



# National Health Service Corps Loan Repayment Program

Full- & Half-Time Service Opportunities

## Fiscal Year 2015 Application & Program Guidance

January 2015

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

For Questions, please call 1-800-221-9393 (TTY: 1-877-897-9910), or email [GetHelp@hrsa.gov](mailto:GetHelp@hrsa.gov), Monday through Friday (except Federal holidays) 8:00 am to 8:00 pm EST.

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

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## **Privacy Act Notification Statement**

### **General**

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

### **Statutory Authority**

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

### **Purposes and Uses**

The purpose of the National Health Service Corps (NHSC) Loan Repayment Program (LRP) is to recruit and retain medical, nursing, dental, and behavioral/mental health clinicians in eligible communities of need designated as health professional shortage areas. The information that applicants supply will be used to evaluate their eligibility, qualifications and suitability for participating in the NHSC LRP. In addition, information from other sources will be considered (e.g., credit bureau reports and National Practitioner Data Bank reports).

An individual's contract, application, supporting documentation, related correspondence, and data are maintained in a system of records to be used within the U.S. Department of Health and Human Services to monitor NHSC LRP-related activities. The information may also be disclosed outside the Department, as permitted by the Privacy Act and Freedom of Information Act, to the Congress, the National Archives, the Government Accountability Office, and pursuant to court order and various routine uses described here: <http://www.hrsa.gov/about/privacyact/09150037.html>

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

### **Effects of Nondisclosure**

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

### **Paperwork Reduction Act Public Burden Statement**

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a current OMB control number. The current OMB control number for information collected through this application process is 0915-0127. Public reporting burden for this collection is estimated to average 60 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to HRSA Reports Clearance Office, 5600 Fishers Lane, Room 10C-03, Rockville, Maryland 20857.

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

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

## Program Overview

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

### INTRODUCTION

The NHSC LRP is administered by the Bureau of Health Workforce (BHW) in the Health Resources and Services Administration (HRSA) of the U.S. Department of Health and Human Services (HHS). The NHSC LRP seeks primary care physicians, nurse practitioners, certified nurse-midwives, physician assistants, dentists, dental hygienists, and behavioral and mental health providers (psychiatrists, health service psychologists, licensed clinical social workers, marriage and family therapists, psychiatric nurse specialists, and licensed professional counselors) to provide culturally competent, interdisciplinary primary health care services to underserved populations located in selected Health Professional Shortage Areas (HPSAs) (See “Definitions” page 39) identified by the Secretary of HHS. HPSAs can be found in rural and urban communities across the nation. In return, the NHSC LRP assists clinicians in their repayment of outstanding qualifying educational loans. NHSC Loan Repayment funds are exempt from Federal income and employment taxes. These funds are not included as wages when determining benefits under the Social Security Act.

The NHSC seeks clinicians who demonstrate the characteristics for and an interest in serving the nation’s medically underserved populations and remaining in HPSAs beyond their service commitment. It is important to remember that the primary purpose of the NHSC LRP is to increase access to primary care services to communities in need. The NHSC seeks clinicians who demonstrate a commitment and interest in serving the nation’s medically underserved populations and remaining in HPSAs beyond their service commitment with the support of their spouses and families.

### **Service Options**

NHSC LRP participants have a choice of service options:

- (1) **2-year Full-Time Clinical Practice.** The NHSC will pay up to \$50,000\* for an initial 2 years of full-time clinical practice to clinicians serving at an NHSC-approved service site with a HPSA score of 14 or higher. Applicants who will be working at NHSC-approved service sites with HPSA scores of 13 or lower are eligible to receive up to \$30,000\* for an initial 2 years of full-time clinical service.

Full-time clinical practice is defined as no less than 40 hours per week, for a minimum of 45 weeks per year. For a more detailed definition of full-time clinical practice, see the “Site Information & Service Requirements” section on page 18.

- (2) **2-year Half-Time Clinical Practice.** The NHSC will pay up to \$25,000\* for an initial 2 years of half-time clinical service to clinicians serving at an NHSC-approved service site with a HPSA score of 14 or higher. Applicants who will be working at NHSC-approved service sites with HPSA scores of 13 or lower are eligible to receive up to \$15,000\* for an initial 2 years of half-

time clinical service. For a more detailed definition of half-time clinical practice, see the “Site Information & Service Requirements” section on page 18.

Note that half-time practice is not available to those serving under the Private Practice Option. See “Practice Types” on page 27.

\* If an applicant’s outstanding balance of qualifying educational loans is less than the stated amount, the NHSC LRP will pay the remaining balance of the total qualifying educational loans.

In order to receive the maximum award amount identified above, the applicant must remain working at an NHSC-approved service site, located in a HPSA, designated for their discipline and specialty with a HPSA score of 14 or above throughout the contract period.

## ELIGIBILITY REQUIREMENTS, SELECTION FACTORS and FUNDING PREFERENCES

### **Eligibility Requirements**

All applicants must:

- (1) Be a U.S. citizen (either U.S. born or naturalized) or U.S. National;
- (2) Be eligible for, or hold, an appointment as a commissioned officer in the Regular or Ready Reserve Corps of the Public Health Service or be eligible for selection for civilian service in the NHSC;

To learn more about the USPHS Commissioned Corps and Ready Reserve Corps, visit

<http://www.usphs.gov/corpslinks/pharmacy/documents/reserve.pdf>

- (3) Participate or be eligible to participate as a provider in the Medicare, Medicaid, and Children’s Health Insurance Programs, as appropriate;
- (4) Have a current, full, permanent, unencumbered, unrestricted health professional license, certificate or registration in the discipline in which he/she is applying to serve.

### **Selection Factors**

Applicants who have a history of not honoring prior legal obligations, as evidenced by one or more of the following factors, will not be selected:

- (1) Default 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;
- (2) Default on any Federal payment obligations (e.g., Health Education Assistance Loans, Nursing Student Loans, FHA Loans, Federal income tax liabilities, federally guaranteed/insured loans (e.g., student loans or home mortgage loans), or non-Federal payment obligations (e.g., court-ordered child support payments); OR
- (3) Write off of any Federal or non-Federal debt as uncollectible or waiver of any Federal service or payment obligation.
- (4) Possessing another existing/ remaining service obligation as a health professional or possessing any other service requirement to the Federal government is prohibited (e.g., an active military obligation, an NHSC Scholarship Program obligation or a NURSE Corps Loan Repayment Program obligation) or State (e.g., a State Loan Repayment Program obligation) or other entity (e.g., a recruitment bonus that obligates he/she to remain employed at a certain

site), UNLESS the obligation would be completed by the March 30, 2015 application deadline. Members of a Reserve component of the Armed Forces or National Guard who are not on active duty prior to receiving an LRP award **are** eligible for the program.

- (5) Must have applied all previously awarded funds to pay back qualifying education loans listed on the last Payment Authorization Worksheet (PAW).
- (6) Must not be in breach of a health professional service obligation to the Federal, State or local government;
- (7) Must not have any judgment liens arising from Federal debt;
- (8) Must not be excluded, debarred, suspended, or disqualified by a Federal agency.

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

**Eligible Disciplines and Specialties**

Providers who have been trained and are licensed to provide direct patient care under the following disciplines and specialties are eligible to apply to the NHSC Loan Repayment Program:

**Primary Care Medical**

Disciplines	Specialty
<b>Physicians</b> · <i>Allopathic (MD)</i> · <i>Osteopathic (DO)</i>	· <i>Family Medicine</i> · <i>General Internal Medicine</i> · <i>General Pediatrics</i> · <i>Obstetrics/Gynecology</i> · <i>Geriatrics</i>
<b>Physician Assistants (PA)</b> <b>Nurse Practitioners (NP)</b>	· <i>Adult</i> · <i>Family</i> · <i>Pediatric</i> · <i>Women’s Health</i> · <i>Geriatrics</i>
<b>Certified Nurse-Midwives (CNM)</b>	<b>N/A</b>

**Dental Care**

Disciplines	Specialty
<b>Dentists</b> · <i>DDS</i> · <i>DMD</i>	· <i>Family General Dentistry</i> · <i>Geriatric Dentistry</i> · <i>Pediatric Dentistry</i>
<b>Dental Hygienists</b>	<b>N/A</b>

## Behavioral & Mental Health

Disciplines	Specialty
<b>Physicians</b> · <i>Allopathic (MD)</i> · <i>Osteopathic (DO)</i>	· <i>Psychiatry</i>
<b>Licensed Clinical Social Workers</b> <b>Professional Counselors</b> <b>Health Service Psychologists</b> <b>Marriage and Family Therapists</b>	N/A
<b>Nurse Practitioners</b> <b>Physician Assistants</b>	· <i>Mental Health &amp; Psychiatry</i>

### Qualifying and Non-Qualifying Educational Loans

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

If an NHSC participant obtains additional educational loans toward another health professions degree that will result in a change in discipline (e.g., a Licensed Professional Counselor obtains a doctorate in clinical psychology), he/she will need to apply to the NHSC as a new participant in a subsequent application cycle and will be reviewed competitively against other applicants.

**Consolidated or refinanced loans** may be considered for repayment, so long as they are from a Government (Federal, State, or local) or private student loan lender and include only qualifying educational loans of the applicant. If an otherwise eligible educational loan is consolidated/refinanced with ineligible (non-qualifying) debt of the applicant, **no** portion of the consolidated/refinanced loan will be eligible for loan repayment. For loans to remain eligible, applicants/participants must keep their eligible educational loans segregated from all other debts. Eligible educational loans consolidated with loans owed by any other person, such as a spouse or child, are ineligible for repayment.

### Loans that do not qualify for loan repayment include, but are not limited to:

- (1) Loans for which the applicant incurred a service obligation which will not be fulfilled before the deadline for submission of the NHSC LRP application (March 30, 2015).
- (2) Loans for which the associated documentation cannot identify that the loan was solely applicable to the undergraduate or graduate education of the applicant.
- (3) Loans not obtained from a Government entity or private student loan lending institution. Most loans made by private foundations to individuals are not eligible for repayment.
- (4) Loans that have been repaid in full.

- (5) Primary Care Loans (<http://www.hrsa.gov/loanscholarships/loans/primarycare.html>).
- (6) Parent PLUS Loans (made to parents).
- (7) Personal lines of credit.
- (8) Loans subject to cancellation.
- (9) Residency loans.
- (10) Credit Card debt.

Documentation of loans will be required. Qualifying educational loans must have documentation to establish that they were contemporaneous with the education received. Loan documentation will be verified by contacting lenders/holders and reviewing the applicant's credit report.

### **Transitioning from the NHSC Scholarship Program (SP) to a 2-year NHSC LRP Obligation**

Current NHSC Scholars completing their service obligation who wish to be considered for an FY 2015 NHSC LRP 2-year award will be able to complete an application by accessing their Customer Service Portal account and must submit a complete application by the deadline (March 30, 2015).

Scholars intending to remain at the same NHSC-approved service site where they will complete their NHSC SP service obligation are eligible to apply for the NHSC LRP, so long as the scholarship obligation will be fulfilled on or before September 29, 2015. These applications will be considered on a non-competitive basis.

Scholars who intend to transfer to another NHSC-approved service site with a HPSA score of 14 or above, must complete their NHSC SP obligation and begin working at the alternate NHSC-approved service site within 30 days of completing the NHSC SP obligation or by July 20, 2015, whichever is later. When completing the application, scholar applicants who intend on transferring will need to select the new site in order to verify the future employment.

For scholars transferring to a site with an associated HPSA score of 13 or below, applications will be processed by descending HPSA score with all other applications according to the timeline set forth below (See "Funding Preferences" on page 16). If the scholar transfers to a site with a HPSA score of 13 or below, he/she will only be eligible for the lower funding category.

### **Information on Continuing Service**

An NHSC LRP participant may be eligible to continue loan repayment beyond the initial contract, one year at a time, and pay off all qualifying educational loans. To remain eligible, the individual must have unpaid qualifying educational loans, have applied all previously received NHSC LRP payments to reduce his/her qualifying educational loans, continue to serve at an NHSC-approved site, and meet all other program eligibility criteria in effect at the time the participant is being considered for a continuation contract. There is no guarantee that a participant will receive a continuation contract for continued participation in the program beyond the initial contract. Continuation awards will be made at the Government's discretion and are subject to the availability of appropriated funds.

If the NHSC LRP participant plans to pursue a Continuation Contract with the NHSC once the initial contract has been fulfilled, the NHSC LRP participant must have a record of compliance with NHSC LRP requirements to be considered as qualified for an award. NHSC LRP participants who fail to



timely comply with program requirements applicable during the respective contract period, as evidenced by one or more of the following factors, may not be selected:

- (1) Failure to apply all previously awarded NHSC LRP funds to the applicant's qualifying educational loans, as listed on the applicant's Payment Authorization Worksheet (PAW);
- (2) Failure to submit 6-month In-Service Verification (ISV) forms on time. If any ISV is more than 60 days delinquent, a participant may be considered unqualified for a continuation contract.
- (3) Unapproved conversion to half-time. If a participant converts from a full-time to half-time schedule without first obtaining NHSC approval, the participant may be considered as unqualified for a continuation contract.
- (4) Failure to alert the NHSC that the participant has left or is going to leave one or more of his/her NHSC-approved sites. Participants may be considered as unqualified for a contract if they leave the NHSC-approved site of record without notifying the NHSC in advance of the departure.
- (5) Unapproved or excessive transfers. Participants who transfer to another site prior to obtaining NHSC approval or who request excessive transfers, defined as more than two voluntary transfers, may be considered as unqualified for a continuation contract.
- (6) Failure to abide by service requirements. Participants who fail to disclose information regarding their service that impacts the terms and conditions of an NHSC contract (e.g. working at an additional site), who fail to submit documentation for service requests in a timely manner (e.g. transfer request documents), or who demonstrate inflexibility in practice locations prior to official NHSC site assignment (in cases of unemployed clinicians) may be disqualified from consideration for a Continuation Contract.
- (7) Excessive absences. Participants with absences in excess of 35 work days per service year, without a documented medical, personal, or otherwise substantiated reason meeting the criteria for a suspension of the service obligation may be considered as unqualified for a continuation contract.

The above selection factors also apply to individuals who previously participated in the LRP and are applying for a new award. For purposes of selecting individuals for a new initial contract or a subsequent continuation contract, an individual may be deemed as unqualified if any of the above factors are present, despite an individual's subsequent actions to return to compliance. Please note that some of the above factors, if not resolved promptly, may also result in a current participant breaching the current contract and being placed in default of his/her NHSC LRP contract.

**NHSC LRP applicants must demonstrate satisfactory professional competence and conduct and meet discipline and specialty-specific education, training and licensure requirements, as described below.** Applicants who intend to practice under the NHSC LRP as (i) Federal employees, (ii) Federal contractors, or (iii) employees of a tribal health program (see "Definitions" on page 39) 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 a State. All other applicants must be licensed, as set forth below, in the State where their NHSC-approved service site is located. The NHSC LRP reserves the right to request documentary proof of completion of discipline-specific advanced training (residency, certification, fellowships, etc.), licensure status, and any other requirements set forth below. **Please note that while an applicant may be licensed in the State of intended practice, there may be additional requirements identified below that must be met in order to be eligible for the NHSC.**

Note: Clinicians who are in residency programs may apply to the NHSC LRP with a provisional license; however, they must possess a current, full, permanent, unencumbered, unrestricted health professional license before accepting an NHSC LRP award.

Please be advised that the applicant's National Practitioner Data Bank report will be reviewed as part of the application process.

**(1) Primary Medical Care**

- a. *Allopathic (MD) or Osteopathic (DO) Physicians* must have:
  - i. Certification in a primary care specialty from a specialty board approved by the American Board of Medical Specialties or the American Osteopathic Association  
-OR-  
Completed (or will complete and begin working by July 20, 2015) a residency program in a primary care specialty, approved by the Accreditation Council for Graduate Medical Education or the American Osteopathic Association; AND
  - ii. A current, full, permanent, unencumbered, unrestricted health professional license, certificate or registration (whichever is applicable) in the State in which they intend to practice under the NHSC LRP.

The NHSC approved primary care specialties for physicians are family practice, obstetrics/gynecology, general internal medicine, geriatrics, general pediatrics, and psychiatry.

**Psychiatrists** must meet the qualifications for physicians as listed above, but are required to serve exclusively in mental health HPSAs.

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

- b. *Primary Care Physician Assistants (PAs)* must practice under the supervision of a primary care physician and have:
  - i. A certificate of completion or an associate, bachelor's or master's degree from a physician assistant educational program accredited by the Accreditation Review Commission on Education for the Physician Assistant at a college, university or educational institution that is accredited by a U.S. Department of Education nationally recognized accrediting body or organization;
  - ii. National certification by the National Commission on Certification of Physician Assistants; AND
  - iii. A current, full, permanent, unencumbered, unrestricted health professional license, certificate or registration (whichever is applicable) from the State in which they intend to practice under the NHSC LRP.

The NHSC-approved primary care practice areas for Physician Assistants (PA) are adult, family, geriatric, psychiatry, mental health, geriatrics, and women’s health.

**PAs** who meet the above education, training and licensure requirements may serve at an NHSC-approved service site, and provide geriatric services, if they have completed discipline-specific advanced training in geriatrics. This includes, but is not limited to, fellowships and certification in geriatrics. Documentation of appropriate geriatrics training and certification is required when completing the Online Application, and will be reviewed by the NHSC to determine that the training or certification qualifies.

**PAs** who meet the education, training and licensure requirements, and provide mental and behavioral health services, must serve in a designated mental health HPSA.

## (2) Primary Nursing Care

### a. *Primary Care Certified Nurse Practitioners (NPs)* must have:

- i. A master’s degree, post-master’s certificate, or doctoral degree from a school accredited by the National League for Nursing Accrediting Commission or the Commission on Collegiate Nursing Education, in one of the primary care NP specialties listed below;
- ii. National certification by the American Nurses Credentialing Center (ANCC), the American Academy of Nurse Practitioners (AANP), the Pediatric Nursing Certification Board (formerly the National Certification Board of Pediatric Nurse Practitioners and Nurses), or the National Certification Corporation in one of the primary care NP specialties listed below; AND
- iii. A current, full, permanent, unencumbered, unrestricted health professional license, certificate or registration (whichever is applicable) from the State in which they intend to practice under the NHSC LRP.

The NHSC-approved primary care specialties for NPs are adult, family, pediatric, psychiatric-mental health, geriatrics, and women’s health.

**NPs** who meet the education, training and licensure requirements as listed above, may serve at an NHSC-approved service site, and provide geriatric services, if they have completed discipline-specific advanced training in geriatrics. This includes, but is not limited to, fellowships and certification in geriatrics. Documentation of appropriate geriatrics training and certification is required when completing the Online Application, and will be reviewed by the NHSC to determine that the training or certification qualifies.

**NPs** who meet the education, training and licensure requirements, and provide mental and behavioral health services, must serve in a designated mental health HPSA.

### b. *Certified Nurse-Midwives (CNMs)* must have:

- i. A master’s degree or post-baccalaureate certificate from a school accredited by the American College of Nurse-Midwives (ACNM);
- ii. National certification by the American Midwifery Certification Board (formerly the ACNM Certification Council); AND

- iii. A current, full, permanent, unencumbered, unrestricted health professional license, certificate or registration (whichever is applicable) from the State in which they intend to practice under the NHSC LRP.

### (3) Primary Care Dentistry

- a. *General Dentists* must have:
  - i. A D.D.S. or D.M.D. degree from a program accredited by the American Dental Association (ADA), Commission on Dental Accreditation (CODA); AND
  - ii. A current, full, permanent, unencumbered, unrestricted health professional license, certificate or registration (whichever is applicable) from the State in which they intend to practice under the NHSC LRP.
  
- b. *Pediatric Dentists* must have:
  - i. A D.D.S. or D.M.D. degree from a program accredited by the American Dental Association (ADA), Commission on Dental Accreditation (CODA);
  - ii. Completed a 2-year training program in the specialty of pediatric dentistry that is accredited by the ADA, CODA; AND
  - iii. A current, full, permanent, unencumbered, unrestricted health professional license, certificate or registration (whichever is applicable) from the State in which they intend to practice under the NHSC LRP.
  
- c. *Registered Dental Hygienists (RDHs)* must have:
  - i. Graduated from a 4-year program accredited by the American Dental Association (ADA), Commission on Dental Accreditation (CODA), with a bachelor's degree in dental hygiene  
-OR-  
Graduated from a 2-year dental hygiene training program accredited by the ADA, CODA with a diploma, certificate or associate degree AND have at least one year of experience as a licensed dental hygienist;
  - ii. Successfully passed the National Board Dental Hygiene Examination; AND
  - iii. A current, full, permanent, unencumbered, unrestricted health professional license, certificate or registration (whichever is applicable) from the State in which they intend to practice under the NHSC LRP.

### (4) Primary Care Behavioral and Mental Health

The NHSC recognizes that States have varying educational, experience and testing requirements for the licensing of behavioral and mental health clinicians. The NHSC generally adheres to national certification and licensing standards to facilitate the clinician's ability to meet licensure requirements in other States if a transfer to another site in a different State is requested.

- a. *Psychiatrists* must:
  - i. Meet the qualifications for physicians (see Allopathic (MD) or Osteopathic (DO) Physicians [see (1)a above]; AND
  - ii. Serve exclusively in mental health HPSAs.
  
- b. *Health Service Psychologists (HSPs)* must have:

- i. A doctoral degree (Ph.D. or equivalent) directly related to full professional work in clinical or counseling psychology from a program accredited by the American Psychological Association, Commission on Accreditation;
- ii. Passed the Examination for Professional Practice of Psychology (EPPP);
- iii. The ability to practice independently and unsupervised as a health service psychologist; AND
- iv. A current, full, permanent, unencumbered, unrestricted health professional license, certificate or registration (whichever is applicable) from the State in which they intend to practice under the NHSC LRP.

HSPs who work at schools that are NHSC-approved service sites are eligible to participate in the NHSC LRP, so long as they meet all other requirements listed above, are primarily engaged in direct clinical and counseling services, and are able to meet the clinical practice requirements for the entire calendar year (see “Site Information & Service Requirements” on page 18 and “Requirements for School-Based Clinics” on page 25). Psychologists focused on career or guidance counseling are not eligible to participate in the NHSC LRP.

c. *Licensed Clinical Social Workers (LCSWs)* must have:

- i. A master’s degree or doctoral degree in social work from a school accredited by the Council on Social Work Education and affiliated with an educational institution accredited by the U.S. Department of Education nationally recognized accrediting body;
- ii. Successfully passed the Association of Social Work Boards (ASWB) Clinical or Advanced Generalist licensing exam prior to July 1, 1998, or the ASWB Clinical Exam on or after July 1, 1998;  
-OR-  
Successfully passed the LCSW Standard Written Examination and Written Clinical Vignette Examination;
- iii. Completed state required number of years or hours of clinical social work experience under the supervision of a licensed independent social worker and passing the clinical level of the ASWB exam.; AND
- iv. A current, full, permanent, unencumbered, unrestricted health professional license, certificate or registration (whichever is applicable) to practice, at the level of licensure that allows them to practice independently and without direct clinical supervision as a Clinical Social Worker, from the State in which they intend to practice under the NHSC LRP.

d. *Psychiatric Nurse Specialists (PNSs)* must have:

- i. A master’s degree or higher degree in nursing from a program accredited by the National League for Nursing Accrediting Commission (NLNAC) or the Commission on Collegiate Nursing Education (CCNE) with a specialization in psychiatric/mental health and 2 years of post-graduate supervised clinical experience in psychiatric/mental health nursing  
-OR-

- A baccalaureate or higher degree in nursing from a program accredited by the NLNAC or CCNE;
  - ii. Certification by the American Nurses Credentialing Center as a Psychiatric and Mental Health Nurse, Clinical Specialist in Adult Psychiatric and Mental Health Nursing, or Clinical Specialist in Child and Adolescent Psychiatric and Mental Health Nursing; AND
  - iii. A current, full, permanent, unencumbered, unrestricted health professional license, certificate or registration (whichever is applicable) to practice as a Registered Nurse (or PNS, if applicable) in the State in which they intend to practice under the NHSC LRP.
- e. *Marriage and Family Therapists (MFTs)* must:
- i. Have completed a master's or doctoral program in marriage and family therapy from a program accredited by the American Association for Marriage and Family Therapy, Commission on Accreditation for Marriage and Family Therapy Education (COAMFTE) or earned a graduate degree in another mental health field (psychiatry, psychology, clinical social work, psychiatric nursing, etc.) and completed a COAMFTE accredited post-graduate degree clinical training program in marriage and family therapy;
  - ii. Have at least 2 years of post-graduate supervised clinical experience as an MFT  
-OR-  
Be a Clinical Fellow member of the American Association for Marriage and Family Therapy (AAMFT);  
-OR-  
Successfully passed the MFT Standard Written Examination; AND
  - iii. Have a current, full, permanent, unencumbered, unrestricted health professional license, certificate or registration (whichever is applicable) to practice independently and unsupervised as an MFT in the State in which they intend to practice under the NHSC LRP  
-OR-  
If such licensure is not available in the State of intended practice, have a current, full, permanent, unencumbered, unrestricted health professional license, certificate or registration (whichever is applicable) to practice independently and unsupervised as an MFT in a State.
- f. *Licensed Professional Counselors (LPCs)* must:
- i. Have a master's degree or higher degree with a major study in counseling from a school accredited by a U.S. Department of Education nationally recognized regional or State institutional accrediting agency;
  - ii. Have at least 2 years of post-graduate supervised counseling experience; AND
  - iii. Have a current, full, permanent, unencumbered, unrestricted health professional license, certificate or registration (whichever is applicable) to practice independently and unsupervised as an LPC in the State in which they intend to practice under the NHSC LRP  
-OR-

If such licensure is not available in the State of intended practice, have a current, full, permanent, unencumbered, unrestricted health professional license, certificate or registration (whichever is applicable) to practice independently and unsupervised as an LPC in a State.

LPCs who work at schools that are NHSC-approved service sites are eligible to participate in the NHSC LRP, so long as they meet all other requirements listed above and are able to meet the clinical practice requirements for the entire calendar year (see “Site Information and Service Requirements” on page 18 and “Requirements for School-Based Clinics” on page 25). Career or guidance counselors are not eligible to participate in the NHSC LRP.

**NHSC LRP applicants must have accepted a position at an NHSC-approved service site.**

To qualify for the NHSC LRP, applicants must either: 1) be working at an NHSC-approved service site or 2) have accepted an offer of employment at an NHSC-approved service site by the date they submit their application and will begin meeting the NHSC clinical practice requirements at the NHSC-approved practice site(s) they selected when submitting their application, by July 20, 2015.

If the applicant’s site has not yet been approved, the applicant is not eligible to apply for an LRP award. Please see “Resources for Applicants” on page 39 for details on future Site Application cycles.

NHSC-approved service sites (see “Definitions” on page 39) are healthcare facilities that generally provide outpatient primary health services to populations residing in urban or rural HPSAs. Examples include Federally Qualified Health Centers (FQHCs) (see “Definitions”), Rural Health Clinics (RHCs) (see “Definitions”), Indian Health Service, Tribal, or Urban Indian Health Clinics (see “Definitions”), Public Health Departments, Hospital-affiliated outpatient primary care practices, solo or group private practices, or Critical Access Hospitals (CAHs) (see “Definitions”).

The following are not eligible NHSC service sites, even if they are located in a HPSA: county/local prisons, inpatient hospitals (except for Critical Access Hospitals), and other inpatient facilities. Clinics that limit care to veterans and active duty military personnel (e.g. VA Medical Centers and clinics, military bases, and civilian health care providers in the Tricare network) are not eligible because they do not serve a designated HPSA.

If the applicant works at more than one site (e.g., several satellite clinics), each site must be an NHSC-approved service site. The applicant must include all service locations in his/her application by selecting from the drop-down menu and initiating an electronic Employment Verification (EV) for each site. Selecting a site where the applicant is not providing direct patient care will disqualify his/her application. **To receive the highest award level for working in a high-need HPSA, all service sites at which a clinician will satisfy their NHSC service obligation, must have a HPSA score of 14 or above.**

The site point of contact (POC) is the NHSC on-site, or greater organizational partner who has agreed to perform the applicant’s initial employment verification, as well as the participant’s in-service verifications (ISV) throughout the obligated service period. Once initiated by the applicant, the POC must complete the online EV in order for the application to be completed and ultimately submitted

by the applicant, prior to the application cycle deadline. The applicant should initiate regular communication and follow up with the POC to ensure that EV is completed accurately and in a timely manner.

The POC will receive periodic reminders to complete the EV; however, it is the applicant's responsibility to ensure that the EV is complete and accurate, within a timeframe that will allow him/her to submit the NHSC application by the application deadline. The applicant will receive notification that the POC has completed the EV and should work to complete and submit the application, as soon as possible. The applicant must contact the POC to resolve any concerns regarding the responses provided on the EV. Applicants will have the ability to edit their application and initiate a new EV if necessary (e.g., the site mistakenly stated that the applicant was not employed at the site or that the start work date is later than July 20, 2015). However, the site must complete the corrected EV before the applicant can resubmit the application, which must be done before the application deadline. The resubmitted application with corrected EV must be received by the March 30, 2015 deadline or the applicant will be ineligible for an award. Errors made by applicants and/or site points of contact cannot be corrected after the application deadline.

### **Funding Preferences**

To determine which applicants are funded, consideration is given to community need, as determined by HPSA designation scores. These scores are indicated on the NHSC Jobs Center (see "Additional Materials" on page 39) – the higher the score, the greater the need. The NHSC will use HPSA data as of January 1, 2015 and will do so throughout the FY 2015 application and award cycle to determine the priority for selection and award amounts.

The NHSC reviews and awards Loan Repayment Program applications by descending HPSA score, and based on other funding preferences identified below, to the extent that funding is available. The relevant HPSA score is evaluated based on the score of the site where the applicant will serve 100% of their service. If an applicant will serve at multiple NHSC-approved practice sites, with differing HPSA scores, the lowest score will be used to determine the order in which the application will be reviewed.

The following funding preferences will be applied to all eligible and qualified applicants:

- **Characteristics Likely to Remain in a HPSA plus Disadvantaged Background (see Definitions).** The NHSC will give priority to an applicant who has characteristics that indicate a higher likelihood of continuing to practice in a HPSA once the service commitment is completed and who comes from a disadvantaged background. With the respect to the latter, the applicant must submit certification from a school that he/she: (i) was identified as having a "disadvantaged background" based on environmental and/or economic factors or (ii) received a federal Exceptional Financial Need Scholarship.
- **Characteristics Likely to Remain in a HPSA.** The NHSC will also give priority to an applicant who has characteristics that indicate a higher likelihood of continuing to practice in a HPSA once the service commitment 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, as well as an applicant's background.



## **Award Process**

Only the Secretary of HHS or her designee can make an NHSC LRP award. Awards cannot be guaranteed or granted by another person or entity including service site personnel, NHSC staff, a Primary Care Office, or a Primary Care Association. An applicant's electronic signature alone on the NHSC LRP contract document does not constitute a contractual agreement. The NHSC LRP contract becomes effective on the date it is countersigned by the Secretary or her designee. The participant's award letter will note the beginning and projected end dates of the service obligation. In addition, this information is contained in the participant profile on the Customer Service Portal. Participants will not receive service credit for any employment at an NHSC-approved service site prior to the effective date of their NHSC LRP contract.

An applicant may withdraw his/her application any time **before** a contract is countersigned by the Secretary or her designee (see "Application Review and Award Process" on page 36). After a contract has taken effect, the Secretary or her designee may terminate the contract under the circumstances set forth below (see "Contract Terminations" below).

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

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

Once a contract is in place, the NHSC LRP participant is required to participate in a New LRP Awardee webinar that will review program requirements. Participants will be notified by email of upcoming webinars and other training opportunities.

## **Contract Terminations**

The Secretary may terminate an NHSC Loan Repayment Program contract if, no more than sixty (60) days after the execution of the contract (i.e. signature of both parties) the participant submits a written request to terminate the contract, and returns all loan repayment funds that have been disbursed under that contract.

The participant's written request should be made through the Customer Service Portal. If the LRP funds have been disbursed to the participant, he/she will receive separate instructions via the Customer Service Portal or via direct support from the NHSC outlining the process for returning the awarded funds. If applicable, awarded funds should be returned in the form of a check, mailed and made payable to the "DHHS Collections Officer" at:

NHSC Loan Repayment Program  
Contract Termination  
5600 Fishers Lane, Room 8C-26  
Rockville, Maryland 20857

NOTE: Contract termination will not be effective unless the participant submits a written request to terminate the contract **and** returns all loan repayment funds within sixty (60) days after execution of the Contract. Any attempt to terminate the NHSC LRP contract after sixty (60) days of execution of the Contract will **not** be effective.

### **Updating Contact Information**

Applicants and participants must provide the NHSC with notification of any changes to their contact information (e.g., name change, email, mailing address, or telephone number) prior to the change occurring, if possible, or immediately after the change occurs. Applicants can manage their contact information through their online application account on the “Account Settings” page. Once an applicant becomes a participant, he/she will be provided with information for logging into the Customer Service Portal.

The NHSC LRP frequently corresponds with applicants by email. It is important that the applicant check his/her email during the application process for correspondence from the NHSC office and make certain to disable SPAM blockers (or check the SPAM folder).

### **SITE INFORMATION & SERVICE REQUIREMENTS**

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

It is important to remember that the participant’s service contract with the NHSC LRP is separate and independent from the participant’s employment contract with their service site. Please note that the NHSC LRP requires a participant to work a specified minimum number of hours (defined below). If the participant’s employment contract stipulates fewer hours (and his/her salary is based on those hours), the participant is still required to meet the NHSC LRP service obligation requirements, and the participant’s site administrator must verify his/her total work hours (paid and unpaid) and NHSC full or half-time work status (see “Service Verification” on page 26) every six months during his/her period of obligated service.

### **Service Requirements**

Every participant is required to engage in the full-time or half-time (as applicable) clinical practice of the profession for which he/ she applied and was awarded an NHSC LRP contract, at his/her NHSC-approved service site(s).

- (1) **Full-Time Clinical Practice.** Full-time clinical practice is defined, for the purposes of the NHSC, as a minimum of 40 hours/week, for a minimum of 45 weeks each service year. The 40 hours per week may be compressed into no less than 4 days/week, with no more than 12 hours of work to be performed in any 24-hour period. Of the 40 hours/week, a minimum of 32 hours must be spent providing direct 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 commitment, except to the extent the provider is providing direct patient care during that period. Additional rules apply based on discipline and practice location. For these rules, please see “Full-Time Clinical Practice Requirements, by Discipline” below.

- (2) **Half-Time Clinical Practice.** Half-time clinical practice is defined, for the purposes of the NHSC, as a minimum of 20 hours/per week (not to exceed 39 hours/ week), for a minimum of 45 weeks each service year. The 20 hours/week may be compressed into no less than 2 days/ week, with no more than 12 hours of work to be performed in any 24-hour period. Of the 20 hours/week, a minimum of 16 hours must be spent providing direct 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 commitment, except to the extent the provider is providing direct patient care during that period. Additional rules apply based on discipline and practice location. For these rules, please see “Half-Time Clinical Practice Requirements, by Discipline” on page 22.

### **Inpatient Settings**

Inpatient hospital settings (except CAHs) are not eligible NHSC service sites. Thus, clinicians who are employed in an inpatient setting in a full time capacity are not eligible for an NHSC LRP award. Hospitalists do not qualify for the NHSC LRP unless they can consistently meet the required minimum number of hours per week in an approved outpatient setting, as set forth in the clinical practice requirements below.

### **Military Service**

As noted on p. 5, Reservists and National Guard members are eligible to apply for NHSC LRP funding. Participants with a Reserve or National Guard obligation who are called to active duty while performing NHSC service will not receive NHSC service credit for the period of active duty, but may qualify for a suspension of their NHSC obligation. See Suspensions, Waiver and Cancellation on page 31.

NHSC LRP participants who enlist in any of the Armed Forces and incur an active duty military obligation before completing their NHSC obligation are subject to the default provision of their NHSC LRP contract.

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

Please note these rules apply to the “full-time clinical practice” definitions below:

- Of the overall minimum 40 hours/week, practice-related administrative activities shall not exceed a total of 8 hours per week.
- Of the minimum 32 hours/week for direct patient care, teaching shall not exceed a total of 8 hours/week. If the teaching takes place in a HRSA-funded Teaching Health Center (see Definitions on page 39), teaching activities shall not exceed 20 hours/week.

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

- a. **For providers of primary medical care services, excluding obstetrics/gynecology and geriatrics:** Clinician works a minimum of 40 hours/week, for a minimum of 45 weeks/service year. At least 32 hours/week are spent providing direct patient care at the approved site(s). Of the minimum 32 hours spent providing direct patient care, no more than 8 hours per week may be spent in a teaching capacity. The remaining 8 hours/week may be spent providing direct patient care for patients at the approved site(s), providing direct patient care in alternative settings (e.g., hospitals, nursing homes, shelters) as directed by the approved site(s), or performing practice-related administrative activities (practice-related administrative time is limited to 8 hours/week).

If working in a HRSA-funded Teaching Health Center, teaching activities shall not exceed 20 hours/week. The remaining 20 hours/week must be spent providing direct patient care at the approved site(s), 8 hours/week of which may be spent providing direct patient care in alternative settings (e.g., hospitals, nursing homes, shelters) as directed by the approved site(s), or performing practice-related administrative activities. Practice-related administrative time is limited to 8 hours/week.

If working in a CMS-approved Critical Access Hospital (CAH), at least 16 hours/week must be spent providing direct patient care in the CAH-affiliated outpatient clinic. Of the minimum 16 hours/week spent providing direct patient care, no more than 8 hours/week may be spent in a teaching capacity. The remaining 24 hours/week may be spent providing direct patient care at the CAH or the CAH-affiliated outpatient clinic, providing direct patient care at the CAH-affiliated skilled nursing facility or swing bed unit, or performing practice-related administrative activities. Practice-related administrative time is limited to 8 hours/week.

- b. **For providers of obstetrics/gynecology (including family medicine physicians who practice obstetrics on a regular basis and certified nurse midwives) or geriatric services:** Clinician works a minimum of 40 hours/week, for a minimum of 45 weeks/service year. At least 21 hours/week are spent providing direct patient care at the approved service site(s). Of the minimum 21 hours spent providing direct patient care, no more than 8 hours per week may be spent in a teaching capacity. The remaining 19 hours/week may be spent providing direct patient care at the approved site(s), 8 hours/week of which may be providing direct patient care in alternative settings (e.g., hospitals, nursing homes, shelters) as directed by the approved site(s), or performing practice-related administrative activities (practice-related administrative time is limited to 8 hours/week).

If working in a HRSA-funded Teaching Health Center, teaching activities shall not exceed 20 hours/week. The remaining 20 hours must be spent providing direct patient care at the approved site(s), 8 hours/week of which may be providing direct patient care in alternative settings (e.g., hospitals, nursing homes, shelters) as directed by the approved site(s), or performing practice-related administrative activities (practice-related administrative time is limited to 8 hours/week).

If working in a CMS-approved Critical Access Hospital (CAH), at least 16 hours/week must be spent providing direct patient care in the CAH-affiliated outpatient clinic. Of the minimum 16 hours spent providing direct patient care, no more than 8 hours/week may be spent in a teaching capacity. The remaining 24 hours/week are spent providing direct patient care at the CAH or the CAH-affiliated outpatient clinic, providing direct patient care at the CAH-affiliated skilled nursing facility or swing bed unit, or performing practice-related administrative activities (practice-related administrative time is limited to 8 hours/week).

## (2) Dental Providers

- a. **For dentists and registered dental hygienists, excluding pediatric dentists:** Clinician works a minimum of 40 hours/week, for a minimum of 45 weeks/service year. At least 32 hours/week are spent providing direct patient care at the approved service site(s). Of the minimum 32 hours spent providing direct patient care, no more than 8 hours/week may be spent in a teaching capacity. The remaining 8 hours/week may be spent providing direct patient care or teaching at the approved site(s), providing direct patient care in alternative settings (e.g., hospitals, nursing homes, shelters) as directed by the approved site(s), or performing practice-related administrative activities (practice-related administrative time is limited to 8 hours/week).

If working in a HRSA-funded Teaching Health Center, teaching activities shall not exceed 20 hours/week. The remaining 20 hours must be spent providing direct patient care at the approved site(s), 8 hours/week of which may be providing direct patient care in alternative settings (e.g., hospitals, and shelters) as directed by the approved site(s), or performing practice-related administrative activities (practice-related administrative time is limited to 8 hours/week).

- b. **For pediatric dentists:** Clinician works a minimum of 40 hours/week, for a minimum of 45 weeks/service year. At least 21 hours/week are spent providing direct patient care at the approved service site(s). Of the minimum 21 hours spent providing direct patient care, no more than 8 hours per week may be spent in a teaching capacity. The remaining 19 hours/week are spent providing direct patient care or teaching at the approved site(s), providing direct patient care in alternative settings (e.g., hospitals and shelters) as directed by the approved site(s), or performing practice-related administrative activities (practice-related administrative time is limited to 8 hours/week).

If working in a HRSA-funded Teaching Health Center, teaching activities shall not exceed 20 hours/week. The remaining 20 hours must be spent providing direct patient care at the approved site(s) 8 hours/week of which may be, providing direct patient care in alternative settings (e.g., hospitals, and shelters) as directed by the approved site(s), or performing practice-related

administrative activities (practice-related administrative time is limited to 8 hours/week).

- (3) **Behavioral & Mental Health Providers:** Clinician works a minimum of 40 hours/week, for a minimum of 45 weeks/service year. At least 21 hours/week are spent providing direct patient care at the approved service site(s). Of the minimum 21 hours spent providing direct patient care, no more than 8 hours/week may be spent in a teaching capacity. The remaining 19 hours/week are spent providing direct patient care at the approved site(s), providing direct patient care in alternative settings (e.g., hospitals, nursing homes, shelters) as directed by the approved site(s), or performing practice-related administrative activities (practice-related administrative time is limited to 8 hours/week).

If working in a HRSA-funded Teaching Health Center, teaching activities shall not exceed 20 hours/week. The remaining 20 hours must be spent providing direct patient care at the approved site(s), 8 hours/week of which may be providing direct patient care in alternative settings (e.g., hospitals, nursing homes, shelters) as directed by the approved site(s), or performing practice-related administrative activities (practice-related administrative time is limited to 8 hours/week).

If working in a CMS-approved Critical Access Hospital (CAH) (*only applies to psychiatrists or physician assistants and nurse practitioners with specialized training in mental health*), at least 16 hours/week must be spent providing direct patient care in the CAH-affiliated outpatient clinic. Of the minimum 16 hours spent providing direct patient care, no more than 8 hours per week may be spent in a teaching capacity. The remaining 24 hours/week are spent providing direct patient care at the CAH or the CAH-affiliated outpatient clinic, providing direct patient care at the CAH-affiliated skilled nursing facility or swing bed unit, or performing practice-related administrative activities (practice-related administrative time is limited to 8 hours/week).

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

Please note these rules apply to the “half-time clinical practice” definitions below:

- Of the overall minimum 20 hours/week, practice-related administrative activities shall not exceed a total of 4 hours per week.
- Of the minimum 16 hours/week for direct patient care, teaching shall not exceed a total of 4 hours/week.

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

- a. **For providers of primary medical care services, excluding obstetrics/gynecology and geriatrics:** Clinician works a minimum of 20 hours/week, for a minimum of 45 weeks/service year. At least 16 hours/week are spent providing direct patient care at the approved service site(s). Of the minimum 16 hours spent providing direct patient care, no more than 4 hours/week may be spent in a teaching capacity. The remaining 4 hours/week are spent providing direct patient care at the approved site(s), providing direct patient care in alternative settings (e.g., hospitals, nursing homes, shelters) as

directed by the approved site(s), or performing practice-related administrative activities (practice-related administrative time is limited to 4 hours/week).

If working in a CMS-approved Critical Access Hospital (CAH), at least 8 hours/week must be spent providing direct patient care in the CAH-affiliated outpatient clinic. Of the minimum 8 hours spent providing direct patient care, no more than 4 hours/week may be spent in a teaching capacity. The remaining 12 hours/week are spent providing direct patient care at the CAH or the CAH-affiliated outpatient clinic, providing direct patient care at the CAH-affiliated skilled nursing facility or swing bed unit, or performing practice-related administrative activities (practice-related administrative time is limited to 4 hours/week).

- b. **For providers of obstetrics/gynecology (including family medicine physicians who practice obstetrics on a regular basis and certified nurse midwives) or geriatric services:** Clinician works a minimum of 20 hours/week, for a minimum of 45 weeks/service year. At least 11 hours/week are spent providing direct patient care at the approved service site(s). Of the minimum 11 hours spent providing direct patient care, no more than 4 hours/week may be spent in a teaching capacity. The remaining 9 hours/week are spent providing direct patient care or teaching at the approved site(s), providing direct patient care in alternative settings (e.g., hospitals, nursing homes, and shelters) as directed by the approved site(s), or performing practice-related administrative activities (practice-related administrative time is limited to 4 hours/week).

If working in a CMS-approved Critical Access Hospital (CAH), at least 8 hours/week must be spent providing direct patient care in the CAH-affiliated outpatient clinic. Of the minimum 8 hours spent providing direct patient care, no more than 4 hours/week may be spent in a teaching capacity. The remaining 12 hours/week are spent providing direct patient care at the CAH or the CAH-affiliated outpatient clinic, providing direct patient care at the CAH-affiliated skilled nursing facility or swing bed unit, or performing practice-related administrative activities (practice-related administrative time is limited to 4 hours/week).

## (2) Dental Providers

- a. **For dentists and registered dental hygienists, excluding pediatric dentists:** Clinician works a minimum of 20 hours/week, for a minimum of 45 weeks/service year. At least 16 hours/week are spent providing direct patient care at the approved service site(s). Of the minimum 16 hours spent providing direct patient care, no more than 4 hours/week may be spent in a teaching capacity. The remaining 4 hours/week are spent providing direct patient care at the approved site(s), providing direct patient care in alternative settings (e.g., hospitals, nursing homes, shelters) as directed by the approved site(s), or performing practice-related administrative activities (practice-related administrative time is limited to 4 hours/week).

b. **For pediatric dentists:** Clinician works a minimum of 20 hours/week, for a minimum of 45 weeks/service year. At least 11 hours/week are spent providing direct patient care at the approved service site(s). Of the minimum 11 hours spent providing direct patient care, no more than 4 hours/week may be spent in a teaching capacity. The remaining 9 hours/week are spent providing direct patient care or teaching at the approved site(s), providing direct patient care in alternative settings (e.g., hospitals and shelters) as directed by the approved site(s), or performing practice-related administrative activities (practice-related administrative time is limited to 4 hours/week).

(3) **Behavioral & Mental Health Providers:** Clinician works a minimum of 20 hours/week, for a minimum of 45 weeks/service year. At least 11 hours/week are spent providing direct patient care at the approved service site(s). Of the minimum 11 hours spent providing direct patient care, no more than 4 hours/week may be spent in a teaching capacity. The remaining 9 hours/week are spent providing direct patient care or teaching at the approved site(s), providing direct patient care in alternative settings (e.g., hospitals, nursing homes, shelters) as directed by the approved site(s), or performing practice-related administrative activities (practice-related administrative time is limited to 4 hours/week).

If working in a CMS-approved Critical Access Hospital (CAH) (*only applies to psychiatrists or physician assistants and nurse practitioners with specialized training in mental health*), at least 8 hours/week must be spent providing direct patient care in the CAH-affiliated outpatient clinic. Of the minimum 8 hours spent providing direct patient care, no more than 4 hours per week may be spent in a teaching capacity. The remaining 12 hours/week are spent providing direct patient care at the CAH or the CAH-affiliated outpatient clinic, providing direct patient care at the CAH-affiliated skilled nursing facility or swing bed unit, or performing practice-related administrative activities (practice-related administrative time is limited to 4 hours/week).

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

*Administrative, Management or other non-clinical activities* include charting, research, attending staff meetings, court appearances, and other non-treatment related activities pertaining to the participant's approved NHSC practice. Any time spent in a management role is also considered to be an administrative activity. The duties of a medical director are also considered primarily administrative, and NHSC LRP applicants serving in such a capacity should keep in mind that they cannot count more than 8 hours per week of administrative and/or management time (4 hours in the case of half-time) toward the total required 40 hours per week (or 20 hours in the case of half-time).

*Teaching activities*, to qualify as clinical practice, require NHSC LRP participants to provide clinical education to students and residents in their area of expertise at the approved service site(s). All teaching must be conducted at the NHSC-approved service site(s). The clinical education may:

- (1) Be conducted as part of an accredited clinical training program;
- (2) Include the clinical supervision of a student/resident that is required in order for that student/resident to receive a license under State law; or



- (3) Include mentoring that is conducted as part of the Health Careers Opportunity Program (HCOP), or the Centers of Excellence program.

Clinical service provided by NHSC participants while a student/resident observes, should be counted as direct patient care, not teaching, as the NHSC LRP participant is treating the patient.

### **Requirements for School-Based Clinics**

For providers working at an NHSC-approved school-based clinic, the NHSC requires that the school-based clinic is open year-round with sufficient patient visits to meet the clinical practice requirements. If the NHSC-approved site is not open year-round, the clinician will be required to work at additional NHSC-approved sites to meet the clinical practice requirements. Failure to provide required verification documentation that the participant is meeting NHSC service requirements at the school-based clinic year-round or failure to obtain additional employment necessary to maintain compliance with NHSC clinical practice requirements will disqualify providers from participating or result in a breach of the NHSC Loan Repayment Program contract.

### **Telemedicine and Home Health Policies**

- (1) **Telemedicine.** Subject to the restrictions below, the NHSC will consider telemedicine as direct patient care when both the originating site (location of the patient) and the distant site (the NHSC-approved site where the NHSC clinician works) are located in a health professional shortage area (HPSA). Also, both the originating site and the distant site must meet the HPSA score requirements associated with the contract under which the applicant is applying to serve. For example, if the applicant would be serving at a site scoring 14 or above, his/her telemedicine patients must also be located at a site that scores 14 or above. Further, the individual must follow all applicable licensing requirements and must meet the NHSC requirement to be licensed in the State of practice. Thus, if the originating site and distant site are in different States, the NHSC participant must be licensed in both.
  - a. An NHSC clinician is prohibited from counting telemedicine encounters as more than 25 percent (i.e., no more than 8 hours per week for full-time participants and no more than 4 hours per week for half-time participants) of their direct patient care hours.
  - b. Telemedicine 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 NHSC clinician at the distant site.
  - c. Telephones, facsimile machines, and electronic mail systems do not meet the definition of an interactive telecommunications system.

**Home Health.** The NHSC does not currently recognize the homes of patients as NHSC-approved sites. As such, home visits may only be conducted at the direction of the NHSC-approved site and may only be counted in the alternative setting allotment for direct patient care (see “Full-Time Clinical Practice Requirements by Discipline” on page 19 and “Half-Time Clinical Practice Requirements by Discipline” on page 22).

### **Absences Policy**

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

- (1) Full-time participants are allowed to spend no more than 35 full-time workdays per service year away from the NHSC-approved service site for vacation, holidays, continuing professional education, illness, or any other reason.
- (2) Half-time participants are allowed to spend no more than 35 half-time workdays per service year away from their site for vacation, holidays, continuing professional education, illness, or any other reason.
- (3) If a participant works more than the minimum number of hours per week (40 for full-time, 20 for half-time), the only time spent away from the site that will need to be reported (see “Service Verification” below) and deducted from the allowed absences per service year (set forth above) are the hours of absence that cause a participant’s work hours to fall below the required minimum number of hours per week. For example, a half-time participant whose work schedule is 32 hours per week would not need to report 12 hours of sick leave taken, because the participant has still met the requirement of a minimum of 20 hours per week.

Participants who have a medical or personal emergency that will result in an extended period of absence will need to request a suspension of the NHSC service commitment and provide supporting documentation. The NHSC cannot guarantee that a suspension request will be approved. If a suspension is requested and approved, the participant’s service commitment end date will be extended accordingly. See “Suspension, Waiver, and Cancellation” on page 31.

### **Maternity/Paternity/Adoption Leave Policy**

Maternity/paternity/adoption leave of 12 weeks or less will be automatically approved by the NHSC, if documented in the NHSC Customer Service Portal. If participants plan to be away from their site for maternity/paternity/adoption leave, they are required to inform the NHSC before taking the leave. The NHSC will allow participants to be away from their site within the timeframes established by either the Family Medical Leave Act (up to 12 weeks) or the participant’s state of residence; however, the participant must also adhere to the leave policies of his/her NHSC-approved service site. If participants plan to take additional leave, they are required to request a medical suspension (see “Suspension” on page 31), which may or may not be approved by the NHSC. Requests should be submitted through the Customer Service Portal. Remember that a participant is required to serve a minimum of 45 weeks per service year and is allowed to be away from the NHSC-approved service site for no more than 35 workdays per service year; therefore, a participant’s obligation end date will be extended for each day of absence over the allowable 35 workdays.

### **Service Verification**

Every 6 months, the NHSC verifies that participants are fulfilling their service obligation by meeting program requirements. The In-Service Verification (ISV) must be completed by the participant and the NHSC-approved site point of contact (POC) through the NHSC Customer Service Portal. By completing and electronically signing the ISV, the participant and the site POC are certifying the participant’s compliance or noncompliance with the clinical practice requirements during the preceding 6-month period. The verification will also record the time spent away from the service site, hours that fall below 40 (full-time) and 20 (half-time) hours/week.

The site must complete the 6-month ISV in order for the participant to remain in compliance, and it is the participant’s responsibility to ensure that the ISV is complete and accurate. Participants who fail

to ensure that their 6-month ISVs are completed and submitted on time risk not receiving service credit. Participants who do not submit 6-month ISVs or who are consistently late in submitting them will not be selected for a Continuation Contract.

### **Changing to a Half-Time Service Commitment**

Conversions between full- and half-time service, during the service obligation period, are allowable under certain circumstances. Requests for conversion from full-time to half-time are considered for approval if ALL of the following conditions are met:

- (1) The participant's NHSC-approved service site agrees in writing, via the online EVF to notify the NHSC via the online EVF that he/she may convert to half-time clinical practice (as defined by the NHSC LRP above);
- (2) The participant is a Federal employee or a Private Practice Assignee (see "Practice Types in the NHSC" on page 27). The half-time service option is not authorized for PPO practitioners; and
- (3) The participant agrees in writing (by signing an addendum to his/her NHSC LRP full-time contract) to complete his/her remaining service obligation through half-time clinical practice for twice his/her remaining full time commitment.

Requests should be submitted through the Customer Service Portal. If the participant is approved to convert to half-time status, his/her service obligation end date and his/her allowable leave will be adjusted accordingly. Participants who receive approval to serve half-time must fulfill the rest of their service commitment serving half-time; participants will not be allowed to switch back to full-time service once they have been authorized for half-time service.

Half-time participants are only allowed to convert to full-time service at the point they enter into a new full-time Continuation Contract under the following conditions:

- (1) The participant has completed his/her initial 2-year half-time service contract and any previous Continuation Contract. Participants will not be allowed to switch from half-time to full-time status within a service contract period (e.g., 6 months into a 2-year half-time contract);
- (2) The participant's NHSC-approved service site agrees to notify the NHSC via the online EVF that he/she will convert to full-time clinical practice (as defined by the NHSC LRP above); and
- (3) The participant agrees to perform one year of full-time clinical practice at his/her NHSC-approved service site.

### **Practice Types**

Generally, NHSC LRP participants will serve in the NHSC 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/she would have received as a civilian employee of the U.S. Government, including malpractice insurance with tail coverage (either commercial or through the Federal Tort Claims Act).

In some circumstances, an NHSC participant is not subject to the personnel system of the site to which he/she is assigned, does not receive a salary equivalent to a civilian employee of the U.S. Government, and/or is not provided malpractice insurance (including tail coverage) by their site. In these cases, the clinician can request to fulfill his/her obligation through the Private Practice Option (PPO). Under the PPO, an NHSC LRP participant may be (a) an independent contractor or (b) a

salaried employee of an eligible NHSC-approved service site who is not receiving salary and malpractice insurance (including tail coverage) at least equal to what he/she would receive as a Federal Civil Servant. In order to serve under the PPO, the applicant must make such a request by submitting a PPO Request Form. Completed PPO Request Forms should be uploaded as an additional document when completing the application. If it is identified during the application review performed by the NHSC that a PPO Request Form is necessary, the NHSC will send an email request to the email address associated with the application and provide a timeline for submission. In addition, if the NHSC approves such request, the participant must enter into a PPO Agreement that stipulates the special provisions that apply to those serving under the PPO. The PPO service option is open only to full-time participants.

**NOTE:** Federal Assignments and Private Practice Assignments require the NHSC-approved service site to accept Medicare assignment, enter into the appropriate agreements under Medicaid and the Children’s Health Insurance Program, and utilize a schedule of discounts (including, as appropriate, waivers) of fees based on a patient’s ability to pay. See definition of NHSC-approved service site on page 42. The Private Practice Option requires the individual to comply with the same billing requirements.

If you are...	and your salary and malpractice/tail coverage are...	you will serve under a:
A Federal Civil Service employee or an active member of the U.S. Public Health Service Commissioned Corps	provided by a federal government entity	Federal Assignment (FA)
NOT a Federal employee but you are an employee of an eligible HPSA site	<i>at least equal to</i> what you would earn as a civilian employee of the U.S. Government	Private Practice Assignment (PPA)
NOT a Federal employee but you are an employee of an eligible HPSA site	<i>less than</i> what you would earn as a civilian employee of the U.S. Government	Private Practice Option (PPO)
NOT a Federal employee but a contractor to an eligible HPSA site	whatever income you earn or generate; whatever malpractice coverage you purchase or receive	PPO

### CHANGING JOBS

The NHSC expects that participants will fulfill their obligation at the NHSC-approved service site(s) identified in the “Confirmation of Interest” notification that applicants are required to electronically sign when they accept the offer of an NHSC Loan Repayment Program contract. If a participant feels he/she can no longer continue working at the approved service site, the participant should discuss the situation and/or concerns with his/her NHSC-approved service site management and contact the NHSC immediately through the NHSC Customer Service Portal. If the participant leaves his/her NHSC-approved service site(s) without prior approval of the NHSC, he/she may be placed in default as of the date he/she left the initial NHSC-approved service site and become liable for the monetary damages specified in the participant’s NHSC LRP contract.

## Site Change

Participants who require a site change to another NHSC-approved service site, ~~the participant~~ must request a transfer through the NHSC Customer Service Portal. The site change must be approved and processed by the NHSC prior to the participant beginning to work at the new site. If a participant begins employment at a site prior to obtaining NHSC approval, he/she will not receive service credit for the time period between his/her last day providing patient care at the initial service site and resumption of service at the transfer site following NHSC approval. If the proposed site is disapproved by the NHSC and the participant refuses assignment to another NHSC-approved service site, he/she may be placed in default.

Clinicians serving in a high-need HPSA (defined as a HPSA score of 14 or above) must transfer to another high-need NHSC-approved service site.

## Unemployment

Participants who resign or are terminated from their NHSC –approved site(s) must contact the NHSC immediately through the NHSC Customer Service Portal. The NHSC provides regional assistance to help unemployed participants identify a position at an approved NHSC service site, so long as the unemployment is not the result of a termination for cause.

**Note:** Participants who voluntarily resign from their sites without prior approval from the NHSC or are terminated by their site(s) “for cause” may not receive a transfer to another site, may be disqualified from Continuation Contract eligibility, and may be placed in default.

Examples of termination for cause may include, but are not limited to:

- Violation of your organization’s code of conduct or ethics policy
- Failure follow approved clinical practices
- Loss or suspension of clinical license
- Falsification of records (personal or patient)
- Breach of employment contract
- Threats or threatening behavior
- Stealing of money or property
- Dishonesty
- Extreme insubordination,
- Breach of information network policy

## Working at Sites That Are NOT NHSC-approved

Participants who are asked to work at a clinic that is not listed in the provider’s profile on the NHSC Customer Service Portal must immediately notify the NHSC through the Customer Service Portal. Generally, time spent at unapproved clinics will not count towards the service commitment.

## BREACHING THE NHSC LRP CONTRACT

While the NHSC will work with participants to assist them, to the extent possible, participants are reminded that the failure to complete service for any reason is a breach of the NHSC LRP obligation.

Prior to breaching his/her contract, the participant should make sure that he/she understands the following monetary damages required by Federal law.

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

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

See Section 338E(c)(1) of the Public Health Service Act (42 U.S.C. 254o(c)(1)), as amended.

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

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

See Sections 331(i)(F) and 338E(c)(1) of the Public Health Service Act (42 U.S.C. 254d(i)(F) and 254o(c)(1)).

Note: The minimum amount the United States is entitled to recover from a participant who breaches a commitment to serve full-time or half-time will not be less than \$31,000.

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

- (1) The debt will be reported as delinquent to credit reporting agencies. During the one-year repayment period, the debt will be reported to credit reporting agencies as “current.” If the debt becomes past due (i.e., remains unpaid at the end of the one-year repayment period), it will be reported as “delinquent.”
- (2) The debt may be referred to a debt collection agency and the Department of Justice. Any NHSC LRP debt past due for 45 days may be referred to a debt collection agency. If the debt collection agency is unsuccessful in collecting payment, the debt will be referred to the Department of Justice for filing of a lawsuit against the defaulter.
- (3) Administrative Offset. Federal or State payments due to the participant (e.g., an IRS or state income tax refund) may be offset by the Department of Treasury to pay a delinquent NHSC LRP debt. Also, defaulters who are Federal employees may have up to 15% of their take-home pay garnished to pay a delinquent NHSC LRP debt.
- (4) Licensure Sanctions. In some States, health professions licensing boards are allowed to impose sanctions, including suspension or revocation of a defaulter’s professional license, if the defaulter fails to satisfactorily address repayment of his/her NHSC LRP debt.

## Bankruptcy

The participant should also be aware that it is not easy to discharge an NHSC LRP debt by filing for bankruptcy. A financial obligation under the NHSC LRP is not dischargeable in bankruptcy for 7 years after the debt becomes due (i.e., for 7 years from the end of the one-year repayment period). After the 7-year period of absolute non-dischargeability expires, the debt may be discharged in bankruptcy only if a bankruptcy court determines that it would be unconscionable not to discharge the debt.

## **Sample Default Scenarios**

**Scenario 1:** Dr. Jane Smith entered into a 2-year NHSC LRP full-time service contract effective January 14, 2014. Her service end date is January 13, 2016. She received \$50,000 in LRP financial support to apply toward her qualifying educational loans. She was terminated for cause by her service site at the end of her workday on March 31, 2015. The NHSC determines that she defaulted on her LRP contract on April 1, 2015, and served 442 days of her 2-year (730-day) service obligation.

Dr. Smith is liable to the United States for: (1) \$19,725 for the loan repayments received for obligated service not completed ( $288/730 \times \$50,000$ ) and (2) \$75,000 for the months of service not completed ( $\$7,500 \times 10$ ). Her total LRP debt of \$94,725 will begin accruing interest at the maximum legal prevailing rate as of her default date (April 1, 2015), and is due to be paid in full on March 31, 2016.

**Scenario 2:** Dr. Smith entered into a 2-year NHSC LRP half-time service contract effective January 15, 2014. Her service end date is January 14, 2016. She received \$25,000 in LRP financial support to apply toward her qualifying educational loans. She resigned from her service site at the end of her workday on September 30, 2015 because she found a higher paying job at a clinic that is not located in a HPSA. The NHSC determines that she defaulted on her LRP contract on October 1, 2015, and served 625 days of her 2-year (731-day) service obligation.

Dr. Smith is liable to the United States in the amount of \$31,000, since the loan repayments she received for obligated service not completed ( $106/731 \times \$25,000 = \$3,625.17$ ) and the amount owed for the months of service she did not complete ( $\$3,750 \times 4 = \$15,000$ ) total less than \$31,000. Her total LRP debt of \$31,000 will begin accruing interest at the maximum legal prevailing rate as of her default date (October 1, 2015), and is due to be paid in full on September 30, 2016.

## SUSPENSION, WAIVER, AND CANCELLATION

The NHSC requires participants to fulfill their contract without excessive absences or significant interruptions in service. Participants are allowed approximately 7 weeks of leave per service year; however, there are some circumstances that occur which will prevent a participant from staying within this timeframe. In these cases, the Secretary of HHS may, under certain circumstances, suspend (i.e., put "on hold") or waive (i.e., excuse) the NHSC LRP service or payment obligation.

- (1) **Suspension.** A suspension of the NHSC LRP commitment may be granted if compliance with the commitment by the participant: (i) is temporarily impossible, or (ii) would involve a temporary extreme hardship such that enforcement of the commitment would be unconscionable. Periods of approved suspension of service will extend the participant's

service commitment end date. The major categories of suspension are set forth below. Suspension requests are submitted through the NHSC Customer Service Portal.

- a. **Leave of Absence for Medical or Personal Reasons.** A suspension may be granted for up to one year, if the participant provides independent medical documentation of a physical or mental health disability, or personal circumstances, including a terminal illness of an immediate family member (e.g. – child or spouse, including same-sex spouse regardless of where the couple lives), which results in the participant’s temporary inability to perform the NHSC LRP service obligation.
  - b. **Maternity/Paternity/Adoption Leave.** If the participant’s maternity/paternity/adoption leave will exceed 12 weeks during that year of obligated service, a suspension may be granted by the NHSC based on documented medical need.
  - c. **Call to Active Duty in the Armed Forces.** Participants who are military reservists and are called to active duty must submit a request for an NHSC service suspension through the NHSC Customer Service Portal. The period of active military duty will not be credited towards the NHSC service obligation. Suspensions for active duty military assignment are granted for up to one year, beginning on the activation date described in the reservist’s call to active duty order. A copy of the order to active duty must be provided to the NHSC with the request for a suspension. In the event that the NHSC participant’s period of activity duty with the Armed Forces entity is extended beyond the approved suspension period, the participant must contact the NHSC through the Customer Service Portal for guidance on how to request an extension of the suspension period.
- (2) **Waiver.** A waiver permanently relieves the participant of all or part of the NHSC LRP commitment. A waiver may be granted only if the participant demonstrates that compliance with his/her commitment is permanently impossible or would involve an extreme hardship such that enforcement of the commitment would be unconscionable. 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 NHSC Customer Service Portal. The participant will be contacted by the BHW 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 Customer Service Portal. Note that waivers are not routinely granted, and require documentation of compelling circumstances.

### **Cancellation of NHSC Obligation**

The NHSC obligation will be cancelled in its entirety in the event of a participant’s death. No liability will be transferred to the participant’s heirs.



## APPLICATION INFORMATION

### Application Deadline

A complete online application must be submitted by **7:30 PM EST on March 30, 2015**. All supporting documentation for the application must be uploaded before an individual can submit a complete application package. Applicants must upload all documents; the NHSC will not accept documentation by fax or mail. The electronic Employment Verification (EV) (see below) must also be completed before an applicant can submit his/her application.

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

### Completing an Application

A **complete** NHSC LRP Online Application consists of:

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

#### *Online Application*

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

- (1) **Eligibility.** If an individual does not pass the initial screening portion of the online application, he/she will not be able to continue with the application. Please refer to the “Eligibility Requirements” section of the Guidance on page 5 for further details.
- (2) **General Information.** Answers to this section pertain to the applicant’s name, social security number, mailing and email addresses, and other contact information. Answers also pertain to individual and family background.
- (3) **Discipline, Training and Certification.** Answers to this section pertain to the applicant’s education, training, and licensure/certification.
- (4) **Employment.** In this section, applicants will search for and select the NHSC-approved site(s) where they are providing or will provide direct patient care. If any of the service sites are not listed in the search results, applicants are required to select the option below the search tool, which states to “Click this box if your site is not listed in the search results.” If selected, the applicant is provided instructions on how to resolve the employment concern. The NHSC is no longer accepting Site Applications for the FY 2015 cycle. If any of the sites where the applicant provides direct patient care are not currently an NHSC-approved site, the provider is not eligible to apply.
- (5) **Employment Verification.** Once an applicant selects the NHSC-approved site(s) at which he/she is or will be working, the applicant will need to initiate an electronic EV. Once initiated, the designated points of contact at the NHSC-approved service site will be notified electronically through the Customer Service Portal that an EV has been requested by the

applicant. Once completed by the site(s) point(s) of contact, the applicant will be notified. The site must complete the electronic EV before an applicant will be allowed to submit the application. If an EV is not submitted by every site identified by the applicant, the application cannot be submitted. It is the applicant's responsibility to ensure that the EV is completed by the site administration. The NHSC will make no exceptions.

- (6) **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 NHSC LRP 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 NHSC verify loan information. The following information must be entered about each of the loans applicants wish to submit for repayment, and the *Required Supporting Documentation* (see below) must be uploaded separately:
- a. Name and contact information for the lender/holder.
  - b. Loan account number.
  - c. Original amount disbursed.
  - d. Original date of the loan.
  - e. Current outstanding balance (no more than 30 days from the date of the LRP application submission).
  - f. Current interest rate.
  - g. Type of loan. If a consolidated loan, additional questions will be asked:
    - i. Original date of consolidation.
    - ii. Original balance of consolidation.
    - iii. Account number.
  - h. Purpose of loan.

#### *Required Supporting Documentation*

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

- (1) **Proof of Status as a U.S. Citizen or U.S. National.** This document may include a copy of a birth certificate, the ID page of a current U.S. passport, or a certificate of citizenship or naturalization. Copies of a driver's license or a Social Security card are **not acceptable documents**.
- (2) **Loan Information Verification.** Applicants will be required to provide two types of documentation for each loan that is being submitted for consideration: (a) an account statement and (b) a disbursement report.
  - a. **Account Statement.** This document is used to provide current information on his/her qualifying educational loans. Often borrowers receive monthly statements indicating the status of his/her loan balance. This document should:
    - i. be on official letterhead or other clear verification that it comes from the lender/holder;
    - ii. include the name of the borrower (i.e., the NHSC LRP applicant);

- iii. contain the account number;
  - iv. include the date of the statement (cannot be more than 30 days from the date of LRP application submission);
  - v. include the current outstanding balance (principal and interest) or the current payoff balance; and
  - vi. include the current interest rate.
- b. **Disbursement Report.** This report is used to verify the originating loan information and should:
- i. be on official letterhead or other clear verification that it comes from the lender/holder;
  - ii. include the name of the borrower;
  - iii. contain the account number;
  - iv. include the type of loan;
  - v. include the original loan date (must be prior to the date of the NHSC LRP application submission);
  - vi. include the original loan amount; and
  - vii. include the purpose of the loan.

For **Federal** loans, all required supporting loan documentation is satisfied through a National Student Loan Data System (NSLDS) Aid Summary Report, which can be accessed at <http://www.nsls.ed.gov>. The applicant will need a PIN to log in to his/her secured area; if the applicant does not have a PIN, go to <http://www.pin.ed.gov>. If the applicant has multiple Federal loans, he/she will only need to access one NSLDS Aid Summary Report. The NSLDS report will contain information on all his/her Federal loans.

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

*Additional Supplemental Documentation (if applicable)*

The following additional documents will be required for submission if the applicant's responses on the online application indicate that they are relevant. Only applicants who have these documents listed on their "Supporting Documents" page of the online application should submit them. These documents will be added to their Supporting Documents list once the online application has been submitted.

- (1) **Geriatrics Certification.** If an applicant selects geriatrics as a specialty, he/she will be required to upload a copy of the certificate of completion or diploma from the geriatrics training program where they matriculated.
- (2) **Verification of Disadvantaged Background.** This document certifies that the applicant comes from a disadvantaged background and either participated in, or would have been eligible to participate in, Federal programs such as "Scholarships for Disadvantaged Students" or "Loans to Disadvantaged Students." This document must be completed by a school official.
- (3) **Verification of Existing Service Obligation.** If the applicant has an existing service obligation, he/she must submit verification from the entity to which the obligation is owed that the

existing service obligation will be completed prior to the application deadline (March 30, 2015).

- (4) **Payment History.** Former NHSC LRP participants must provide verification that all NHSC LRP funds were used to repay the qualifying educational loans that were approved as part of the applicant's most recent NHSC LRP contract. Generally, this information is in the form of a payment history that is provided by the lender servicer for each of the approved loans. The verification document must be uploaded to the application and clearly show that the entire award was applied to the approved loans during the most recent NHSC LRP service period. Documentation requirements include the following:
- a. Cancelled checks and bank statements will not be accepted as proof that loan payments were properly applied.
  - b. It must be an official document or webpage and include the lender's name, the account holder's name, the loan account number, and must reflect all payments made during the contract period.
  - c. The payment history must show that all NHSC LRP funds received have been paid toward his/her qualifying educational loans that were approved by the NHSC with the most recent contract.
  - d. For loans consolidated during the most recent contract period, loan documents, including the lending institution's list of the loans included in the consolidation and their original disbursement dates, are required. If the applicant's loans were consolidated and the NHSC does not receive an itemized loan list, the applicant will not be given credit for payments made toward those loans. If the applicant consolidated his/her qualifying educational loans with non-qualifying debt, the NHSC cannot give credit for payments made toward the consolidated loans.

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

Applicants receive a receipt of submission pop-up immediately upon submitting the online application. Applicants are able to view the overall status of their application, as well as a copy (.pdf) of their submitted application, uploaded supporting documents, and completed EVs by logging into the application account that was set up when the applicant registered to apply. It is the applicant's responsibility to ensure that the entirety of the application and supporting documents (including EVs) are accurately submitted.

Once the online application has been submitted, applicants will have an opportunity to make edits to their online application, including the ability to upload new documents, cancel and reinstate employment verifications, change answers to questions and loan data, and withdraw their applications from consideration. Final edits and resubmissions must be made before the close of the application cycle (March 30, 2015).

Each time the application is reopened for editing, or to check specific elements of the application, the applicant must 1) complete the Self Certifications section and 2) click the "Submit" button to resubmit their application, or the application will not be submitted. The NHSC advises that providers submit their complete applications as early in the open application period as possible. Applicants who wait until the end of the application cycle risk submitting incomplete or ineligible applications if errors are found later in the open application cycle. The "edit" option is available in the applicant's account on the "Submitted" page, until the close of the application cycle. The ability to edit and

resubmit an application will be disabled after the application deadline. Applications not resubmitted by this deadline will not be considered for an award. No exceptions will be made in cases where an applicant fails to resubmit an edited application.

Applicants may withdraw their application at any time prior to the contract being countersigned by the Secretary of HHS or his/her designee. To withdraw, applicants must log into their application account that was set when the applicant registered to apply, and select the “withdraw” option on the “Submitted” page.

The NHSC will not begin to review applications for funding until the application deadline (March 30, 2015) has passed. See page 16 for the outline of the funding preferences.

If review of the electronic EV indicates that the applicant’s position would be identified as a Private Practice Option (PPO) (see “Practice Types” on page 27), the applicant will be contacted and asked to complete a PPO Request Form, as required by law. In addition, the applicant will complete the PPO Agreement, also required by law, which sets forth the requirements and limitations for a PPO. Once submitted, the NHSC LRP will review the request form along with the EV to ensure that the information provided matches. If the individual is selected for an award and the NHSC determines that the practice meets PPO requirements, the Secretary or her designee will countersign the PPO Agreement.

The NHSC LRP will provide email updates, as applicable; however, it is the applicant’s responsibility to ensure the contact information that the NHSC has on file is correct. If updates are necessary, applicants can make changes prior to the close of the application cycle by logging into their application account that was setup when they registered to apply to and make edits. When submitted applications are opened for editing during the open application cycle, applicants must complete ALL steps to resubmit their application prior to the close of the application cycle. Applications that remain in the “In Progress” state (not submitted) after the close of the application cycle are not eligible for review or award.

#### NOTIFICATION OF AWARD

Applicants who are offered an award are notified by email to log into their application account to confirm their continued interest in receiving an award, based on their review of the application information verified by the NHSC and their understanding of the LRP contract they will be asked to sign if they accept an award. This Confirmation of Interest is not a guarantee that the individual will receive an award.

To confirm interest, an applicant must respond by the deadline provided with the Confirmation of Interest email and verify that:

- They are currently employed by (i.e., are already working at) the NHSC-approved service site(s) they selected when they submitted their application. **Applicants who are not employed at the site(s) verified by the NHSC, must check “NO” where asked.**

OR

They have accepted an offer of employment at an NHSC-approved service site and will begin working there by July 20, 2015.

- They are currently meeting and will to the best of their knowledge, continue to meet the clinical practice requirements for their discipline and specialty, as outlined in this Application and Program Guidance, throughout the period of obligated service.
- The loans approved by the NHSC for repayment are correct.

In addition, the applicants must provide their banking information for direct deposit of award funds if approved for an LRP contract, as well as read and e-sign the contract document.

Applicants wishing to continue in the process will be directed to electronically sign the NHSC LRP contract. This electronic signature has the effect of a handwritten signature, and once countersigned by the Secretary or her designee, obligates the participant to an NHSC LRP service commitment. All selected applicants will receive final notification of an award, including the obligation dates, no later than September 30, 2015.

Participants may submit a written request to terminate the contract, which includes returning any awarded funds that -were disbursed no more than sixty (60) days after execution of the Contract. (see "Contract Terminations" on page 17).

Applicants wishing to decline the offer of award must do so prior to signing the contract. He/she may decline the award by selecting the "decline" option on the Confirmation of Interest. This process permits promotion of alternates to selectee status. Once an applicant declines the offer of award, the award will be offered to an alternate. There will not be any opportunities to reclaim the award. A decision to decline the award is final and cannot be changed under any circumstances.

## **Additional Materials**

### RESOURCES FOR APPLICANTS

#### **NHSC-Approved Service Sites**

Before applying for an NHSC LRP award, the applicant must be working at an NHSC-approved service site or have an offer of employment that will begin by July 20, 2015. If the applicant is not currently working at an NHSC-approved service site, potential applicants can search the NHSC Jobs Center for all NHSC-approved service sites, including those with current job openings. The Jobs Center can be accessed at <http://nhscjobs.hrsa.gov/external/search/index.seam>.

If the applicant intends to remain at the site at which he/she currently works, and it is not an NHSC-approved site, he/she will not be eligible for the FY 2015 NHSC LRP cycle. The NHSC is not currently accepting new Site Applications. If the applicant's site is in a currently designated HPSA, it can submit a Site Application during the next cycle. Site Application cycles will be announced on the NHSC web site: <http://nhsc.hrsa.gov/>.

#### **Need Help**

Any individual with questions about the NHSC LRP may contact the Customer Care Center Monday through Friday (except Federal holidays), 8:00am to 8:00pm EST.

- [gethelp@hrsa.gov](mailto:gethelp@hrsa.gov)
- 1-800-221-9393 or TTY: 1-877-897-9910

#### **NHSC Customer Service Portal**

Once an applicant has been selected for an award, he/she will be provided with instructions for establishing a NHSC Customer Service Portal. The system is web-based and allows NHSC LRP participants to access pertinent program materials and their participant profile, to make service requests, and to communicate with the NHSC directly. <https://programportal.hrsa.gov/>

### DEFINITIONS

**Bureau of Health Workforce (BHW)** – The bureau within the Health Resources and Services Administration (HRSA) that administers the National Health Service Corps (NHSC) and NURSE Corps scholarship and loan repayment programs, the Faculty Loan Repayment Program (FLRP), Native Hawaiian Health Scholarship Program (NHHSP), and grants for State Loan Repayment Programs (SLRP).

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

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

**Critical Access Hospital** – A facility certified by the Centers for Medicare & Medicaid Services (CMS) under section 1820 of the Social Security Act. A CAH must be located in a rural area in a state that has a Rural Hospital Flexibility Program, have no more than 25 inpatient beds, an average annual length of stay of 96 hours or less, and be located either more than a 35-mile drive from the nearest hospital or CAH, or more than a 15-mile drive in areas with mountainous terrain or only secondary roads.. For more information, please visit: <https://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/downloads/critaccesshospfctsht.pdf>.

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

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

**Disadvantaged Background** – As defined by the Scholarship for Disadvantaged Students program (Sec. 737 of the Public Health Service Act); this refers to individuals who have been identified by their schools as having come from a “disadvantaged background” based on environmental and/or economic factors. “Environmental factors” means comes from an environment that has inhibited the individual from obtaining the knowledge, skill, and abilities required to enroll in and graduate from a school. “Economic factors” means comes from a family with an annual income below a level based on low-income thresholds according to family size published by the U.S. Bureau of the Census, adjusted annually for changes in the Consumer Price Index, and adjusted by the Secretary of Health and Human Services (HHS) for adaptation to this program.

**Exceptional Financial Need (EFN)** – Refers to individuals who have been awarded an Exceptional Financial Need scholarship (Physicians and Dentists).

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

**Federal Direct Student Loans** – A student loan offered by the Federal government that has a low-interest rate for students and parents and is used to pay for the costs of any form of education after high school. The lender for the Federal Direct Student Loan is the U.S. Department of Education, rather than an institution such as a bank.



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

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

**Fiscal Year (FY)** – The Federal fiscal year is defined as October 1 of one year through September 30 of the following year.

**Full-Time Clinical Practice** – Working a minimum of 40 hours per week in a clinical practice, for a minimum of 45 weeks per service year, in an NHSC-approved service site. For a more detailed explanation of the full-time clinical practice requirement, please see the Program Overview, “Site Information and Service Requirements.”

**Government Loans** – Loans made by Federal, State, and county or city agencies authorized by law to make such loans.

**Half-Time Clinical Practice** – Working a minimum of 20 hours per week in a clinical practice, not to exceed 39 hours per week, for a minimum of 45 weeks per service year, in an NHSC-approved service site. For a more detailed explanation of the half-time clinical practice requirement, please see the Program Overview, “Site Information and Service Requirements.”

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

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

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

**Indian Health Service, Tribal or Urban Indian Health Clinic (ITU)** – A health care facility (whether operated directly by the Indian Health Service; or by a tribe or tribal organization contracting with the

Indian health Service pursuant to the Indian Self-Determination and Education Assistance Act, codified at 25 U.S.C. 450 et seq.; or by an urban Indian organization receiving funds under Subchapter IV of the Indian Health Care Improvement Act, codified at 25 U.S.C. 1651 et seq.) which provides clinical treatment services to eligible American Indians and Alaska Natives on an outpatient basis. For more information, please visit:

Urban Indian Health Program Fact Sheet:  
<http://www.ihs.gov/newsroom/factsheets/>

Indian Health Service Year 2014 Profile:  
<http://www.ihs.gov/newsroom/factsheets/ihsyear2014profile/>

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

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

**NHSC Jobs Center** – An online list of approved NHSC vacancies at NHSC-approved service sites, found at <http://nhscjobs.hrsa.gov>.

**NHSC Loan Repayment Program (LRP)** – The NHSC LRP is authorized by Sections 338B and 331(i) of the PHS Act, as amended. Under the NHSC LRP, participants provide full-time or half-time primary health services in HPSAs in exchange for funds for the repayment of their qualifying educational loans. The NHSC LRP selects fully trained and licensed primary health care clinicians dedicated to meeting the health care needs of HPSA communities.

**NHSC-Approved Service Site** – Each community site must submit an NHSC Site Application to request approval as an NHSC service site. In order for a site to be eligible for NHSC approval, it must: Be located in and providing service to a federally designated Health Professional Shortage Area (HPSA); Provide comprehensive primary medical care, mental and behavioral health and/or dental services; Provide ambulatory services; Ensure access to ancillary, inpatient and specialty referrals; Charge fees for services consistent with prevailing rates in area; Discount or waive fees for individuals at or below 200% of the Federal poverty level; Accept assignment for Medicare beneficiaries; Enter into agreements with Medicaid and the Children’s Health Insurance Program (CHIP), as applicable; Not discriminate in the provision of services based on an individual’s inability to pay for services or the source of payment (Medicare/Medicaid/CHIP); Prominently post signage that no one will be denied access to services due to inability to pay; Agree not to reduce clinician’s salary due to NHSC support; Provide sound fiscal management; and Maintain a recruitment and retention plan, as well as a credentialing process, for clinicians. If the Site Application is approved, the community site becomes an NHSC-approved service site. All NHSC-approved service sites must continuously meet the above requirements.

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

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

**Reasonable Educational Expenses** –The costs of education, exclusive of tuition, such as fees, books, supplies, clinical travel, educational equipment and materials, and board, certification/licensing exams, which do not exceed the school's estimated standard student budget for educational expenses for the participant's degree program and for the year(s) of that participant's enrollment. Debt associated with residency programs or relocation is not considered “reasonable educational expenses” under the NHSC Loan Repayment Program.

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

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

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

**Spouse and Marriage** - As used in this *Guidance* and for the purposes of the National Health Service Corps includes same-sex couples, legally married in jurisdictions that recognize their marriages. This applies regardless of whether the couple lives in a jurisdiction that recognizes same-sex marriage or a jurisdiction that does not recognize same-sex marriage. Any same-sex marriage legally entered into or recognized in one of the 50 states, the District of Columbia, a U.S. territory or a foreign country will

be recognized. However, this does not apply to registered domestic partnerships, civil unions or similar formal relationships recognized under state law as something other than a marriage.

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

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

**Teaching Health Center (THC)** –An entity that (1) receives HRSA grant funds; (2) is a community based, ambulatory patient care center; and (3) operates a primary care residency program (i.e., an approved graduate medical residency training program in family medicine, internal medicine, pediatrics, internal medicine-pediatrics, obstetrics and gynecology, psychiatry, general dentistry, pediatric dentistry, or geriatrics). THCs may be located in FQHCs; community mental health centers; RHCs; health centers operated by the Indian Health Service, an Indian tribe or tribal organization, or an urban Indian organization; and Title X family planning programs.

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

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