

## **FY 2025 National Health Service Corps Students to Service Loan Repayment Program Application and Program Guidance Glossary**

**Administrative Duties**– 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 Students to Service Loan Repayment Program participants serving in such a capacity should keep in mind that they cannot count more than four hours per week of administrative and/or management time (two hours in the case of half-time) toward the total required 40 hours per week (or 20 hours in the case of half-time).

**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., hospitals, nursing homes, and shelters). The alternative sites must provide services to a Health Professional Shortage Area that is appropriate for the discipline and specialty of the clinician and the services provided. Services at alternative sites must be an extension of the comprehensive primary care provided at the National Health Service Corps-approved site.

**Automatically-Approved National Health Service Corps Site** – Eligible automatically (or auto)-approved National Health Service Corps sites are those sites that may be recognized by the National Health Service Corps as meeting all National Health Service Corps site requirements and have reviewed and signed the National Health Service Corps Site Agreement, while remaining in compliance with their respective program requirements. The following may be eligible Auto-Approved National Health Service Corps sites: 1) Federally Qualified Health Centers, 2) Federally Qualified Health Center Look-Alikes, 3) Indian Health Service facilities, 4) Tribally Operated 638 Health Programs, 5) Urban Indian Health Programs, 6) federal prisons, and 7) Immigration and Customs Enforcement Health Service Corps sites.

**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 State Loan Repayment Programs.

**Commercial or Private Student Loans** – Also known as a college loan, an educational loan, or an alternative student loan – is a non-government loan made by a private lender specifically for graduate or undergraduate education expenses, such as tuition, room, board, books, and other associated costs. This includes loans made by banks, credit unions, savings and loan associations, insurance companies, schools, and other financial or credit institutions that 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 Students to Service 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 expand the accessibility of health services by fostering a health promoting environment and may provide comprehensive primary behavioral and mental health care services. These facilities may function as part of a system of care to ensure continuity of patient-centered, comprehensive, and coordinated care. National Health Service Corps service completed in community-based settings are only applicable to behavioral and mental health providers 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 and Mental Health Care Services** – Services that include, but are not limited to screening and assessment, diagnosis, treatment plans, therapeutic services including access to medication prescribing and management, crisis care including 24-hour call access, consultative services, and care coordination. Sites 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 Students to Service 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 Students to Service 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 Students to Service Loan Repayment Program payments were applied to reduce their qualifying educational loans. Participants can provide proof that prior payments were applied to reduce qualifying educational loans by submitting their most recent loan account statement that includes the lenders name, account holders name, account number, payment dates, and payment amounts. A continuation contract will not take effect until the current contract is completed and the continuation contract has been countersigned by the Secretary of Health and Human Services’ designee. A National Health Service Corps Students to Service Loan Repayment Program participant cannot be guaranteed a continuation contract.

**Critical Access Hospital** – A facility certified by the Centers for Medicare & Medicaid Services under section 1820 of the Social Security Act (42 USC 1395i–4). A critical access hospital must be located in a rural area in a state that has a Rural Hospital Flexibility Program, have no more than 25 inpatient beds, an average annual length of stay of 96 hours or less, and be located either more than a 35-mile drive from the nearest hospital or Critical Access Hospital, or more than a 15-mile drive in areas with mountainous terrain or only secondary roads. For more information, view the [Critical Access Hospital Booklet](#).

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

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

**Disadvantaged Background** – As defined by the Scholarships for Disadvantaged Students program (Sec. 737 of the Public Health Service Act), this refers to individuals who have been identified by their schools as having come from a “disadvantaged background” based on environmental and/or economic factors.

“Environmental factors” means 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 United States. Bureau of the Census, adjusted annually for changes in the Consumer Price Index, and adjusted by the Secretary of Health and Human Services for adaptation to this program.

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

**Federal Direct Student Loans** – A student loan offered by the federal government that has a low-interest rate for students and parents and is used to pay for the costs of any form of education after high school. The lender for the federal Direct Student Loan is the United States 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** – Federally Qualified Health Centers include: (1) nonprofit entities that receive a grant (or funding from a grant) under section 330 of the Public Health Service Act (i.e., health centers); (2) Federally Qualified Health Center “Look-Alikes”, which are nonprofit entities that are certified by the Secretary of Health and Human Services as meeting the requirements for receiving a grant under section 330 of the Public Health Service Act but are not grantees; and (3) outpatient health programs or facilities operated by a tribe or tribal organization under the Indian Self-Determination and Education Assistance Act or by an urban Indian organization receiving funds under title V of the Indian Health Care Improvement Act.

**Fiscal Year** – The federal Fiscal Year is defined as October 1 through September 30.

**Full-Time Clinical Practice** – Working a minimum of 40 hours per week in a clinical practice, for a minimum of 45 weeks per service year, in a National Health Service Corps approved service site. For a more detailed explanation of the full-time clinical practice requirement, see the Full-Time Clinical Practice Requirements, by Discipline section in the Application and Program Guidance.

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

**Half-Time Clinical Practice** – Working a minimum of 20 hours per week in a clinical practice, not to exceed 39 hours per week, for a minimum of 45 weeks per service year, in a National Health Service Corps approved service site. For a more detailed explanation of the half-time clinical practice requirement, see the Half-Time Clinical Practice Requirements, by Discipline section in the Application and Program Guidance/

**Health Professional Shortage Area** – A Health Professional Shortage Area is a geographic area, population group, public or nonprofit private medical facility or other public facility determined by the Secretary of

Health and Human Services to have a shortage of primary 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 the Shortage Designation Branch, within the Health Resources and Services Administration's Bureau of Health Workforce Division of Policy and Shortage Designation, pursuant to Section 332 of the Public Health Service Act (42 USC 254e), and implementing regulations (42 CFR Part 5).

**Health Resources and Services Administration**— An operating agency of the United States Department of Health and Human Services.

**Health Workforce Connector** – A searchable database of open job opportunities and information on National Health Service Corps-approved sites. The [Health Workforce Connector](#) can be used to create clinician profiles and find current vacancies.

**Holder** – The commercial or government institution that currently holds the promissory note for the qualifying educational loan (e.g., Sallie Mae, Pennsylvania Higher Education Assistance Agency, etc.).

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

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

- [Urban Indian Health Program fact sheet](#)
- [Indian Health Service Profile](#)

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

**Located in a State** – National Health Service Corps Students to Service Loan Repayment Program applicants must be enrolled full-time in the final year of study at an accredited medical or dental school located in a state. See definition of "state" below. Students attending schools outside of a state are not eligible for a National Health Service Corps Students to Service Loan Repayment Program award, even though they may be citizens or nationals of the United States.

**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, within the Department of Health and Human Services, was created to eliminate 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. The National Health Service corps seeks to improve the health of underserved Americans by bringing together communities in need and quality primary health care professionals through support offered in loan repayment and scholarship programs.

**National Health Service Corps-Approved Site** – Each healthcare site must submit a National Health Service Corps Site Application to become a National Health Service Corps-approved site. In order for a site to be eligible for National Health Service Corps approval, it must: be located in and providing service to a federally designated Health Professional Shortage Area; provide comprehensive primary medical care, mental and behavioral health and/or dental services; provide ambulatory care services (no inpatient sites, except Critical Access Hospitals and Indian Health Service hospitals); 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 percent 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. If the Site Application is approved, the community site becomes a National Health Service Corps-approved site. All National Health Service Corps-approved sites must continuously meet the above requirements.

**Postgraduate Training** – Refers to additional training that a National Health Service Corps Students to Service Loan Repayment Program physicians, physician assistants, dentists, and nurse practitioners or certified nurse midwives may participate in after they graduate from medical, dental or advanced nursing school (e.g., primary care residencies, chief residency, and fellowships). The postgraduate training programs that are currently approved for National Health Service Corps Students to Service Loan Repayment Program participants graduating from medical school in 2025 are: family medicine, general internal medicine, general pediatrics, obstetrics-gynecology, general psychiatry, internal medicine/family practice, internal medicine/pediatrics, family medicine/psychiatry, and internal medicine/psychiatry.

For physicians, the National Health Service Corps Students to Service Loan Repayment Program may approve, consistent with the needs of National Health Service Corps, additional postgraduate training following residency for a child psychiatry fellowship, fellowship in substance use disorder or addiction medicine, fellowship in obstetrics-gynecology or geriatrics fellowship. Dentists have the option to complete an accredited residency in general practice dentistry, advanced education in general dentistry, pediatric dentistry, public health dentistry, or a geriatric dentistry fellowship. Physician assistants, nurse practitioners, and certified nurse midwives have the option to complete a primary care residency in a community-based setting.

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

**Qualifying Educational Loans** – Government and private student loan 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 Students to Service 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 Students to Service 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 Students to Service Loan Repayment Program.**

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

**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 state and local law, including laws relating to licensure and certification. In addition, this site satisfies such other requirements as a state may establish for the operation of such a clinic.

**Solo or Group Private Practice** – A clinical practice that is made up of either one or many providers in which the providers have ownership or an invested interest in the practice. Private practices can be

arranged to provide primary medical, dental and/or mental health services and can be organized as entities on the following basis: fee-for-service; capitation; a combination of the two; family practice group; primary care group; or multi-specialty group.

**Spouse and Marriage** – As used in this Guidance and for the purposes of the National Health Service Corps, “spouse” includes same-sex and opposite-sex married couples. The term “spouse” does not include individuals in registered domestic partnerships, civil unions or similar formal relationships recognized under state law as something other than a marriage.

**State** – As used in this Guidance, state includes the 50 states, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, the United States 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 at the National Health Service Corps-approved site. The clinical education may: (1) be conducted as part of an accredited clinical training program; (2) include the clinical supervision of a student/clinician that is required in order for that student/clinician to receive a license under state law; or (3) include mentoring through a structured program, such as the Centers of Excellence program or the Health Careers Opportunity Program. Teaching must be conducted at the National Health Service Corps-approved practice site specified in the [Bureau of Health Workforce Customer Service Portal](#) Profile. If the National Health Service Corps participant is providing the clinical service while a student/clinician observes, the activity should be treated as patient care.

**Teaching Health Center** – A Teaching Health Center is an entity 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 [data.HRSA.gov](https://data.HRSA.gov) website.

**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.