and can be organized as entities on the following basis: family practice group; primary care group; or multi-specialty group.

Spouse– As used in this *Guidance* and for the purposes of the National Health Service Corps, "spouse" is a married partner of the applicant.

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 – As used in this *Guidance*, teaching is providing clinical education to students or residents in their area of expertise. All teaching must be conducted as directed by the National Health Service Corps-approved service site(s), subject to the National Health Service Corps limits on the number of hours per week allowed for teaching (see Full-Time or Half-Time Clinical Practice Requirements section, as applicable).

The clinical education must:

(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 Center of Excellence program, which are both funded through Health Resources Services Administration grants. Teaching may 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 Services Administration under Section 340H of the Public Health Service 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 Services Administration Data Warehouse site](#).

Teaching Health Center Graduate Medical Education Program – As authorized by Section 340H of the Public Health Service Act [42 U.S.C. § 256h], as amended, the Teaching Health Center Graduate Medical Education payment program provides funding to support the training of residents in primary care or dental residency programs in community-based ambulatory patient care centers.

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