



# National Health Service Corps Students to Service Loan Repayment Program Fiscal Year 2025 Application and Program Guidance

August 2024

Application Submission Deadline: **November 7, 2024; 7:30 p.m. ET**

U.S. Department of Health and Human Services  
Health Resources and Services Administration Bureau  
of Health Workforce

[National Health Service Corps](#)

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 Students to Service Loan Repayment Program participants.*

Assistance Listing (AL/CFDA) Number: 93.162

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## EXECUTIVE SUMMARY

The Health Resources and Services Administration is accepting applications for the National Health Service Corps Students to Service Loan Repayment Program. Students pursuing primary care health professions training in eligible disciplines can receive loan repayment funding through the National Health Service Corps Students to Service Loan Repayment Program. In exchange for loan repayment funding, participants must provide three years of service at a National Health Service Corps-approved site in a Health Professional Shortage Area. Only those students who are committed to practicing primary care and are able to relocate to underserved communities based on the needs of the National Health Service Corps should consider becoming a National Health Service Corps Students to Service Loan Repayment Program participant.

**Eligible Applicants:**

Students in their final year of school pursuing eligible primary care health professions training leading to:

- A degree in medicine (allopathic or osteopathic);
- A degree in dentistry; or
- A postgraduate degree or postgraduate certificate from a school or program in nurse midwifery education, physician assistant education, or nurse practitioner education.

**Funding:**

The National Health Service Corps Students to Service Loan Repayment Program award provides up to \$120,000 in loan repayment funding.

**Service Obligation:**

National Health Service Corps Students to Service Loan Repayment Program participants must commit to provide three years of service in a Health Professional Shortage Area.

**Application Deadline:**

November 7, 2024



**A Letter from Candice Chen, MD**

Dear Applicant,

Thank you for your consideration and time in applying to the [National Health Service Corps Students to Service 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 students like you who are mission-minded and committed to serving in communities that need you most. In exchange, through loan repayment funding, we will pay up to \$120,000 of your health professional education expenses.

As a board-certified pediatrician who has continued to practice primary care in Southeast Washington, D.C. throughout my career, I know how valuable your time is. I'm excited to share that we have streamlined the application process to make it easier for you to apply to the Students to Service Loan Repayment Program.

Again, thank you for taking time to read the Students to Service Loan Repayment Program Application and Program Guidance and please consider applying.

Sincerely,

/Candice Chen, MD/

[Candice Chen, MD](#)

Acting 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 National Health Service Corps Students to Service Loan Repayment Program provides loan repayment awards to students in their last year of school pursuing a degree in allopathic medicine, osteopathic medicine, physician assistant studies, nursing, or dentistry. In exchange for loan repayment, individuals agree to provide primary health care services in Health Professional Shortage Areas of greatest need. The information applicants supply will be used to evaluate their eligibility, qualifications, and suitability for participating in the National Health Service Corps Students to Service Loan Repayment Program. In addition, information from other sources will be considered (for example, credit bureau reports).

An individual's contract, application, supporting documentation, related correspondence, and data are maintained in a system of records used within the United States Department of Health and Human Services to monitor National Health Service Corps Students to Service Loan Repayment Program-related activities during school, postgraduate training, the service obligation, and program performance. 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 described in the [System of Record Notice 09-15-0037](#).

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

### **Effects of Nondisclosure**

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

### **Non-Discrimination Policy Statement**

In accordance with applicable federal laws and United States 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 Students to Service Loan Repayment Program Overview

The National Health Service Corps Students to Service Loan Repayment Program provides loan repayment awards to students pursuing a degree in allopathic medicine, osteopathic medicine, physician assistant studies, nursing, or dentistry. In exchange for loan repayment, individuals agree to provide primary health care services in [Health Professional Shortage Areas](#) of greatest need.

The National Health Service Corps seeks applicants who have an interest in serving the nation's medically underserved populations and remaining in a Health Professional Shortage Area beyond their service obligation. Students with a commitment to primary health care practice in underserved areas throughout the United States and who are willing to relocate based on the needs of the National Health Service Corps are the best candidates for this program.

### Application and Program Guidance

Read the Application and Program Guidance (Guidance) in its entirety before proceeding with an application. The Guidance explains the National Health Service Corps policies, and the rights and liabilities of individuals selected to participate in the National Health Service Corps Students to Service Loan Repayment Program (including the financial liabilities and legal obligations of the individual) that are stated in the National Health Service Corps program statute and contract. Before applying, be sure you have a complete understanding of the commitment to serve at a National Health Service Corps-approved service site and the financial consequences of failing to perform that commitment.

### Important Dates

National Health Service Corps Students to Service Loan Repayment Program participants should be aware of the following key dates:

- **Submission Deadline:** Thursday, November 7, 2024 by 7:30 p.m. ET
- **Notification of Award:** No later than April 15, 2025

**Contract Termination Deadline:** Within 60 days following the execution of the contract which means the signature of both parties) **OR** at any time if the participant has not received funds due under the contract.

### Benefits of the National Health Service Corps Students to Service Loan Repayment Program

- (1) **Service.** By joining thousands of National Health Service Corps participants across the country, you have an opportunity to provide primary health care services to communities in need.
- (2) **Loan Repayment.** The National Health Service Corps Students to Service Loan Repayment Program will provide funds to participants to repay their outstanding, qualifying, educational loans. National Health Service Corps Students to Service Loan Repayment Program funds are exempt from federal income and employment taxes. These funds are not included as wages when determining benefits under the Social Security Act. Participants will receive up to \$120,000 in loan repayment funds payable in four annual installments (of up to \$30,000 per year) subject to meeting program requirements. If a participant's outstanding balance of qualifying educational loans is less than \$120,000, the National Health Service Corps Students to Service Loan Repayment Program will pay the total qualifying educational loans divided into four equal

installments. In return, participants agree to provide three years of full-time clinical practice at a National Health Service Corps-approved site in a Health Professional Shortage Area upon completion of training. "Full-time clinical practice" is defined as no less than 40 hours per week, for a minimum of 45 weeks per service year.

(3) **Complete Repayment of Qualifying Loans.** After a National Health Service Corps Students to Service Loan Repayment Program participant has completed the initial three-year service contract, they may be eligible to apply for additional loan repayment funds to pay any remaining educational loans through one-year [continuation contracts](#). Note that there is no guarantee that a participant will receive a continuation contract for continued participation in the program beyond the initial contract. Continuation contracts will be made at the government’s discretion and are subject to the availability of appropriated funds. Participants who wish to continue in the program after their initial three-year service obligation must also demonstrate that they:

- Still have unpaid qualifying educational loans;
- Applied all previously received National Health Service Corps Students to Service Loan Repayment Program payments, during the contract period, to reduce their qualifying educational loans;
- Continue to serve at a National Health Service Corps-approved site; and
- Meet all other program requirements in effect at the time they are being considered for a continuation contract.

**Maternity Care Target Area Supplemental Award**

Section 332(k) of the Public Health Service Act directs the Department of Health and Human Services, through the Health Resources and Services Administration, to identify Maternity Care Target Areas, or geographic areas within Health Professional Shortage Areas that have a shortage of maternity care health professionals, for the purpose of assigning maternity care health professionals to such areas. Maternity care health professionals are physicians (allopathic and osteopathic) specializing in obstetrics/ gynecology, family medicine physicians who practice obstetrics -, and certified nurse midwives.

To support this effort, in Fiscal Year (FY) 2025, the National Health Service Corps Students to Service Loan Repayment Program is offering a supplemental award of up to \$40,000 in loan repayment funding to maternity care health professional participants who provide health care services in **Maternity Care Target Areas** with a **Maternity Care Target Area score of 16 or above**. To receive the maximum supplemental award of \$40,000, program participants must have unpaid qualifying educational loans that were not paid in full using previously awarded National Health Service Corps funds.

**Eligible Disciplines & Specialties**

<b>Disciplines</b>	<b>Specialty</b>
<b>Physicians</b> <ul style="list-style-type: none"> <li>• <b>Allopathic</b></li> <li>• <b>Osteopathic</b></li> </ul>	<ul style="list-style-type: none"> <li>• <i>Family medicine physicians who practice obstetrics</i></li> <li>• <i>Obstetrics/Gynecology</i></li> </ul>
<b>Certified nurse midwives</b>	<ul style="list-style-type: none"> <li>• <i>Not applicable</i></li> </ul>

## Eligibility Requirements

To be eligible for the Maternity Care Target Area supplemental award, program participants must:

- Have unpaid qualifying educational loans that were not paid in full using previously awarded National Health Service Corps funds.
- Commit to providing primary health care services in **Maternity Care Target Areas** with a **score of 16 or above**.

## Supplemental Award Payment Process

Students to Service Loan Repayment Program participants who receive the supplemental award of up to \$40,000 will receive supplemental award payments distributed equally through annual installment payments.

### Example

A program participant who initially received a \$120,000 Students to Service Loan Repayment Program award, which resulted in four annual installment payments of \$30,000 and receives a \$40,000 supplemental award would see the annual installment payment increased by \$10,000 for a total annual installment payment of \$40,000.

## ELIGIBILITY REQUIREMENTS AND SELECTION FACTORS

### Eligibility Requirements

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

- (1) Be a United States citizen or United States national.
- (2) Be pursuing one of the following:
  - a. An Allopathic Medicine or Osteopathic Medicine degree at one of the following accredited schools located in a state, the District of Columbia, or a United States territory:
    - A school of allopathic medicine accredited by the Liaison Committee on Medical Education (sponsored by the American Medical Association and the Association of American Medical Colleges); or
    - A school of osteopathic medicine accredited by the American Osteopathic Association Commission on Osteopathic College or Accreditation.
  - b. A Doctor of Dental Surgery or Doctor of Medicine in Dentistry degree at one of the following accredited schools located in a state, the District of Columbia, or a United States territory:
    - A school of dentistry accredited by the American Dental Association Commission on Dental Accreditation.
  - c. A Nurse Practitioner degree:
    - At a school or program of nurse practitioner education, pursuing a postgraduate degree or postgraduate certificate;
    - Accredited by the Accreditation Commission for Education in Nursing or the Commission on Collegiate Nursing Education; and
    - Leading to national certification as a nurse practitioner.



- d. A Certified Nurse Midwife degree:
    - At a school or program of nurse midwifery education, pursuing a postgraduate degree or postgraduate certificate;
    - Accredited by the American College of Nurse-Midwives, Division of Accreditation; and
    - Leading to national certification by the American Midwifery Certification Board.
  - e. A Certified Physician Assistant degree:
    - At a school or program of primary care physician assistant education, pursuing a postgraduate degree or postgraduate certificate;
    - Accredited by the Accreditation Review Commission on Education for the Physician Assistant AND the affiliated school must be accredited by a United States Department of Education nationally recognized regional or state institutional accrediting agency; and
    - Leading to national certification by the National Commission on Certification of Physician Assistants.
- (3) Be enrolled as a full-time student in the last year of medical or dental school with a graduation date before July 1, 2025, or be enrolled as a full-time student in the last year of a health professional school for nurse practitioners, certified nurse midwives, or physician assistants with a graduation date before August 31, 2025. A full-time student is defined as a student enrolled for a sufficient number of credit hours in any academic term to complete the course of study within the number of academic terms normally required at the school. Be advised that any courses that are not required or are unrelated to the qualifying degree program will not count towards the hours required for full-time status.
- (4) National Health Service Corps Students to Service 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 United States Public Health Service](#).
- (5) **Submit a complete application**, as set forth in the “[Completing an Application](#)” section of this Guidance. Completed applications must be received on or before **Thursday, November 7, 2024, at 7:30 p.m. ET.**

### **Eligible Disciplines and Specialties**

Full-time students in the last year of medical, dental, physician assistant, or nursing program who plan to train and become licensed to provide patient care under the following disciplines and specialties are eligible to apply to the National Health Service Corps Students to Service Loan Repayment Program:

Disciplines	Specialties
Physicians <ul style="list-style-type: none"> <li>• Allopathic</li> <li>• Osteopathic</li> </ul>	<ul style="list-style-type: none"> <li>• Family medicine</li> <li>• General internal medicine</li> <li>• General pediatrics</li> <li>• Geriatrics</li> <li>• Obstetrics/Gynecology</li> <li>• Psychiatry (including child and adolescent psychiatrists; substance use disorder psychiatrists)</li> </ul>
Dentists <ul style="list-style-type: none"> <li>• Doctor of Dental Surgery</li> <li>• Doctor of Medicine in Dentistry</li> </ul>	<ul style="list-style-type: none"> <li>• General dentistry</li> <li>• Pediatric dentistry</li> </ul>
Nurse practitioners Physician assistants	<ul style="list-style-type: none"> <li>• Adult</li> <li>• Family</li> <li>• Pediatric</li> <li>• Women’s health</li> <li>• Geriatrics</li> <li>• Psychiatry and mental health</li> </ul>
Certified nurse midwives	<ul style="list-style-type: none"> <li>• Not Applicable</li> </ul>

**Requirements for Medical Students Only:**

Medical students are **required** to complete accredited primary medical care postgraduate training in a National Health Service Corps-approved specialty (for example, family practice, internal medicine, pediatrics, geriatrics, obstetrics/gynecology, or psychiatry) for at least three years before commencing service in the National Health Service Corps. See the [“Program Requirements While in Postgraduate Training”](#) section for the approved postgraduate training programs and associated time period.

**Recommendations for Dental, Nursing, and Physician Assistant Students:**

Dental, physician assistant, and nursing participants are **highly encouraged**, but not required, to complete **one** of the postgraduate clinical training programs approved by the National Health Service Corps prior to starting their service obligation; see the [“Program Requirements While in Postgraduate Training”](#) section for approved postgraduate training programs and associated time period. Dental, physician assistant and nursing participants who start the service obligation before beginning a postgraduate training program will not be eligible for postgraduate training deferment during the service obligation.

**Selection Factors and Funding Priorities**

The National Health Service Corps utilizes the selection factors and funding priorities detailed in the “Selection Factors” section while reviewing eligible National Health Service Corps Students to Service Loan Repayment Program applications to determine who will be offered an award.

**Selection Factors**

Applicants who meet the eligibility criteria outlined above in this “Eligibility Requirements and Selection Factors” section must also demonstrate that they:

- (1) **Have passed the first component of required licensing examinations.**

- a. Medical students will be required to submit documentation verifying that they have passed Step 1/Level 1 of the United States Medical Licensing Examination or the Comprehensive Osteopathic Medical Licensing Examination.
  - b. Dental students will be required to submit documentation verifying that they have passed Part I of the National Board Dental Examination.
  - c. Nurse practitioners, certified nurse midwives, and physician assistants who meet the [education, training, and licensure requirements](#) may serve at a National Health Service Corps-approved service site and provide specialized services, if they have completed discipline-specific advanced training and received a certification. Documentation of appropriate specialized 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.
- (2) **Have a history of honoring prior legal obligations.** The National Health Service Corps will review credit bureau reports to verify that applicants have a history of honoring prior legal obligations. Applicants are encouraged to unlock any frozen credit reports. **Applicants with credit reports that cannot be reviewed will not be selected for an award.** National Health Service Corps Students to Service 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, for example, Department of Education student loans, Health Education Assistance Loans, Nursing Student Loans, Federal Housing Administration Loans, federal income tax liabilities, federally guaranteed/insured loans (for example, student or home mortgage loans) or any non-federal payment obligations (for example, court-ordered child support payments or state tax liabilities).
  - b. Write-off of any federal or non-federal debt as uncollectible or waiver of any federal service or payment obligation.
  - c. Default on a prior service obligation, for example, applicants who have defaulted on a prior service obligation to the federal government, a state or local government, or other entity, even if the applicant subsequently satisfied that obligation through service, monetary payment, or other means.
  - d. Any judgment liens arising from federal debt.
- (3) **Are not in breach of any service obligation.** Applicants who are in breach of a health professional service obligation to a federal, state, or other entity will not be selected to participate in the National Health Service Corps Students to Service Loan Repayment Program.
- (4) **Do not have an existing service obligation and will not incur a service obligation that would be performed concurrently or overlap with their National Health Service Corps Students to Service Loan Repayment Program service obligation.** Applicants who are already obligated to a federal, state, or other entity for professional practice or service (for example, active military duty, the National Health Service Corps Scholarship Program, the Nurse Corps Scholarship Program) will not be selected for an award unless that obligation will be completely satisfied prior to commencement of the National Health Service Corps Students to Service Loan Repayment Program service (see [“Start of Service Obligation”](#) section). Further, participants who subsequently enter into other service obligations (for example, the State Loan Repayment Program) and are not immediately available after completion of their approved postgraduate training to fulfill their National Health Service Corps service obligation will be subject to the breach of contract provision (See [“Breaching the National Health Service Corps Students to Service Loan Repayment Program Contract”](#) section.). An exception exists for individuals of a Reserve component of the Armed Forces (including the National Guard), as described in the following Exception statement.

**EXCEPTION:** Individuals in a Reserve component of the Armed Forces, including the National Guard, **are eligible** to participate in the National Health Service Corps Students to Service Loan Repayment Program. Reservists should understand the following:

- Military training or service performed by reservists will not satisfy the National Health Service Corps Students to Service Loan Repayment Program service obligation. If a participant's military training and/or service, in combination with the participant's other absences from their National Health Service Corps-approved site, will exceed seven weeks per service year, the participant should request a suspension. The National Health Service Corps Students to Service 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, they are expected to return to the National Health Service Corps-approved site where they were serving prior to deployment. If unable to do so, the reservist must request a transfer to another National Health Service Corps-approved site. If the reservist fails to seek a transfer and subsequently refuses to accept a National Health Service Corps assignment to another approved site, they will be in breach of their service obligation.
- (5) **Are not currently excluded, debarred, suspended, or disqualified by a federal agency.** Applicants are required to report certain information, which is described in the "Certification Regarding Debarment, Suspension, Disqualification and Related Matters" section located in the online application. The applicant should sign the certification that is applicable to their situation. As a condition of participating in the National Health Service Corps Students to Service Loan Repayment Program, a participant must agree to provide immediate written notice to the National Health Service Corps Students to Service 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 Bureau of Health Workforce will verify each participant's status through the [United States Treasury Department's Do Not Pay tool](#).
- (6) **Are committed to providing primary care service in a Health Professional Shortage Area.** The National Health Service Corps Students to Service Loan Repayment Program seeks to recruit clinicians with a strong commitment to providing primary care in communities most in need. Applicants will be evaluated based on their degree of commitment to a career in primary care and interest/motivation in providing care to underserved communities based on a review of the following:
- a. **Essay Question.** Applicants must respond to the essay question. The essay response is limited to 500-words or fewer and should include a description of relevant work experiences and/or activities (for example, community service, research, internships, lived experience) that have prepared the applicant to work with underserved populations.
  - b. **Recommendation Letters.** Applicants must provide two (2) letters of recommendation that provide a detailed description of the applicant's performance in school; education/work achievements; community/civic or other non-academic achievements; ability to work and communicate constructively with others from diverse backgrounds; and interest and commitment to a career in primary care and service to underserved populations and communities.
  - c. **Transcript.** Applicants must submit a transcript with information for at least the two most recent terms that includes the courses taken and rotations completed, as well as academic performance.

### **Funding Priorities**

Based on statutory requirements (42 USC 254I-1(d)(2)), priority will be given to any application for such a contract submitted by an individual whose training is in a health profession or specialty determined by the Secretary to be needed by the Corps; and to qualified applicants who demonstrate the following:

- (1) **Likelihood of Remaining in a Health Professional Shortage Area and Disadvantaged Background** (See the [Appendix](#) for a glossary of terms) The National Health Service Corps Students to Service Loan Repayment Program will give priority to applicants who have (and whose spouse, if any, has) characteristics that demonstrate a higher likelihood of continuing to practice in a Health Professional Shortage Area after the service obligation is completed **and** who come from a disadvantaged background. Applicants may submit certification from their school that they were identified as having a “disadvantaged background” based on environmental and/or economic factors. Applicants may also self-attest to having a disadvantaged background by uploading a document (Federal Student Aid Report, etc.) that validates that they meet the criteria included on the disadvantaged background form.
- (2) **Likelihood of Remaining in a Health Professional Shortage Area.** The National Health Service Corps Students to Service Loan Repayment Program will next give priority to applicants who have (and whose spouse, if any, has) characteristics that demonstrate a higher likelihood of continuing to practice in a Health Professional Shortage Area after the service obligation is completed. Generally, the program will assess the applicant’s experience in working with underserved populations, which can be demonstrated through past work and volunteer experiences and lived experience as well as an applicant’s background. The National Health Service Corps will base its assessment on an applicant’s responses to the essay question, and information gathered in the recommendation letters.

### **Qualifying and Non-Qualifying Educational Loans**

A National Health Service Corps Students to Service 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 (that means, 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 their online application to the National Health Service Corps Students to Service Loan Repayment Program.

- (1) **Consolidated/Refinanced Loans** may be considered for repayment in the following circumstances:
  - a. A consolidated/refinanced loan must be from a government (federal, state, or local) or commercial lender and must include only qualifying educational loans of the applicant.
  - b. 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.
  - c. For loans to remain eligible, applicants/participants must keep their eligible educational loans apart from all other debts.
  - d. Eligible educational loans consolidated with loans owed by any other person, such as a spouse or child, are ineligible for repayment.
- (2) **Non-Qualifying Educational Loans**

- a. Loans for which the associated documentation does not identify the loan was solely applicable to the undergraduate or graduate education of the applicants
- b. Loans not obtained from a government entity or private commercial student lending institution. Most loans made by private foundations to individuals are not eligible for repayment
- c. Loans that have been repaid in full
- d. [Primary Care Loans](#)
- e. Parent PLUS Loans (made to parents)
- f. Personal lines of credit
- g. Loans subject to cancellation
- h. Residency loans
- i. Credit card debt

### **Award Process**

After an applicant has been selected for an award, the applicant will be provided with information for logging into the [Bureau of Health Workforce Customer Service Portal](#). This web-based system will allow them to communicate with the National Health Service Corps and to manage customer service-related inquiries, such as contact information changes.

Applicants selected as finalists will receive a Confirmation of Interest email with instructions to sign and return the National Health Service Corps Students to Service Loan Repayment Program contract and provide banking information to facilitate the electronic transfer of the award funds (assuming that the contract is approved by a representative of the Secretary of Health and Human Services).

### **Contract Effective Date**

An applicant's signature alone on the National Health Service Corps Students to Service Loan Repayment Program contract document does not constitute a contractual agreement. The National Health Service Corps Students to Service Loan Repayment Program contract becomes effective on the date it is countersigned by the Secretary of Health and Human Services or their designee, which is anticipated to be on or before April 15, 2025. Awards are made at the government's discretion and are subject to the availability of appropriated funds.

An applicant may withdraw their application any time **before** a contract is countersigned by the Secretary or their designee. After a contract has taken effect, the Secretary or their designee may terminate the contract only under certain circumstances (See "[Contract Termination](#)" section.).

## **PROGRAM REQUIREMENTS DURING THE LAST YEAR OF SCHOOL**

### **Medical Students**

While in school, a National Health Service Corps Students to Service Loan Repayment Program participant pursuing an allopathic medicine or an osteopathic medicine degree must meet the following requirements and provide documentation to the National Health Service Corps no later than **May 1, 2025**:

- (1) **Maintain enrollment in and graduate from medical school.** The participant must:
  - a. Maintain full-time enrollment and remain in good academic standing through their graduation from medical school:
  - b. Provide verification that the last day of classes will be no later than June 30, 2025; and

- c. Graduate before July 1, 2025. Participants must submit a letter from an appropriate school official on official letterhead confirming that the student is expected to graduate prior to July 1, 2025. A participant should notify the National Health Service Corps Students to Service Loan Repayment Program if they experience any changes in enrollment status that would result in the student not graduating before July 1, 2025. Participants who do not graduate before July 1, 2025 will be advised to request that the Secretary of Health and Human Services terminate their contracts if the period for termination has not yet expired.
- (2) **Pass Step 2/Level 2 of the Licensing Examination.** A participant must take and provide documentation from the testing organization showing proof that they have passed:
    - a. Step 2 (both the clinical skills and clinical knowledge components) of the United States Medical Licensing Examination; **OR**
    - b. Level 2 (both the cognitive evaluation and performance evaluation components) of the Comprehensive Osteopathic Medical Licensing Examination.
- (3) **Letter of Acceptance to a National Health Service Corps-approved Primary Care Postgraduate Program.** National Health Service Corps Students to Service Loan Repayment Program participants pursuing allopathic medicine or osteopathic medicine degrees are required to complete primary care postgraduate training prior to commencing their service obligation. Participants must submit a letter of acceptance to an approved primary care postgraduate training program (see the [“Program Requirements While in Postgraduate Training”](#) section), which must:
    - a. Be on official letterhead;
    - b. Be signed by the postgraduate training program director; and
    - c. Include the start and anticipated end dates of the postgraduate training in mm/dd/yyyy format. Participants are expected to commence postgraduate training immediately after graduation from medical school.

### Dental Students

While in school, a National Health Service Corps Students to Service Loan Repayment Program participant pursuing a Doctor of Dental Surgery or Doctor of Medicine in Dentistry degree must meet the following requirements and provide documentation to the National Health Service Corps no later than **May 1, 2025**:

- (1) **Maintain enrollment in and graduate from dental school.** The participant must:
  - a. Maintain full-time enrollment and remain in good academic standing through their graduation from dental school;
  - b. Provide verification that the last day of classes will be no later than June 30, 2025; and
  - c. Graduate before July 1, 2025. Participants must submit a letter from an appropriate school official on official letterhead indicating that the student is expected to graduate prior to July 1, 2025. A participant should notify the National Health Service Corps Students to Service Loan Repayment Program if they experience any changes in enrollment status that would result in the student not graduating before July 1, 2025. Participants who do not graduate before July 1, 2025, will be advised to request that the Secretary of Health and Human Services terminate their contracts if the period for termination has not yet expired.
- (2) **Pass the National Board Dental Examination Part II.** Participants must take and provide an official document from the testing organization showing proof that they have passed Part II of the National Board Dental Examination.



- (3) ***If applicable, Letter of Acceptance to a National Health Service Corps-approved Dental Postgraduate Program.*** Students to Service Loan Repayment Program participants pursuing Doctor of Dental Surgery or Doctor of Medicine in Dentistry degrees may, but are not required to, pursue approved postgraduate training in general practice dentistry, advanced education in general dentistry, pediatric dentistry, public health dentistry, or geriatric dentistry. The National Health Service Corps **will not** approve any other postgraduate training programs. If a participant intends to delay the commencement of service for approved postgraduate training, they must submit a letter of acceptance to an approved primary care postgraduate training program, which must:
- a. Be on official letterhead;
  - b. Be signed by the postgraduate training program director; and
  - c. Include the start and anticipated end dates of the postgraduate training in mm/dd/yyyy format. Dental students who intend to do a postgraduate training are expected to commence postgraduate training directly after graduation from dental school. Dental students who do not pursue approved postgraduate training will be expected to begin their National Health Service Corps service obligation no later than six (6) months after graduation. They will be offered site search assistance by the Bureau of Health Workforce's Division of Regional Operations.

#### **Nurse Practitioners and Certified Nurse Midwives**

While in school, a National Health Service Corps Students to Service Loan Repayment Program participant pursuing a nurse practitioner or a certified nurse midwife degree must meet the following requirements and provide documentation to the National Health Service Corps no later than **May 1, 2025**:

- (1) **Maintain enrollment in and graduate from nursing school.** The participant must:
  - a. Maintain full-time enrollment and remain in good academic standing through graduation from their nursing program;
  - b. Provide verification that the last day of classes will be no later than August 30, 2025; and
  - c. Graduate before August 31, 2025. Participants must submit a letter from an appropriate school official on official letterhead indicating that the student is expected to graduate prior to August 31, 2025. A participant should notify the National Health Service Corps Students to Service Loan Repayment Program if they experience any changes in enrollment status that would result in the student not graduating on or before August 31, 2025. Participants who do not graduate before August 31, 2025, will be advised to request that the Secretary of Health and Human Services terminate their contracts if the period for termination has not yet expired.
- (2) ***If applicable, Letter of Acceptance to a National Health Service Corps-approved nursing postgraduate program.*** National Health Service Corps Students to Service Loan Repayment Program participants pursuing advanced nursing degrees may, but are not required to, pursue [approved postgraduate training](#). If a participant intends to delay the commencement of service for approved postgraduate training, they must submit a letter of acceptance to an approved primary care postgraduate training program, which must:
  - a. Be on official letterhead;
  - b. Be signed by the postgraduate training program director; and
  - c. Include the start and anticipated end dates of the postgraduate training in mm/dd/yyyy format. Nursing students who intend to do a postgraduate training are expected to commence postgraduate training directly after graduation from nursing school. Nursing



students who do not pursue approved postgraduate training will be expected to begin their National Health Service Corps service obligation no later than six (6) months after graduation; they will be offered site search assistance by the Bureau of Health Workforce's Division of Regional Operations.

### **Physician Assistant Students**

While in school, a National Health Service Corps Students to Service Loan Repayment Program participant pursuing a physician assistant degree must meet the following requirements and provide documentation to the National Health Service Corps no later than **May 1, 2025**:

- 1) **Maintain enrollment in and graduate from a physician assistant school.** The participant must:
  - a. Maintain full-time enrollment and remain in good academic standing through their graduation from physician assistant school;
  - b. Verify that the last day of classes will be no later than August 30, 2025; and
  - c. Graduate before August 31, 2025. Participants must submit a letter from an appropriate school official on official letterhead indicating that the student is expected to graduate prior to August 31, 2025. A participant should notify the National Health Service Corps Students to Service Loan Repayment Program if they experience any changes in enrollment status that would result in the student not graduating on or before August 31, 2025. Participants who do not graduate before August 31, 2025, will be advised to request that the Secretary of Health and Human Services terminate their contracts if the period for termination has not yet expired.
- 2) **If applicable, Letter of Acceptance to a National Health Service Corps-approved physician assistant program:** National Health Service Corps Students to Service Loan Repayment Program participants pursuing physician assistant degrees may, but are not required to, pursue approved postgraduate training in physician assistant advanced education. If a participant intends to delay the commencement of service for approved postgraduate training, they must submit a letter of acceptance to an approved primary care postgraduate training program, which must:
  - a. Be on official letterhead.
  - b. Be signed by the postgraduate training program director.
  - c. Include the start and anticipated end dates of the postgraduate training in mm/dd/yyyy format. Physician assistant students who intend to do a postgraduate training are expected to commence postgraduate training directly after graduation from physician assistant school. Physician assistant students who do not pursue approved postgraduate training will be expected to begin their National Health Service Corps service obligation no later than six (6) months after graduation; they will be offered site search assistance by the Bureau of Health Workforce's Division of Regional Operations.

### **Submitting the Required Documents**

Medical, dental, physician assistant, and nursing students must submit the applicable documentation referenced above by **May 1, 2025**, by uploading it through the [Bureau of Health Workforce Customer Service Portal](#). Participants who are unable to submit the applicable documentation by May 1, 2025, will be advised to request that the Secretary of Health and Human Services terminate their contracts if the period for termination has not yet expired (See the [Contract Termination](#) section.). If the participant does not meet the conditions for contract termination, they are required to fulfill the terms and conditions in the contract and the program will withhold payment of the Students to Service award funds until the documentation requirements in the "Program Requirements During the Last Year of School" section are met.

## Contract Termination

**Note:** An applicant becomes a participant in the National Health Service Corps Students to Service Loan Repayment Program only upon entering into a contract with the Secretary of HHS. The contract becomes fully executed (and effective) on the date that the Secretary (or the Secretary's designee) countersigns the contract. The contract termination deadline is determined by statute and may be modified through annual appropriations (that means, funding) acts. At the time of publication of this Application and Program Guidance, the appropriations act for Fiscal Year 2025 has not been signed into law. However, based on recent appropriations acts, the National Health Service Corps anticipates that the termination deadline for contracts entered into in Fiscal Year 2025 will be 60 days from the effective date of the contract **OR** at any time if the individual who has been awarded such contract has not received funds due under the contract. The applicable termination deadline will be in the participant's contract and any applicable addenda.

The Secretary may terminate a National Health Service Corps Students to Service Loan Repayment Program contract if:

- (1) The participant submits a signed written request to terminate the contract within 60 days following the execution of the contract, **and** repays all funds paid to, or on behalf of, the participant under that contract within the 60-day time period; **OR**
- (2) The participant submits a signed written request to terminate the contract at any time before the participant receives the funds due under the participant's contract.

A written request to terminate the contract can be submitted through the [Bureau of Health Workforce Customer Service Portal](#). If a participant who has already received National Health Service Corps Students to Service Loan Repayment Program funds wishes to submit a signed written termination request, the participant must repay all of the National Health Service Corps Students to Service Loan Repayment Program funds in full to the Department of Health and Human Services through a physical check post marked within the applicable 60-day period. Please note that the check should be made payable to the "Department of Health and Human Services" and must be submitted by mail to:

National Health Service Corps  
Students to Service Loan  
Repayment Program Contract  
Termination  
5600 Fishers Lane, Room 14N29  
Rockville, Maryland 20857

The Secretary of Health and Human Services cannot grant a participant's request to terminate their Fiscal Year 2025 National Health Service Corps Students to Service Loan Repayment Program contract after the 60-day timeframe and receipt of their first installment payment regardless of whether the participant is completing an approved postgraduate training program. **Requests to terminate the contract after receipt of the first installment payment and more than 60 days after its execution will not be considered.** Participants who do not meet the conditions for contract termination in a timely manner will be expected to perform their service obligation under the contract. Failure to fulfill the terms of the contract may be considered a breach of contract (See the [Breaching the National Health Service Corps Students to Service Loan Repayment Program Contract](#) section.).

## PROGRAM REQUIREMENTS WHILE IN POSTGRADUATE TRAINING

### Postgraduate Training Eligibility

To defer the service obligation for completion of postgraduate training, a participant must:

- (1) Pursue a medical, dental, physician assistant, or nursing specialty that is approved under the National Health Service Corps Students to Service Loan Repayment Program;
- (2) Not incur a conflicting service obligation;
- (3) Complete and return the electronic Postgraduate Training Service Request by **May 1** of each year;
- (4) Make no change to the type or period of training without prior written approval of the National Health Service Corps Students to Service Loan Repayment Program;
- (5) Notify the National Health Service Corps Students to Service Loan Repayment Program of any changes to personal information (for example, name, address, phone, or email) or financial information for deposit of National Health Service Corps Students to Service Loan Repayment Program funds, through the [Bureau of Health Workforce Customer Service Portal](#); and
- (6) Notify the National Health Service Corps Students to Service Loan Repayment Program immediately of any changes that affect training status (for example, maternity or paternity leave of absence or other delay in completion date, transfer to another postgraduate training program, dropping out or being terminated from the postgraduate training program).

**Note:** Time spent in postgraduate training, even if at a National Health Service Corps-approved site, will not count toward a participant’s service obligation.

**Medical Students:** Medical students are **required** to complete accredited primary medical care postgraduate training in a National Health Service Corps-approved specialty (for example, family practice, internal medicine, pediatrics, obstetrics/gynecology, or psychiatry) for at least three years before commencing service. The approved postgraduate training programs and associated time periods are:

Approved Postgraduate Training for Medical Students	Time Period
Family practice	3-4 years
General internal medicine	3 years
General pediatrics	3 years
General psychiatry	4 years
Obstetrics-gynecology	4 years
Internal medicine/family practice	4 years
Internal medicine/pediatrics	4 years
Family medicine/psychiatry	5 years
Internal medicine/psychiatry	5 years

The National Health Service Corps Students to Service Loan Repayment Program may approve, on a case-by-case basis, and consistent with the needs of the National Health Service Corps, requests by physician participants in their last year of postgraduate training for a one-year chief residency or fellowship. The following fellowships are currently approved by the National Health Service Corps:

- A two-year child psychiatry fellowship following the completion of postgraduate training in general psychiatry.
- A one- to two-year addiction medicine or substance use disorder fellowship following the completion of postgraduate training in one of the following three areas: family practice, general internal medicine, or a dual residency in internal medicine/family practice.
- A one-year obstetrics/gynecology fellowship following the completion of postgraduate training in family practice.
- A one-year geriatrics fellowship following the completion of postgraduate training in one of the following three areas: family practice, general internal medicine, or a dual residency in internal medicine/family practice.

The total period of deferment for postgraduate training is limited to five (5) years, including a chief residency and/or fellowship program that is **not** a two-year fellowship such as child psychiatry and/or addiction medicine as indicated in the Approved Postgraduate Training for Medical Students table.

Participants in the final year of an approved residency program who intend to pursue additional advanced training in one of the listed fellowships or a chief residency must submit a request for additional deferment of the service obligation by February 1 of the final year of the residency program. Participants who wish to pursue a type of training not listed as approved **must** submit a request to the National Health Service Corps for approval before starting the fellowship.

**Dental Students:** Dental students are **highly encouraged**, but not required, to complete **one** of the following postgraduate clinical training programs approved by the National Health Service Corps prior to starting their service obligation. Dental students who start the service obligation before doing a postgraduate training program will not be eligible for postgraduate training deferment during the service obligation.

Approved Postgraduate Training for Dental Students	Time Period
General practice dentistry	1 year
Advanced Education in General Dentistry	1 year
Pediatric dentistry	2 years
Public health dentistry	2 years
Geriatrics dentistry fellowship	2 years

The total period of deferment for postgraduate training is limited to **two** years, including a chief residency and/or fellowship program.

The National Health Service Corps will not approve any other postgraduate training programs for dental students. Dental students who wish to pursue training other than the postgraduate training programs listed in the Approved Postgraduate Training for Dental Students table are advised not to apply for participation in the National Health Service Corps Students to Service Loan Repayment Program.

**Physician Assistants, Nurse Practitioners, and Certified Nurse Midwives:** Physician assistants, nurse practitioners, and certified nurse midwives are **highly encouraged**, but are not required to pursue postgraduate training. For those physician assistants, nurse practitioners, and certified nurse midwives who are entering postgraduate training in 2025-2026, the National Health Service Corps approves a one-year training in a primary care specialty.

### **Requirements for Receiving Annual Loan Repayment Installments When Pursuing Postgraduate Training**

The National Health Service Corps Students to Service Loan Repayment Program will continue to issue annual loan repayment installments during a participant's period of National Health Service Corps approved postgraduate training as long as the following conditions are met:

- (1) The participant continues to pursue their postgraduate training (including residency, chief residency, or fellowship) in a National Health Service Corps approved specialty (evidenced by timely submission of the Postgraduate Training Service Request no later than **May 1** of each year).
- (2) ***For allopathic and osteopathic physician participants only.*** In addition to the above requirements, physician participants must provide documentation of a passing score for Step 3/Level 3 of the United States Medical Licensing Examination or Comprehensive Osteopathic Medical Licensing Examination prior to the completion of their second year of postgraduate training. Documentation of passing scores must be submitted with the Postgraduate Training Service Request no later than May 1, 2025.

If all of the applicable conditions for postgraduate training are met and the required documentation is submitted annually by the established deadlines, annual installments will be disbursed on or about the first week of August each year.

If the conditions are not met or documentation is not submitted in a timely manner, the National Health Service Corps Students to Service Loan Repayment Program will suspend that year's annual installment (and any subsequent annual installments) until such documentation is received by the National Health Service Corps.

**All program participants are required to provide a postgraduate training service request and loan repayment verification no later than May 1 of each year, if the National Health Service Corps Students to Service Loan Repayment Program service obligation is deferred. Additional documentation is required by discipline:**

#### **Medical Students:**

##### Final year of school:

- Proof of expected graduation by July 1, 2025
- Step 2/Level 2 United States Medical Licensing Examination/Comprehensive Osteopathic Medical Licensing Examination Scores
- Acceptance Letter from Program Director

##### Second year of training:

- Step 3/Level 3 United States Medical Licensing Examination/Comprehensive Osteopathic Medical Licensing Examination Scores

#### **Dental Students:**

##### Final year of school:

- Proof of expected graduation by July 1, 2025
- Part II National Board Dental Examination Scores
- Postgraduate Training Service Request & Acceptance Letter from Program Director (if applicable)

**Nursing Students:**Final year of school:

- Proof of expected graduation by August 31, 2025
- Postgraduate Training Service Request & Acceptance Letter from Program Director (if applicable)

**Physician Assistant Students:**Final year of school:

- Proof of expected graduation by August 31, 2025
- Postgraduate Training Service Request & Acceptance Letter from Program Director (if applicable)

**Requirements for Receiving Annual Loan Repayment Installment When Not Pursuing Postgraduate Training**

Dental, physician assistant, and nursing participants who do not pursue postgraduate training and other participants who have not received all of their loan repayment installments prior to beginning service will receive the remaining annual installments after they meet the following requirements:

- (1) Submit an Employment Verification Form confirming that they have commenced their service obligation at a National Health Service Corps-approved site;
- (2) Provide proof of licensure; and
- (3) Continue to remain in compliance with the terms of their National Health Service Corps Students to Service Loan Repayment Program contract and all National Health Service Corps policies, including the timely submission of In-Service Verifications (see [Service Verification](#) section).

**TRANSITIONING FROM TRAINING TO SERVICE****Licensure/Certification Requirements**

National Health Service Corps Students to Service Loan Repayment Program participants must be permanently licensed in their National Health Service Corps Students to Service Loan Repayment Program-supported profession prior to commencing service. Credit towards fulfillment of the service obligation will not be given in the absence of a current, full, permanent, unencumbered, unrestricted health professional license.

National Health Service Corps Students to Service Loan Repayment Program participants who intend to practice as (i) federal employees, (ii) federal contractors, or (iii) employees of a tribal health program (see the [Appendix](#) for a glossary of terms) in a state in which the tribal health program provides services described in its contract/compact must have a current, full, permanent, unencumbered, unrestricted health professional license, certificate or registration (whichever is applicable) in that state.

All other National Health Service Corps Students to Service Loan Repayment Program participants must have a current, full, permanent, unencumbered, unrestricted health professional license in the state where their National Health Service Corps-approved service site is located. Responsibility for obtaining the required state license prior to the service start date rests with the participant. Because participants serve in Health Professional Shortage Areas throughout the country, each participant must ensure that their professional training program will provide broad eligibility to obtain a license in multiple states. In addition, each participant must meet the applicable board and licensure/certification requirements outlined in the following sections.

### **(1) Physicians**

To ensure that National Health Service Corps Students to Service Loan Repayment Program participants who are physicians are able to fulfill their service obligation upon completion of their primary care postgraduate training, all physicians must successfully complete Steps 1, 2 (clinical skills and clinical knowledge components), and 3 of the United States Medical Licensing Examination or Levels 1, 2 (cognitive evaluation and performance evaluation components), and 3 of the Comprehensive Osteopathic Medical Licensing Examination by the time they complete their primary care residency training program. Specifically, National Health Service Corps Students to Service Loan Repayment Program expects **all** allopathic or osteopathic physician participants to **take and pass**:

- a. Step 1 of the United States Medical Licensing Examination or Level 1 of the Comprehensive Osteopathic Medical Licensing Examination by the end of the 2<sup>nd</sup> year of their allopathic or osteopathic program;
- b. Step 2 (both components) of the United States Medical Licensing Examination or Level 2 (both components) of the Comprehensive Osteopathic Medical Licensing Examination by the end of the 4<sup>th</sup> year of their allopathic medicine or osteopathic medicine program; and
- c. Step 3 of the United States Medical Licensing Examination or Level 3 of the Comprehensive Osteopathic Medical Licensing Examination by the end of the 1<sup>st</sup> year of their postgraduate (residency) training program.

Allopathic or osteopathic physician participants unable to pass all parts of the licensing examination and obtain a license to practice medicine by the time their service is scheduled to begin should immediately contact the National Health Service Corps Students to Service Loan Repayment Program in writing to request a suspension. See the [Suspensions and Waivers](#) section.

### **(2) Dentists**

All dentists must successfully complete the National Board Dental Examination Parts 1 and 2 prior to beginning their National Health Service Corps Students to Service Loan Repayment Program service obligation. To assure that dentists will be able to obtain a license to practice in states with the greatest dental needs, the National Health Service Corps Students to Service Loan Repayment Program reserves the right to determine which regional or state clinical licensing exam the dental participant should take and pass. Dental participants are expected to take the appropriate exams at the earliest possible date.

If the participant is unsuccessful in passing the exams and obtaining a license, the participant should immediately contact the National Health Service Corps Students to Service Loan Repayment Program in writing to request a suspension. See the [Suspensions and Waivers](#) section.

### **(3) Certified Nurse Midwives, Nurse Practitioners and Physician Assistants**

All nurse midwives, nurse practitioners, and physician assistants must successfully pass a discipline-specific and, if applicable, a specialty-specific, national certification exam prior to beginning their service obligation, and are expected to take the appropriate certification exam at the earliest possible date.

If the participant is unsuccessful in passing the national certification exam and obtaining a license, the participant should immediately contact the National Health Service Corps Students to Service Loan Repayment Program in writing to request a suspension. See the [Suspensions and Waivers](#)

section.

### **Finding an Eligible National Health Service Corps-approved Service Site**

All National Health Service Corps Students to Service Loan Repayment Program participants are required to fulfill their service obligation at National Health Service Corps-approved sites (See the [Appendix](#) for a glossary of terms ) in Health Professional Shortage Areas with a “Designated” status and a minimum score established for the year in which service is to commence (for example, currently 14 or higher). National Health Service Corps Students to Service Loan Repayment Program participants are contractually obligated to practice at a National Health Service Corps-approved site located in a Health Professional Shortage Area of greatest need (that means, high Health Professional Shortage Area score). For National Health Service Corps Students to Service Loan Repayment Program participants commencing service in Fiscal Year 2024, sites in or serving Health Professional Shortage Areas with scores of 14 or higher are determined to be of high need. Also, all maternity care health professionals participating in the National Health Service Corps Students to Service Loan Repayment Program must serve in a Maternity Care Target Area, but those receiving the Maternity Care Target Area supplemental award are required to fulfill their service obligation in a Maternity Care Target Area with a score of 16 or higher.

National Health Service Corps Students to Service Loan Repayment Program participants will be contacted by the Division of Regional Operations. Participants will be given information about the National Health Service Corps employment and site search process, which includes referral to the [Health Workforce Connector](#) website containing job vacancies for which participants in each discipline and specialty can compete to fulfill their service obligation. Participants may also wish to participate in [HRSA Virtual Job Fairs](#).

The National Health Service Corps uses the [Health Workforce Connector](#) to support our members in finding a National Health Service Corps-approved site. The [Health Workforce Connector](#) contains a free searchable database of vacant positions at National Health Service Corps-approved service sites. The [Health Workforce Connector](#) can:

- Show job vacancies at thousands of National Health Service Corps-approved sites nationwide.
- Use Google Maps technology to allow users to view the surrounding community (for example, schools, restaurants, parks, places of worship, shops).
- Help narrow the job search by field of practice, specialty, Health Professional Shortage Area score, site name, zip code, or sites with open positions.
- Be used on mobile platforms.

National Health Service Corps Students to Service Loan Repayment Program participants are eligible to compete for all vacancies in their discipline/specialty. If interested in a position on the Health Workforce Connector, participants must contact the site directly to apply. The National Health Service Corps also provides dedicated staff to assist participants in successfully finding a practice site.

Participants must serve at National Health Service Corps-approved sites located in a designated Health Professional Shortage Area that corresponds with the participant’s discipline (that means, dentists must serve in dental Health Professional Shortage Areas, primary care physicians must serve in primary care Health Professional Shortage Areas, psychiatric specialties must serve in mental health Health Professional Shortage Areas, etc.). Generally, [National Health Service Corps-approved sites](#) are outpatient health care facilities that provide primary health services to populations residing in urban or rural Health Professional Shortage Areas. Examples include:



- Federally Qualified Health Centers
- Rural Health Clinics
- Federal Indian Health Service clinics
- Tribal, or Urban Indian Health clinics
- Certain Indian and Tribal hospitals
- Solo or group private primary care practices
- Public health departments
- Hospital-affiliated outpatient primary care practices
- Critical Access Hospitals

Participants who are providing services in a private practice (either solo or group) will only be allowed to fulfill their National Health Service Corps service obligations if it can be demonstrated that the practice is formally affiliated with a comprehensive community-based facility. See the [Appendix](#) for a glossary of terms for “*Comprehensive Community-Based Behavioral and Mental Health Setting or Facility.*” Psychiatrists are required to practice in a community-based setting that provides access to comprehensive mental and behavioral health services.

**Note:** The following **are not** eligible sites, even if they are located within a Health Professional Shortage Area: inpatient hospitals (except for Critical Access Hospitals and Indian Health Service hospitals), other inpatient facilities (such as military hospitals and Veterans Health Administration Medical Centers), and county/local prisons.

All participants will receive resources and invitations to virtual events that include information on fulfilling their service obligation and the opportunity to learn about sites with eligible vacancies for National Health Service Corps Students to Service Loan Repayment Program participants. The National Health Service Corps offers online recruitment events such as [Virtual Job Fairs](#). This effort accommodates the transition to service by:

- Connecting clinicians and students with health care organizations.
- Using interactive webinars to ask real-time questions to site administrators.
- Giving access to presentations highlighting the National Health Service Corps site, local community, population served, positions available, salary, and benefits.

The National Health Service Corps, by default, allows only one Students to Service Loan Repayment Program participant per discipline to serve at a given site within a yearly placement cycle. However, the National Health Service Corps will consider requests from a National Health Service Corps-approved site for up to one additional Students to Service Loan Repayment Program participant per placement cycle on a case-by-case basis. National Health Service Corps Students to Service Loan Repayment Program participants do not count against the number of National Health Service Corps scholars allowed at any given site.

***The National Health Service Corps reserves the right to make final decisions on all site assignments.***

***There is no guarantee that currently approved sites will remain National Health Service Corps-approved until the time participants are available to serve.*** National Health Service Corps provides extensive employment assistance to all National Health Service Corps Students to Service Loan Repayment Program participants. Participants who fail to obtain a position in a National Health Service Corps-approved site within six (6) months following (a) graduation from dental school (for dental students who are not pursuing postgraduate training), or (b) the completion of approved postgraduate training, will be assigned

to a site identified by the National Health Service Corps based on the needs of the National Health Service Corps.

**Note:** Participants who, for any reason, fail to begin or complete their service commitment at their assigned service location are in breach of the National Health Service Corps Students to Service Loan Repayment Program contract and incur the damages described in the [Breaching the National Health Service Corps Students to Service Loan Repayment Program Contract](#) section.

**Students uncertain of a commitment to primary health care practice in [Health Professional Shortage Areas](#) throughout the United States or who are unable to relocate based on the National Health Service Corps program requirements are advised not to apply for the National Health Service Corps Students to Service Loan Repayment Program.**

#### UNDERSTANDING THE SERVICE OBLIGATION

Every National Health Service Corps Students to Service Loan Repayment Program participant is required to engage in the clinical practice of the profession for which they applied and were awarded a National Health Service Corps Students to Service Loan Repayment Program contract at one or more National Health Service Corps-approved service site(s). All participants must provide clinical primary health care services **at an approved site in a federally designated Health Professional Shortage Area at the time of service assignment**, as determined by the Secretary of Health and Human Services or their designee. National Health Service Corps Students to Service Loan Repayment Program participants are obligated to complete three years of full-time clinical practice at one or more National Health Service Corps-approved sites determined by the National Health Service Corps to be serving a Health Professional Shortage Area of greatest need (that means, high Health Professional Shortage Area score). For National Health Service Corps Students to Service Loan Repayment Program participants commencing service in Fiscal Year 2025, sites in or serving Health Professional Shortage Areas with scores of 14 or higher are determined to be of high need.

"Full-time clinical practice" is broadly defined as no less than 40 hours per week, for a minimum of 45 weeks per service year. More specific requirements may apply, depending on the participant's discipline/specialty. Participants are subject to the service requirements in effect at the time they are scheduled to begin service.

At the participant's request and with written concurrence of the National Health Service Corps-approved site, the Secretary of Health and Human Services may subsequently allow the participant to convert to half-time service for double the period of the full-time service obligation, by entering into an addendum to their contract, subject to the discretion of the program and dependent on local needs.

***The National Health Service Corps reserves the right to make final decisions on all site assignments. There is no guarantee that currently approved sites will remain National Health Service Corps-approved until the time participants are available to serve.*** Participants who fail to obtain a position in a National Health Service Corps-approved site within six (6) months following (a) graduation from dental school (for dental students who are not pursuing postgraduate training), or (b) the completion of approved postgraduate training, will be assigned to a site

identified by the National Health Service Corps based on the needs of the National Health Service Corps.

**Note:** Participants who, for any reason, fail to begin or complete their service obligation at their assigned service location are in breach of the National Health Service Corps Students to Service Loan Repayment Program contract and incur the damages described in the [Breaching the National Health Service Corps Students to Service Loan Repayment Program Contract](#) section.

### **Start of Service Obligation**

Students to Service Loan Repayment Program participants are required to begin service as soon as possible upon graduation from school or, if applicable, upon completion of a National Health Service Corps Students to Service Loan Repayment Program-approved postgraduate training program, but no later than six months after completion of their training.

#### **(1) Physicians**

Physicians **must complete** a primary care residency and are expected to begin service within six months of the completion of residency (generally within six (6) months of June 30).

#### **(2) Dentists**

Dentists who elect to pursue a residency approved by the National Health Service Corps Students to Service Loan Repayment Program are expected to begin service within six (6) months of the completion of their approved residency (generally within six (6) months of June 30). Dentists who do not complete postgraduate training must secure the necessary licensure and begin service at a National Health Service Corps-approved site within six (6) months of graduation from school. Please note that after a dentist begins their service obligation, the dentist will **not** be able to pursue a residency program.

#### **(3) Certified Nurse Midwives, Nurse Practitioners, and Physician Assistants**

Nurse midwives must secure the necessary licensure and certification and begin service at a National Health Service Corps-approved site within six (6) months of graduation from school. Nurse practitioners and physician assistants who elect to pursue a residency approved by the National Health Service Corps Students to Service Loan Repayment Program are expected to begin service within six (6) months of the completion of their approved residency.

Credit for service toward the National Health Service Corps Students to Service Loan Repayment Program obligation does not begin until the participant **does all of the following**:

- (1) Successfully completes a National Health Service Corps-approved primary care postgraduate training program (applicable only to allopathic and osteopathic physician participants).
- (2) Obtains a full, permanent, unencumbered, unrestricted health professions license to practice in the state where and National Health Service Corps-approved site is located, except those participants serving as (i) federal employees; (ii) federal contractors; or (iii) employees of a tribal health program (see the [Appendix](#) for a glossary of terms) performing services described in the tribal contract/compact can be licensed in any state.
- (3) Begins full-time or half-time clinical practice (as applicable) at the National Health Service Corps-approved site.

### **Delaying the Start of Service**

If a participant is unable to start their service within six (6) months following completion of an approved postgraduate training program or degree program, they must request a suspension of the start of the service obligation and document the circumstances underlying the suspension request. If the documentation shows that the participant meets the criteria for a suspension, the National Health Service Corps may grant a suspension for up to one year. Requests must be submitted in writing through the [Bureau of Health Workforce Customer Service Portal](#) and must include a detailed explanation and supporting documentation. Participants unable to pass all parts of the licensing examinations and obtain a license by the time the service is scheduled to begin should immediately contact the National Health Service Corps Students to Service Loan Repayment Program through the [Bureau of Health Workforce Customer Service Portal](#) to request a suspension (see [Suspensions and Waivers](#) section).

### **End of Service Obligation**

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 three-year full-time service obligation that begins on July 15, 2025, would be July 14, 2028, as long as the participant is not away from the service site for more than seven weeks, or roughly 35 workdays, per service year. Adjustments in the end date will be made by the National Health Service Corps if a participant is away from the National Health Service Corps-approved site for more than 280 full-time working hours or 140 half-time working hours (which translates into seven (7) weeks or roughly 35 workdays) per service year (See [Worksite Absences](#) section.).

It is important to emphasize that a participant's National Health Service Corps obligation end date, which is provided at the beginning of the participant's obligation, is only an estimate of when a National Health Service Corps participant should complete his/her service obligation. It is completely contingent on the participant's attendance at their National Health Service Corps-approved site and/or consistency with National Health Service Corps clinical practice requirements. Therefore, a participant's obligation end date can and will be extended should they exceed the maximum time allowed away from their approved site per service year, which is 280 full-time working hours or 140 half-time working hours (this translates into seven (7) weeks or roughly 35 workdays).

### **Serving Half Time Instead of Full Time**

When a participant signs the National Health Service Corps Students to Service Loan Repayment Program contract, they agree to serve full time. However, at the discretion of the Secretary of Health and Human Services or their designee, a waiver may be granted to allow the participant to complete the service obligation through half-time service. The following conditions must be met to be considered for half-time service:

- (1) A participant's National Health Service Corps-approved 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 Assignment practitioner (see [National Health Service Corps Practice Types](#) section) – the half-time option is not authorized for Private Practice Option practitioners.
- (3) A participant agrees in writing (by signing an addendum to the National Health Service Corps Students to Service Loan Repayment Program full-time contract) to complete the remaining service obligation through half-time clinical practice for double the length of the remaining full-time obligation.

The current half-time clinical practice policies are set forth in the [Half-Time Clinical Practice Requirements, by Discipline](#) section and are subject to change. Participants who receive waivers to serve half-time must fulfill the **remainder** of their service obligation serving in a half-time capacity. **Participants will not be allowed to switch back to full-time service after they have been authorized for half-time service.**

### **Requirements for Full-Time or Half-Time Clinical Practice**

**IMPORTANT:** The discussion in this section of service requirements reflects the requirements in effect currently. For National Health Service Corps Students to Service Loan Repayment Program participants who will be engaged in approved postgraduate training and therefore not available for service for several years, note that National Health Service Corps service requirements established by statute, regulation, or policy could change and that participants will be subject to the rules in effect when they are due to begin service.

Upon completion of postgraduate training or nurse practitioner, certified nurse midwife, physician assistant, or dental degree programs, participants must engage in three years of full-time clinical practice at one or more National Health Service Corps-approved sites or, at the Secretary's discretion, may provide six years of half-time clinical practice at one or more National Health Service Corps-approved service sites.

- (1) **Full-Time Clinical Practice.** For the purposes of the National Health Service Corps, full-time clinical practice is defined as a minimum of 40 hours/week, for a minimum of 45 weeks each service year. The 40 hours/week may be compressed into no less than four days/week, with no more than 12 hours of work to be performed in any 24-hour period. Of the 40 hours/week, a minimum of 36 hours must be spent providing patient care. Participants do not receive service credit for hours worked over the required 40 hours/week and excess hours cannot be applied to any other work week. 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.** For the purposes of the National Health Service Corps, half-time clinical practice is defined as 20-39 hours/week, for a minimum of 45 weeks each service year. The minimum 20 hours/week may be compressed into no less than two days/week, with no more than 12 hours of work to be performed in any 24-hour period. Of the minimum 20 hours/week, a minimum of 18 hours must be spent providing patient care. Participants do not receive service credit for hours worked over the required 20 hours/week and excess hours cannot be applied to any other work week. 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:**

*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. Managerial functions, include the managerial duties of a medical director. National Health Service Corps Students to Service Loan Repayment Program applicants serving in a supervisory or managerial capacity should keep in mind that they cannot count more than four (4) hours per week of

administrative and/or management time (two (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, require National Health Service Corps Students to Service Loan Repayment Program participants to provide clinical education to students and residents in their area of expertise. Per statute, the National Health Service Corps allows teaching activities to be counted toward a participant's service obligation for up to 20 percent of the minimum time providing patient care. All teaching must be conducted as detailed below at the National Health Service Corps-approved site(s). The clinical education may:

- (1) Be conducted as part of an accredited clinical training program;
- (2) Include the clinical supervision of a student/resident that is required in order for that student/resident 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.

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 Students to Service Loan Repayment Program participant is treating the patient.

### **Full-Time Clinical Practice Requirements by Discipline**

Note these rules apply to the following "full-time clinical practice" definitions:

- Of the overall minimum 40 hours/week, administrative duties shall not exceed a total of four (4) hours/week. For more information, refer to "*Administrative Duties*" in the [Appendix](#).
- The National Health Service Corps allows clinicians to receive service credit for teaching activities as set forth in the sections that follow for each discipline. Of the minimum 36 hours/week for patient care, teaching shall not exceed a total of eight (8) hours/week. If the teaching takes place in a Health Resources and Services Administration-funded Teaching Health Center (See the [Appendix](#) for a glossary of terms), teaching activities shall not exceed 20 hours/week.

#### **(1) Medical Providers**

- a. **For providers of primary 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 must be spent providing patient care at the approved service site(s). Of the minimum 36 hours spent providing patient care, no more than eight (8) hours per week may be spent in a teaching capacity. The remaining four (4) hours/week may be spent providing patient care for patients at the approved site(s), providing patient care in approved alternative settings (for example, hospitals, nursing homes, shelters, and other community-based settings) as directed by the approved site(s), or administrative duties (limited to four (4) hours/week).

If working in a Health Resources and Services Administration-funded Teaching Health Center, teaching activities shall not exceed 20 hours/week. The remaining 20 hours/week must be spent providing patient care at the approved site(s), eight (8) hours/week of which may be spent providing patient care in alternative settings (for example, hospitals, nursing homes, shelters) or community-based setting as directed by the approved site(s) or performing administrative duties. Time spent on administrative duties is limited to four (4) hours/week.

If working in an Indian Health Service hospital or a Critical Access Hospital, at least 24 hours/week must be spent providing patient care in the Indian Health Service or Critical Access Hospital-affiliated outpatient clinic. Of the minimum 24 hours/week spent providing patient care, no more than eight (8) hours/week may be spent in a teaching capacity. The remaining 16 hours/week may be spent providing patient care at the Indian Health Service hospital or Critical Access Hospital or the Indian Health Service or Critical Access Hospital-affiliated outpatient clinic or performing administrative duties. Time spent on administrative duties is limited to four (4) hours/week.

- b. **For providers of obstetrics/gynecology services, including family medicine physicians who practice obstetrics, certified nurse midwives, and physician assistants, or providers of geriatric services:** Clinicians must work a minimum of 40 hours/week, for a minimum of 45 weeks/service year. At least 21 hours/week must be spent providing patient care at the approved site(s). Of the minimum 21 hours spent providing patient care, no more than eight (8) hours/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 (for example, hospitals, nursing homes, shelters and other community-based settings) as directed by the approved site(s), or performing administrative duties (limited to four (4) hours/week).

If working in a Health Resources and Services Administration-funded Teaching Health Center, teaching activities shall not exceed 20 hours/week. The remaining 20 hours must be spent providing patient care at the approved site(s), eight (8) hours/week of which may be providing patient care in alternative settings (for example, hospitals, nursing homes, shelters) as directed by the approved site(s), or performing administrative duties (limited to four (4) hours/week).

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

- c. **For providers of behavioral/mental health services, including nurse practitioners and physician assistants:** 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). Of the minimum 20 hours spent providing patient care, no more than eight (8) hours per week may be spent in a teaching capacity, performing administrative duties, or in an alternative setting (for example, hospitals, nursing homes, and shelters) as directed by the approved site(s). The remaining 20 hours/week may be spent providing patient care at an alternative setting or in schools or other community-based settings, when directed by the approved site(s).

If working in a Health Resources and Services Administration-funded Teaching Health



Center, teaching activities shall not exceed 20 hours/week. The remaining 20 hours/week must be spent providing patient care at the approved site(s), or in schools or other community-based settings, as directed by the approved site(s); only eight (8) hours/week of which may be spent providing patient care in approved alternative settings (for example, hospitals, nursing homes, and shelters) or performing administrative duties (limited to four (4) hours/week).

If working in an Indian Health Service hospital or a Critical Access Hospital, at least 24 hours/week must be spent providing patient care in the Indian Health Service or Critical Access Hospital-affiliated outpatient clinic. Of the minimum 16 hours/week spent providing patient care, no more than eight (8) hours/week may be spent in a teaching capacity. The remaining 24 hours/week must be spent providing patient care at the Indian Health Service hospital or Critical Access Hospital or the Indian Health Service or Critical Access Hospital-affiliated outpatient clinic; providing patient care for patients at the approved service site(s); providing patient care in schools or other community-based settings, as directed by the approved site(s) (limited to 20 hours/week); or performing administrative duties (limited to four (4) hours/week).

## **(2) Dental Providers**

**For general dentists, 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 must be spent providing patient care at the approved service site(s). Of the minimum 36 hours spent providing patient care, no more than eight (8) hours per week may be spent in a teaching capacity. The remaining four (4) hours/week must be spent providing patient care for patients at the approved site(s), providing patient care in alternative settings (for example, hospitals and shelters, or approved community-based settings) as directed by the approved site(s), or performing administrative duties (limited to four (4) hours/week).

If working in a Health Resources and Services Administration-funded Teaching Health Center, teaching activities shall not exceed 20 hours/week. The remaining 20 hours must be spent providing patient care at the approved site(s), four (4) hours/week of which may be spent providing patient care in approved alternative settings (for example, hospitals, and shelters, or community-based settings) as directed by the approved site(s) or performing administrative duties (limited to four (4) hours/week).

## **Half-Time Clinical Practice Requirements, by Discipline**

Note these rules apply to the “half-time clinical practice” following definitions:

- Of the overall minimum 20 hours/week, administrative duties shall not exceed a total of two (2) hours per week. For more information, refer to “Administrative Duties” in the [Appendix](#).
- The National Health Service Corps allows clinicians to receive service credit for teaching activities as set forth above. There is no guarantee that service credit for teaching will be available at the time when National Health Service Corps Students to Service Loan Repayment Program participants begin their service obligation. Of the minimum 16 hours/week for patient care, teaching shall not exceed a total of four hours/week.

## **(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 must be spent providing patient care at the approved service site(s). Of the minimum 18 hours spent providing patient care, no more than four (4) hours/week may be spent in a teaching capacity. The remaining two (2) hours/week must be spent providing patient care at the approved site(s), providing patient care in approved alternative settings (for example, hospitals, nursing homes, shelters, or community-based settings, or schools) as directed by the approved site(s), or performing administrative duties (limited to two (2) hours/week).

If working in an Indian Health Service hospital or Critical Access Hospital, at least 12 hours/week must be spent providing direct patient care in the Indian Health Service or Critical Access Hospital-affiliated outpatient clinic. Of the minimum 12 hours spent providing patient care, no more than four (4) hours/week may be spent in a teaching capacity. The remaining eight (8) hours/week must be spent providing patient care at the Indian Health Service hospital or Critical Access Hospital or the Indian Health Service or Critical Access Hospital-affiliated outpatient clinic or performing administrative duties (limited to two (2) hours/week).

- b. **For providers of obstetrics/gynecology services, including family medicine physicians who practice obstetrics, certified nurse midwives, and physician assistants, or providers of geriatric services:** Clinicians must work a minimum of 20 hours/week, for a minimum of 45 weeks/service year. At least 11 hours/week must be spent providing patient care at the approved site(s). Of the minimum 11 hours spent providing patient care, no more than four (4) hours/week may be spent in a teaching capacity. The remaining nine (9) hours/week must be spent providing patient care at the approved site(s), providing patient care in approved alternative settings (for example, hospitals, nursing homes, and shelters) as directed by the approved site(s), or performing administrative duties (limited to two (2) hours/week).

If working in an Indian Health Service hospital or Critical Access Hospital, at least 12 hours/week must be spent providing patient care in the Indian Health Service or Critical Access Hospital-affiliated outpatient clinic. Of the minimum 12 hours spent providing patient care, no more than four (4) hours/week may be spent in a teaching capacity. The remaining eight (8) hours/week must be spent providing patient care at the Indian Health Service hospital or Critical Access Hospital or the Indian Health Service or Critical Access Hospital-affiliated outpatient clinic or performing administrative duties (limited to two (2) hours/week).

- c. **For providers of behavioral/mental health services, including nurse practitioners and physician assistants:** Clinicians must work a minimum of 20 hours/week, for a minimum of 45 weeks/service year. At least 10 hours/week must be spent providing patient care at the approved service site(s). Of the minimum 10 hours spent providing patient care, no more than four (4) hours per week may be spent in a teaching capacity, performing administrative duties, or in an alternative setting (for example, hospitals, nursing homes, and shelters) as directed by the approved site(s). The remaining 10 hours/week may be spent providing patient care in an alternative setting or in schools or other community-

based settings, as directed by the approved site(s).

If working in an Indian Health Service hospital or a Critical Access Hospital, at least 12 hours/week must be spent providing patient care in the Indian Health Service or Critical Access Hospital-affiliated outpatient clinic. Of the minimum 12 hours/week spent providing patient care, no more than four (4) hours/week may be spent in a teaching capacity. The remaining eight (8) hours/week must be spent providing patient care at the Indian Health Service hospital or Critical Access Hospital, or the Indian Health Service or Critical Access Hospital-affiliated outpatient clinic; or performing administrative duties (limited to two (2) hours/week).

(2) **Dental Providers**

**For general dentists, 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 must be spent providing patient care at the approved site(s). Of the minimum 16 hours spent providing patient care, no more than four (4) hours/week may be spent in a teaching capacity. The remaining four (4) hours/week must be spent providing patient care at the approved site(s), providing patient care in alternative settings (for example, hospitals, nursing homes, shelters) as directed by the approved site(s), or performing administrative duties (limited to two (2) hours/week).

**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 (for example, In-School Verification Forms) that demonstrates they are meeting their National Health Service Corps service obligation at that facility. For participants serving at a National Health Service Corps-approved school-based clinic, the National Health Service Corps understands that the school-based clinic may not be open year-round. Providers who work at school-based clinics that are not open year-round will not receive National Health Service Corps service credit for any period of time 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 Students to Service Loan Repayment Program contract.

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

**Telehealth and Home Health Policies**

**Telehealth.** Participants will not receive service credit for telehealth delivered services that exceed more than 75 percent of the minimum weekly hours required to provide direct patient care under the National Health Service Corps Students to Service Loan Repayment Program contract. National Health Service Corps Students to Service Loan Repayment Program 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 Students to Service Loan Repayment Program 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 following restrictions, 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 Students to Service Loan Repayment Program participants who are providing telehealth services are subject to the following requirements:

- a. Participants must practice 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 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, see the Approved Alternative Setting entry in the [Appendix](#).
- d. Self-employed clinicians are not eligible to earn National Health Service Corps service credit for telehealth services.
- e. Telehealth services must be furnished using an interactive telecommunications system, defined as multimedia communications equipment that includes, at a minimum, audio and video equipment permitting two-way, real-time interactive communication between the patient at the originating site and the National Health Service Corps participant at the distant site. Telephones, facsimile machines, and electronic mail systems do not meet the definition of an interactive telecommunications system.

**Home Health.** The National Health Service Corps does not currently recognize the homes of patients or providers as National Health Service Corps-approved 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 in this document.).

## **PROGRAM COMPLIANCE**

### **Worksite Absences**

Please note that the information provided in this section pertains to compliance with the National Health Service Corps Students to Service Loan Repayment Program service obligation and is not a guarantee that a National Health Service Corps-approved site will allow any particular amount of leave.

- (1) Full-time participants are allowed to spend no more than seven (7) weeks (approximately 35 full-time workdays or 280 full-time working hours) per service year away from the National Health Service Corps-approved site for vacation, holidays, continuing professional education, illness, or any other reason.

- (2) Half-time participants are allowed to spend no more than seven (7) weeks (approximately 35 half-time workdays or 140 full-time working hours) per service year away from the National Health Service Corps-approved site for vacation, holidays, continuing professional education, illness, or any other reason.

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

Absences over 280 full-time working hours or 140 half-time working hours (which translates into seven (7) weeks or roughly 35 workdays) will result in the extension of the participant's service obligation. Participants who have a medical or personal emergency that will result in an extended period of absence must request a suspension of their 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:** Absences above the 35 allotted workdays (280 full-time working hours or 140 half-time working hours) will extend the participant's obligation end date. If a participant's obligation end date is extended, any additional absences during the period of extension will result in further extension of the participant's obligation end date. Please also note that absences above the 35 allotted workdays (280 full-time working hours or 140 half-time working hours) without a documented medical or personal reason may render a participant unqualified for a National Health Service Corps Loan Repayment Program continuation contract.

### **Service Verification**

Every National Health Service Corps Students to Service Loan Repayment Program participant who has completed their training and is practicing at a National Health Service Corps-approved site must submit service verification documentation for each six months of service. The In-Service Verification Form is available through the [Bureau of Health Workforce Customer Service Portal](#) and must be completed and electronically signed by the participant. After completed by the participant, it will be forwarded to an appropriate official at the participant's National Health Service Corps-approved site for electronic verification. By signing, the appropriate site official will be certifying the participant's compliance or noncompliance with the applicable clinical practice requirement during the prior six-month period. The In-Service Verification will also record the time spent away from the service site (for example, the total number of days during the six-month period that the participant fell below the minimum service requirement).

**Participants who fail to complete and submit their In-Service Verification on time may jeopardize receiving service credit and may also be recommended for default.** It may also make the participant ineligible for a continuation contract. While the National Health Service Corps will take steps to alert both the participant and the site to the due date for an In-Service Verification submission, it is the participant's responsibility to ensure that their National Health Service Corps-approved site completes the verification in a timely manner.

## Sites

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

- (1) Have a currently approved Site Application (formerly called a Multi-Year Recruitment and Retention Assistance Application) on file with the National Health Service Corps; and
- (2) Be located in or serving a Health Professional Shortage Area.
  - a. The Health Professional Shortage Area must have a status of "designated" at the time the National Health Service Corps verifies the information contained in the continuation contract application. Any status other than "designated" will result in the site being deemed ineligible.

The National Health Service Corps will use current Health Professional Shortage Area data when determining site eligibility for a National Health Service Corps Students to Service Loan Repayment Program contract. To further assist participants in identifying National Health Service Corps-approved sites, they may visit the [Health Workforce Connector](#). The Connector contains open job opportunities and information on National Health Service Corps-approved sites, including services provided at the site and the relevant Health Professional Shortage Area designations and scores.

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

## Transferring Sites

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](#). However, the National Health Service Corps understands 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. If a participant needs to transfer to another National Health Service Corps-approved location to complete their National Health Service Corps Students to Service Loan Repayment Program obligation, the participant should: (1) first notify the National Health Service Corps through the [Bureau of Health Workforce Customer Service Portal](#), and then (2) locate a new National Health Service Corps-approved site by visiting the [Health Workforce Connector](#).

If a participant requests to transfer to another National Health Service Corps-approved site, the transfer must be **approved prior to the start date** at the requested National Health Service Corps-approved site. Approval of all transfer requests are at the National Health Service Corps' discretion and may depend on the circumstances of the participant's resignation or termination from the current National Health Service Corps-approved service site.

**Transfers must be approved and processed by the National Health Service Corps prior to the participant beginning to work at the new National Health Service Corps-approved site.** If the participant leaves their National Health Service-approved service site(s) without prior approval of the National Health Service Corps, they may not receive service credit for the time period between their last day providing patient care at the initial service site and resumption of service at the transfer site following National Health Service Corps approval, and/or they may be placed in default as of the date they left the initial National Health

Service Corps-approved service site and become liable for the monetary damages specified in the participant's National Health Service Corps Students to Service Loan Repayment Program contract.

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

### **Unemployment**

The National Health Service Corps recognizes that circumstances may arise that prevent participants from completing their service obligation at their initial National Health Service Corps-approved site.

**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](#).** In these situations, and assuming the participant remains eligible for service, participants are required to transfer to another National Health Service Corps-approved site that meets their program requirements. The National Health Service Corps will work with participants to assist them, to the extent possible, to avoid a breach of contract and fulfill the service obligation after they have become unemployed. If the National Health Service Corps deems the participant eligible for a transfer, the National Health Service Corps will give the participant a specific time frame in which to obtain and accept an employment offer at a National Health Service Corps-approved service site identified by the National Health Service Corps or at another suitable approved site identified by the participant.

Although the National Health Service Corps may assist unemployed participants with identifying suitable positions at National Health Service Corps-approved sites (referred to as "site assistance"), **it is the participant's responsibility to obtain employment at a National Health Service Corps-approved site.** During the site assistance process, the National Health Service Corps will attempt to locate suitable National Health Service Corps-approved sites in the same geographic area as the participant's last known home address (as reflected in the National Health Service Corps Customer Service Portal) or otherwise in accordance with their geographical preferences. However, this may not always be possible, and the participant may be provided with site assignments that are outside of their preferred geographic area(s). The National Health Service Corps Students to Service Loan Repayment Program contract is not limited to service in a particular geographic area, and there may not be transfer opportunities in the participant's preferred area. The National Health Service Corps provides support to underserved communities nationwide, and in accepting National Health Service Corps Students to Service Loan Repayment Program funds, the participant agrees to serve in a Health Professional Shortage Area selected by the Secretary without geographic limitation. Unemployed participants may be expected to relocate in order to fulfill their National Health Service Corps Students to Service Loan Repayment Program obligation.

Participants who voluntarily resign from their sites without prior approval from the National Health Service Corps or are deemed ineligible for site assistance may be placed in default and become liable for the

monetary damages specified in the participant’s National Health Service Corps Students to Service Loan Repayment Program contract.

**Working at Unapproved Sites**

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

**National Health Service Corps Practice Types**

There are three types of National Health Service Corps practice types: Federal Assignment, Private Practice Assignment, and Private Practice Option.

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

Generally, National Health Service Corps Students to Service Loan Repayment Program participants will serve in the National Health Service Corps as either federal employees (Public Health Service Commissioned Officers or civil servants) or as Private Practice Assignees who are employees of a public or private entity, receiving an income at least equal to what he or she would have received as a civilian employee of the United States government, including malpractice insurance with tail coverage (either commercial or through the Federal Tort Claims Act).

In some circumstances, a National Health Service Corps Students to Service Loan Repayment Program participant is not subject to the personnel system of the site to which they are assigned, does not receive a salary equivalent to a civilian employee of the United States government, and/or is not provided malpractice coverage by their site. In these cases, the clinician can request to fulfill their obligation through the Private Practice Option.



Under the Private Practice Option, a National Health Service Corps Students to Service Loan Repayment Program participant may be (a) self-employed – that means, a solo practitioner or co-owner; (b) part of a group practice; (c) an independent contractor; or (d) a salaried employee of an eligible National Health Service Corps-approved service site who is not receiving salary and malpractice coverage at least equal to what they would receive as a federal Civil Servant. The Private Practice Option is only open to full-time participants, and service under the Private Practice Option must be at a National Health Service Corps-approved site.

In order to serve under the Private Practice Option, the National Health Service Corps Students to Service Loan Repayment Program participant must apply for a Private Practice Option Contract Addendum, which is a written agreement that stipulates the special requirements that apply to those serving under the Private Practice Option. Participants may apply for a Private Practice Option Contract Addendum by initiating a Site Status Change Request in the [Bureau of Health Workforce Customer Service Portal](#), and then request a Private Practice Option Contract Addendum. The National Health Service Corps will then review the application to determine if the participant meets the Private Practice Option requirements. If the participant qualifies for a Private Practice Option Contract Addendum, the participant will be directed to electronically certify that they remain interested in serving under the Private Practice Option service option, and e-sign the Private Practice Option Contract Addendum. The electronic signature has the effect of a handwritten signature, and after the Private Practice Option Contract Addendum is countersigned by the Secretary or their designee, the Addendum will go into effect.

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

### **Breaching the National Health Service Corps Students to Service Loan Repayment Program Contract**

Participants should immediately contact the National Health Service Corps through the [Bureau of Health Workforce Customer Service Portal](#) if a situation arises that may result in the participant being unable to begin or complete their National Health Service Corps Students to Service Loan Repayment Program service obligation. The National Health Service Corps will work with participants to assist them, to the extent possible, to fulfill their service obligations.

- Participants who (1) are dismissed from school for academic or disciplinary reasons, (2) voluntarily terminate their academic training before graduation, or (3) in the case of physicians, enroll in, but fail to complete, a required postgraduate training program (including withdrawals from such programs) will be liable to the United States government for the repayment of all National Health Service Corps Students to Service Loan Repayment Program funds paid to them. The amount owed **must be paid in full within one year** of the date of default. No interest will be charged on any part of this debt during the one-year repayment period. However, if payment in full is not made within the one-year period, interest will be assessed thereafter.

**Note:** Dentists, nurse practitioners, physician assistants, and certified nurse midwives who enroll in, but fail to complete an approved dental or nursing residency or fellowship, will not be placed in default but are, instead, expected to commence service.



- Participants who (1) fail to enroll in a required postgraduate training program, (2) fail to comply with the terms and conditions of deferment, or (3) fail to begin or complete their obligation to serve in a **full-time** clinical practice, will be liable to the United States government 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; and
  - (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 United States Treasurer, from the date of breach.

**Failure to comply with the terms and conditions of deferment includes:**

- (1) Pursuing training that is not approved by the National Health Service Corps, for example, non-primary health care programs such as emergency medicine, radiology, neurology, anesthesiology, ophthalmology, pathology, oral and maxillofacial surgery, prosthodontics, palliative care, and other programs that the National Health Service Corps Students to Service Loan Repayment Program determines are not consistent with the needs of the National Health Service Corps to provide primary health services in Health Professional Shortage Areas.
  - (2) Enrolling in postgraduate health professions education conducted by a branch of the United States Armed Forces. Participants in such program incur military service obligations that conflict with the service obligation required under the National Health Service Corps Students to Service Loan Repayment Program.
  - (3) Participating in an unaccredited postgraduate training program.
- Participants who fail to begin or complete their obligation to serve in a **half-time** clinical practice, will become liable to the United States government 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; and
    - (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 United States treasury, from the date of breach.

**Note:** The minimum amount the United States government is entitled to recover from participants who fail to begin or complete their obligation to serve full-time or half-time is \$31,000.

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

- (1) **The debt will be reported to credit reporting agencies.** During the one-year repayment period, the debt will be reported to credit reporting agencies as “current.” If the debt becomes past due (that means, 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 United States Department of Justice.** Any National Health Service Corps Students to Service Loan Repayment Program debt past due for 90 days will be referred to a debt collection agency. If the debt collection agency is unsuccessful in collecting payment, the debt will be referred to the United States Department of Justice for filing of a lawsuit against the defaulter.

- (3) **Administrative offset.** Federal or state payments due to the participant (for example, an Internal Revenue Service or state income tax refund) may be offset by the United States Department of the Treasury to pay a delinquent National Health Service Corps Students to Service Loan Repayment Program debt. Also, defaulters who are federal employees may have their salary garnished to pay a delinquent National Health Service Corps Students to Service Loan Repayment Program debt.
- (4) **Licensure sanctions.** In some states, health professions licensing boards are allowed to impose sanctions, including suspension or revocation of a defaulter's professional license, if the defaulter fails to satisfactorily address repayment of their National Health Service Corps Students to Service Loan Repayment Program debt.

**Bankruptcy.** A financial obligation under the National Health Service Corps Students to Service Loan Repayment Program may be discharged in bankruptcy only if the discharge is granted more than seven (7) years after the debt becomes due and only if a bankruptcy court determines that the non-discharge of the debt would be unconscionable.

### **Suspensions and Waivers**

The Secretary of Health and Human Services or their designee may suspend or waive, in whole or in part, a National Health Service Corps Students to Service Loan Repayment Program service or payment obligation, if certain criteria are met.

- (1) **Suspension.** A suspension of the National Health Service Corps Students to Service Loan Repayment Program obligation may be granted if compliance with the obligation by the participant: (i) is temporarily impossible or (ii) would involve a temporary extreme hardship such that enforcement of the obligation would be unconscionable. Periods of approved suspension of service will extend the participant's service obligation end date (see [Worksite Absences](#) section). The participant does not receive service credit during the suspension, credit resumes when service resumes. The major categories of suspension are set forth in the following information:
  - a. **Medical and Personal Reasons.** A suspension may be granted for up to one (1) year if the participant provides independent medical documentation of a physical or mental health disability, or personal circumstances, including a terminal illness of an immediate family member (for example, child or spouse), which results in the participant's temporary inability to perform the National Health Service Corps Students to Service Loan Repayment Program obligation.
  - b. **Maternity/Paternity/Adoption.** A participant must notify the National Health Service Corps of pending maternity/paternity/adoption leave and provide documentation from the attending physician or the adoption agency through the [Bureau of Health Workforce Customer Service Portal](#). The National Health Service Corps Students to Service Loan Repayment Program will allow participants to be away from their site for maternity, paternity, or adoption leave 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 site. Suspensions for maternity/paternity/adoption leave of 12 weeks or less will be automatically granted if a participant submits appropriate documentation through the [Bureau of Health Workforce Customer Service Portal](#) (see [Suspensions and Waivers](#) section). If the participant's maternity/paternity/adoption leave will exceed 12 weeks during the service year, the participant must submit an

additional suspension request, which may or may not be approved by the National Health Service Corps Students to Service Loan Repayment Program. 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 site for no more than 280 full-time working hours or 140 half-time working hours (which translates into seven (7) weeks or roughly 35 workdays) per service year. Therefore, if a participant takes maternity/paternity/adoption leave in excess of 280 full-time working hours or 140 half-time working hours (which translates into seven (7) weeks or roughly 35 workdays) per service year, the participant's obligation end date will be extended for each day of absence over the allowable 280 full-time working hours or 140 half-time working hours (which translates into seven (7) weeks or roughly 35 workdays).

- c. **Call to Active Duty in the Armed Forces.** A participant who is also a military reservist and is called to active duty will be granted a suspension for up to one (1) year beginning on the activation date described in the reservist's call to active-duty order. The suspension will be extended if the applicable Armed Forces entity continues the period of active duty. The period of active military duty will not be credited toward the National Health Service Corps Students to Service Loan Repayment Program service obligation.
  - d. **Failure to Obtain a License.** A participant unable to pass all parts of the licensing examinations and obtain a license by the time the service is scheduled to begin should immediately contact the National Health Service Corps Students to Service Loan Repayment Program through the [Bureau of Health Workforce Customer Service Portal](#) to request a suspension.
- (2) **Waiver.** A waiver permanently relieves the participant of all or part of the National Health Service Corps Students to Service Loan Repayment Program obligation. A waiver may be granted only if the participant demonstrates by adequate medical and/or financial documentation that compliance with their obligation is permanently impossible or would involve an extreme hardship such that enforcement of the obligation would be unconscionable. A waiver request must be submitted 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 the Bureau of Health Workforce Division of Participant Support and Compliance/Legal and Compliance Branch regarding the medical and financial documentation necessary to complete the waiver request. All documents can be submitted through the [Bureau of Health Workforce Customer Service Portal](#). Note that waivers are not routinely granted and require a showing of compelling circumstances.

### **Cancellation of National Health Service Corps Students to Service Loan Repayment Program Obligation**

A participant's National Health Service Corps Students to Service Loan Repayment Program obligation will be cancelled in its entirety in the event of the participant's death. No liability will be transferred to the participant's heirs.

## Application Information

### APPLICATION DEADLINE

A complete online application must be submitted by Thursday, November 7, 2024 at 7:30 p.m. ET. All supporting documentation for the application must be uploaded before an individual can submit a complete application package. Applicants must upload all documents to their the [Bureau of Health Workforce Customer Service Portal](#) account. The National Health Service Corps will not accept documentation by fax, email, or mail. Application packages will be initially reviewed to determine their completeness. Application packages deemed incomplete as of the application deadline will not be considered for funding.

The Associate Administrator of the Bureau of Health Workforce, or their designee, may authorize an extension of published deadlines when justified by circumstances such as acts of nature (for example, floods or hurricanes), widespread disruptions of Internet service, or other widespread disruptions, such as a prolonged blackout. The Bureau of Health Workforce will determine the affected geographical area(s) and the length of the extension granted.

### COMPLETING AN APPLICATION

#### Application Information

The National Health Service Corps Students to Service Loan Repayment Program application consists of:

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

Applicants should keep a copy of the application package for their records. Applicants are responsible for submitting a complete online application. **Information in the online application must match the submitted supplemental/supporting documents.** Application packages deemed incomplete (for example, missing, illegible, or incomplete application materials) as of the application deadline will not be considered for funding.

The National Health Service Corps Students to Service 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 Students to Service 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 following sections to be able to submit an online application.

- (1) **Eligibility Screening.** If an individual does not pass the initial screening portion of the online application, they will not be able to continue with the application. Refer to the [Eligibility Requirements](#) section of the Guidance for further details.
- (2) **General Information.** Answers to this section pertain to the applicant's name, social security number, mailing and email addresses, and other contact information. Answers also pertain to individual and family background. Existing applicant information will be pre-populated if it is available.

- (3) **Education Information.** Answers to this section pertain *only* to the degree program that the applicant is currently pursuing.
- (4) **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 Students to Service 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 an applicant wishes to submit for repayment, and the *Required Supplemental Documentation* (see the following) must be uploaded separately:
- a. Name and contact information for the lender/holder
  - b. Loan account number
  - c. Original amount disbursed
  - d. Original date of the loan
  - e. Current outstanding balance (no more than 30 days from the date of the National Health Service Corps Students to Service 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
- (5) **Essay.** Applicants are required to respond to the essay topic. The response to the essay is limited to 500 words or fewer. Applicants should create a response in a document (recommended file types - .doc, .pdf, or .txt) and upload it in the appropriate section of the application.

**ESSAY TOPIC**

Describe an experience that demonstrates your leadership in addressing emerging health trends and how your innovative ideas were used to improve health outcomes in underserved communities.

*Required Supplemental Documentation*

It is the applicant’s responsibility to upload supplemental documents into the online application by **Thursday, November 7, 2024, at 7:30 p.m. ET**. Failure to submit a complete application package by the deadline will deem the applicant ineligible, and they will not be considered for a National Health Service Corps Students to Service Loan Repayment Program award. An application will not be considered complete, and an applicant may not submit an application, unless it contains each of the following required supplemental documents at the time of the online application submission:

- (1) **Proof of Status as a United States Citizen or United States National.** Proof of United States citizenship or United States national status may include a copy of a birth certificate issued by a city, county, or state agency in the United States, the identification page of a United States passport, or

a certificate of citizenship or naturalization. **A permanent resident card, driver's license, marriage certificate, or Social Security card ARE NOT acceptable forms of documentation.**

- (2) **Authorization to Release Information.** This form authorizes entities identified in the form to disclose information regarding applicants who have been selected and accept the National Health Service Corps Students to Service Loan Repayment Program award. The form must include the last four digits of the applicant's Social Security number, be dated and have the applicant's handwritten signature.
- (3) **Proof of Passage of Required Licensing Examinations.**
  - a. Medical students will be required to submit documentation verifying that they have passed Step 1/Level 1 of the United States Medical Licensing Examination or the Comprehensive Osteopathic Medical Licensing Examination.
  - b. Dental students will be required to submit documentation verifying that they have passed Part I of the National Board Dental Examination.
- (4) **Verification of Good Standing.** Applicants must be enrolled in their last year of school as a full-time student in an accredited program during the 2024-2025 school year to receive an award. An applicant is required to submit to the National Health Service Corps, no later than **May 1, 2025**, a report from the school verifying that they are enrolled and in good standing, that the:
  - a. Last day of classes will be no later than June 30, 2025, for physicians or dentists, and August 30, 2025, for nurse practitioners, certified nurse midwives, or physician assistants, and
  - b. Applicant will be graduating before July 1, 2025, for physicians or dentists, and August 31, 2025, for nurse practitioners, certified nurse midwives or physician assistants.

This form must be completed and signed by a school official. Note all information will be verified for accuracy.

- (5) **Letters of Recommendation.** Applicants are required to submit two letters of recommendation: one preceptor letter of recommendation, and one additional letter of recommendation. All recommendations must be uploaded to the Bureau of Health Workforce Customer Service Portal. Recommendations should include a description of the recommender's relationship to the applicant, and a discussion of the applicant's interest in and commitment to a career in primary care and service to underserved populations and communities. **The letters must include a handwritten or digital signature; and include the institutional phone number and email address of the recommender or be on the institution's letterhead, complete with phone number and email address.**
  - a. **Preceptor Letter of Recommendation.** This letter may be from a primary care preceptor or another individual who can discuss the applicant's interest in and commitment to a career in primary care and service to underserved populations and communities.
  - b. **Additional Letter of Recommendation.** This letter should be from an individual who is familiar with the applicant and who is aware of the applicant's academic, professional, community, and/or civic activities, especially those related to primary care and underserved communities. A recommender can be a current or former employer, community leader, colleague, or anyone who has knowledge of the applicant's interest and motivation in providing primary care in underserved communities.
- (6) **Transcript.** Applicants must include a transcript from their current educational institution showing at least two semesters of grades. An unofficial transcript is acceptable as long as the applicant's name, school name, and grade point average are also provided (may be pass/fail).

- (7) **Loan Information Verification.** Applicants will be required to provide two types of documentation for each loan that is being submitted for consideration: (1) an account statement and (2) a disbursement report.
- a. **Account Statement.** This document is used to provide current information on the qualifying educational loans. Often borrowers receive monthly statements indicating the status of the 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 (that means the National Health Service Corps Students to Service 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 Students to Service Loan Repayment 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 (that means the National Health Service Corps Students to Service Loan Repayment Program applicant);
  - 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 Students to Service Loan Repayment Program application submission);
  - vi. include the original loan amount; and
  - vii. include the purpose of the loan.

For all federal loans, the [Student Aid Report](#) is used to verify the originating loan information. To obtain the Student Aid Report, the applicant will need to create or log into their Federal Student Aid account [here](#). If the applicant has multiple federal loans, they will only need to access one Student Aid Report. The Student Aid Report will contain information on all their federal loans.

For all other loans including private loans, the disbursement report can be obtained 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 the previous Disbursement Report section). Applicants may be able to obtain this disbursement information on their lender's website; however, all documentation must be on official letterhead from the lender.

Participants who received less than \$120,000 in award funding and received loan disbursements after the National Health Service Corps Students to Service Loan Repayment Program application submission deadline will be invited to submit disbursement reports to be considered for additional award funding, up to \$120,000.

*Additional Supporting Documentation (if applicable)*

**Based on the applicant's responses to the online application, the following additional documents may be required.** 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 after the online application has been submitted.

- (1) **Verification of Disadvantaged Background.** This document certifies that the applicant comes from a disadvantaged background and either participated in, or would have been eligible to participate in, federal programs such as "Scholarships for Disadvantaged Students" or "Loans for Disadvantaged Students."
- (2) **Verification of Existing Service Obligation.** If the applicant has an existing service obligation, they must submit verification that the existing service obligation will be completed prior to commencing service under the National Health Service Corps Students to Service Loan Repayment Program.

### **Application Review and Award Process**

Applicants will receive a receipt of submission by email after the application has been successfully submitted online. Applicants can verify that sections of the application are complete when there is a checkmark by each on the status page. Applicants will be able to edit or withdraw their applications before the deadline to submit applications.

After the online application has been submitted and each supporting document has a status of "received," the application packages are ready for review. The application review process occurs over several months through independent, objective review. The National Health Service Corps Students to Service Loan Repayment Program will provide email updates, as applicable, as well as updates on the "Status" page of the online application. It is the applicant's responsibility to ensure their contact information is correct and current.

### **NOTIFICATION OF AWARD**

If you are selected as a finalist, you will receive a Confirmation of Interest email. An applicant must respond by the deadline in the Confirmation of Interest email, electronically sign a copy of the contract, and provide the National Health Service Corps Students to Service Loan Repayment Program with their banking information. The electronic signature has the effect of a handwritten signature, and after countersigned by the Secretary of Health and Human Services or their designee, obligates the participant to a National Health Service Corps Students to Service Loan Repayment Program service commitment. If the applicant does not respond to the National Health Service Corps Students to Service Loan Repayment Program by the deadline, the offer of award expires, and the award will be offered to an alternate applicant.

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 does not trigger contractual damages and permits the award to be offered to an alternate applicant. After an applicant declines the offer of award, there will not be any opportunities to reclaim the award. A decision to decline the award is final and cannot be changed under any circumstances.



If an individual selected for an award decides they do not want 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 of Health and Human Services' designee has not yet countersigned the contract***, the individual will not incur a service obligation or any damages for withdrawing.
- ***If the Secretary of Health and Human Services' designee has already signed the contract***, the individual can request termination of the contract only under certain conditions, as explained in the [Contract Termination](#) section.

Individuals not selected for an award will be notified via email no later than April 15, 2025.

## Additional Information

### Paperwork Reduction Act Public Burden Statement

The purpose of this information collection is to obtain information through the National Health Service Corps Students to Service Loan Repayment Program that is used to assess a loan repayment applicant's eligibility and qualifications. Clinicians interested in participating in the National Health Service Corps Students to Service Loan Repayment Program must submit an application to the National Health Service Corps Students to Service Loan Repayment Program through the Bureau of Health Workforce Online portal. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. The OMB control number for this information collection is 0915-0146 and it is valid until 07/31/2026. This information collection is required to obtain or retain a benefit [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)]. Public reporting burden for this collection of information is estimated to average 0.79 hours per response, including the time for reviewing instructions, searching existing data sources, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to HRSA Reports Clearance Officer, 5600 Fishers Lane, Room 14N136B, Rockville, Maryland, 20857.

### RESOURCES FOR APPLICANTS

#### Bureau of Health Workforce Customer Service Portal

After an applicant has been selected for an award, they will be provided with instructions for creating an account on the [Bureau of Health Workforce Customer Service Portal](#). This web-based system will allow National Health Service Corps Students to Service Loan Repayment Program participants and participants to communicate with the National Health Service Corps, upload required documentation prior to the beginning of their postgraduate training (for example, proof of passage of Step 2/Level 2 of the United States Medical Licensing Examination/Comprehensive Osteopathic Medical Licensing Examination, National Board Dental Examination Part I and II, proof of residency match, etc.), make service requests (for example, transfers, suspensions, waivers, etc.), and access the Postgraduate Training Service Request and six (6)-month In-Service Verification Forms.

#### Customer Care Center

Any individual with questions about the National Health Service Corps Students to Service Loan Repayment Program may contact the Customer Care Center at 1-800-221-9393 (TTY – 1-877-897-9910) Monday through Friday (except federal holidays) from 8:00 a.m. to 8:00 p.m. ET. Questions can also be submitted using the [Customer Care Center's online form](#).

#### Health Workforce Connector

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

#### HPSA Find

All National Health Service Corps Students to Service Loan Repayment Program participants must serve in a federally designated Health Professional Shortage Area. The [HPSA Find](#) website and [Find Shortage Areas by Address](#) provide an understanding of where Health Professional Shortage Areas are currently located.

## **National Health Service Corps Connections**

[Sign-up to be notified](#) of National Health Service Corps program updates, application cycles and other information.

Follow the National Health Service Corps on social media:

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

## **Providers Clinical Support System-Medications for Opioid Use Disorders (PCSS-MOUD)**

Provider's Clinical Support System-Medications for Opioid Use Disorders is a national training and clinical mentoring project developed in response to the prescription opioid misuse epidemic and the availability of pharmacotherapies to treat opioid use disorder. Provider's Clinical Support System-Medications for Opioid Use Disorders trains health professionals to provide effective, evidence-based medications for opioid use disorder treatment to patients with opioid use disorder in primary care, psychiatric care, substance use disorder treatment, and pain management settings. The training (also known as the 8-Hour MOUD Training or 8-Hour DEA Training) is free to licensed health professionals and students in eligible disciplines. For more information, visit the Provider's Clinical Support System-Medications for Opioid Use Disorder training [website](#).

**Appendix: Glossary**

[FY 2025 NATIONAL HEALTH SERVICE CORPS STUDENT TO SERVICE LOAN REPAYMENT PROGRAM APPLICATION AND PROGRAM GUIDANCE GLOSSARY](#)