

FY 2025 National Health Service Corps Loan Repayment Program Continuation Application and Program Guidance Glossary

Approved Alternative Setting – Alternative settings include any setting in a Health Professional Shortage Area at which the clinician is directed to provide care by the National Health Service Corps-approved service site (e.g., hospitals, nursing homes, and shelters). The alternative sites must provide services to a Health Professional Shortage Area that is appropriate for the discipline and specialty of the clinician and the services provided. Approved alternative settings may be at a lower Health Professional Shortage Area score than the Health Professional Shortage Area score on the participant's application. Services at alternative sites must be an extension of the comprehensive primary care provided at the National Health Service Corps-approved service site.

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

Clinical-related Administrative, Management, or Other Activities – May include charting, care coordination activities, training, laboratory follow-up, patient correspondence, attending staff meetings, activities related to maintaining professional licensure, and other non-treatment-related activities pertaining to the participant's approved National Health Service Corps practice. Any time spent in a management role is also considered to be an administrative activity. The duties of a medical director are considered primarily administrative, and National Health Service Corps Loan Repayment Program participants serving in such a capacity cannot count more than four hours per week of administrative and/or management time if serving full-time (two (2) hours if serving half-time) toward the total required 40 hours per week (or 20 hours per week in the case of half-time service).

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

Community-based Settings – Facilities open to the public and located in a Health Professional Shortage Area; they expand the accessibility of health services by fostering a health-promoting environment and may provide comprehensive primary behavioral and mental health care services.

These facilities may function as part of a system of care to ensure continuity of patient-centered, comprehensive, and coordinated care. Only behavioral and mental health providers may serve in community-based settings as directed by the National Health Service Corps-approved service site, and the service must be an extension of the comprehensive primary care provided at the National Health Service Corps-approved service site.

Comprehensive Primary Behavioral and Mental Health Care Services – Services that include, but are not limited to: screening and assessment, diagnosis, treatment plans, therapeutic services including access to medication prescribing and management, crisis care including 24-hour call access, consultative services, and care coordination. Sites providing such services must function as part of a system of care to ensure continuity of patient-centered, comprehensive, and coordinated care. The site must also offer or ensure access to ancillary, inpatient, and specialty referrals.

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

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

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

Direct Clinical Care - Work directly relating to the prevention, diagnosis, or treatment of physical, dental or mental illnesses. This may include both face-to-face and telehealth preventive care. Direct clinical care may be provided at National Health Service Corps-approved service sites and approved alternative settings.

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

Federal Direct Student Loans – A student loan offered by the federal government that has a low-interest rate for students and parents and is used to pay for the costs of education for undergraduate, graduate, and professional students at a college or career 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 – Federally Qualified Health Centers include: (1) nonprofit entities that receive a grant (or funding from a grant) under section 330 of the Public Health Service Act (42 USC 254b) (i.e., health centers); (2) Federally Qualified Health Center “Look-Alikes,” which are nonprofit entities that are certified by the Secretary of Health and Human Services as meeting the requirements for receiving a grant under section 330 of the Public Health Service Act but are not grantees; and (3) outpatient health programs or facilities operated by a tribe or tribal organization under the Indian Self-Determination Act or by an urban Indian organization receiving funds under title V of the Indian Health Care Improvement Act.

Fiscal Year – Defined as October 1 through September 30.

Full-Time Clinical Practice – Working a minimum of 40 hours per week in a clinical practice, for a minimum of 45 weeks per service year, in a National Health Service Corps-approved service site. For a more detailed explanation of the full-time clinical practice requirement, see the “[Service Obligation Requirements](#)” section.

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

Half-Time Clinical Practice – Working a minimum of 20 hours per week in a clinical practice, not to exceed 39 hours per week, for a minimum of 45 weeks per service year, in a National Health Service Corps-approved service site. For a more detailed explanation of the half-time clinical practice requirement, see the “[Service Obligation Requirements](#)” section.

Health Professional Shortage Area – A geographic area, population group, public or nonprofit private medical facility or other public facility determined by the Secretary of Health and Human Services to have a shortage of primary health care professionals based on criteria defined in regulation. Information considered when designating a primary care Health Professional Shortage Area includes health provider to population ratios, rates of poverty, and access to available primary health services. Health Professional Shortage Areas are designated by the Shortage Designation Branch, within Health Resources and Services Administration’s Bureau of Health Workforce, pursuant to Section 332 of the Public Health Service Act (42 USC 254e) and implementing regulations (42 CFR Part 5).

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

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

Holder– The commercial or government institution that currently holds the promissory note for the qualifying educational loan (e.g., Aidvantage, MOHELA, etc.).

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

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

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

Maternity Care Target Area – A geographic area within a primary care Health Professional Shortage Area that has a shortage of maternity care health professionals.

National Health Service Corps– The Emergency Health Personnel Act of 1970, Public Law 91- 623, established the National Health Service Corps on December 31, 1970. The National Health Service Corps program was created to address health professional shortages through the assignment of trained health professionals to provide primary health services in Health Professional Shortage Areas in return for scholarship and loan repayment.

National Health Service Corps Loan Repayment Program – The National Health Service Corps Loan Repayment Program is authorized by Sections 338B and 331(i) of the Public Health Service Act, as amended (42 USC 254l-1 and 254d(i)). Under the National Health Service Corps Loan Repayment Program, participants provide full-time or half-time primary health services in Health Professional Shortage Areas in exchange for funds for the repayment of their qualifying educational loans. The National Health Service Corps Loan Repayment Program selects fully trained and licensed primary health care clinicians dedicated to meeting the health care needs of medically underserved Health Professional Shortage Area communities.

National Health Service Corps Students to Service Loan Repayment Program– The National Health Service Corps Students to Service Loan Repayment Program is authorized by Sections 338B and 331(i) of the Public Health Service Act, as amended (42 USC 254l-1 and 254d(i)). Under the National Health

Service Corps Students to Service Loan Repayment Program, the National Health Service Corps enters into contracts with students while in their last year of medical, dental, nursing or physician assistant school, to provide loan repayment assistance in return for a commitment to provide primary health services in eligible communities of need designated as Health Professional Shortage Areas.

National Health Service Corps-Approved Service Site –A National Health Service Corps approved service site must be located in and provide service to a Health Professional Shortage Area; provide comprehensive primary medical care, behavioral/mental health, and/or dental services; provide ambulatory care services (no inpatient sites except Critical Access Hospitals or Indian Health Service Hospitals affiliated with an outpatient clinic); ensure access to ancillary, inpatient, and specialty referrals; charge fees for services consistent with prevailing rates in the area; discount or waive fees for individuals at or below 200% of the federal poverty level; accept assignment for Medicare beneficiaries; enter into agreements with Medicaid and the Children’s Health Insurance Program, as applicable; not discriminate in the provision of services based on an individual’s inability to pay for services or the source of payment (Medicare/Medicaid/Children’s Health Insurance Program); prominently post signage that no one will be denied access to services due to inability to pay; agree not to reduce clinician’s salary due to National Health Service Corps support; provide sound fiscal management; and maintain a recruitment and retention plan, as well as a credentialing process, for clinicians. All National Health Service Corps-approved service sites must continuously meet the above requirements. For more information about National Health Service Corps service sites, see the National Health Service Corps Site Reference Guide.

Postgraduate Training – Refers to additional training that a health professions student may participate in after graduating from a health professions education program (e.g., internships, residencies, chief residency, and fellowships).

Primary Care - Primary care is the provision of integrated, accessible health care services by clinicians who are accountable for addressing a large majority of personal health care needs, developing a sustained partnership with patients, and practicing in the context of family and community.

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

Qualifying Educational Loans – Government and private student loans for actual costs paid for tuition and reasonable educational and living expenses related to the undergraduate or graduate education of the participant that were obtained by the clinician prior to their submission of an application to participate in the National Health Service Corps Loan Repayment Program. Such loans must be contemporaneous with the education received. Participants will receive funds for repayment of qualifying educational loans that are still owed. If the applicant has a consolidated/refinanced loan that is made up entirely of qualifying educational loans of the applicant, the consolidated/refinanced loan is eligible for repayment. If the applicant has

consolidated otherwise qualifying educational loans with any non-qualifying debt, no portion of the consolidated/refinanced loan will be eligible.

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

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

School – A public or private institution (including home schools), providing instruction to children of compulsory school age in kindergarten, grades 1-12, or their equivalent. The operation and administration of the school must meet applicable federal, state, and local laws, and services provided by National Health Service Corps participants in a school must be an extension of the comprehensive primary care provided at the National Health Service Corps-approved service site.

School-Based Clinics – A part of a system of care located in or near a school facility of a school district or board or of an Indian tribe or tribal organization; organized through school, community, and health provider relationships. This facility provides - through health professionals - primary health services to school aged children and adolescents in accordance with federal, state, and local law, including laws relating to licensure and certification. In addition, this site satisfies such other requirements as a state may establish for the operation of such a clinic.

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

Spouse and Marriage – As used in this *Guidance* and for the purposes of the National Health Service Corps, “spouse” includes same-sex married couples, as well as opposite-sex married couples. In accordance with the Supreme Court decisions in United States v. Windsor and in Obergefell v. Hodges, the Department of Health and Human Services will treat as valid marriages of same-sex couples. The term “spouse” does not include individuals in registered domestic partnerships, civil unions, or similar formal relationships recognized under state law as something other than a marriage.

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

Substance Abuse and Mental Health Service Administration – is the agency within the U.S. Department of Health and Human Services, whose primary aim is to improve the behavioral health of the nation while reducing the impact is mental illness and substance abuse in communities.

Teaching Activities – As used in this *Guidance*, teaching is providing clinical education to students or residents in their area of expertise at the National Health Service Corps-approved service site. All teaching must be conducted as directed by the National Health Service Corps-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/clinician that is required in order for that student/clinician to receive a license under state law; or (3) include mentoring that is conducted as a part of the Health Careers Opportunity Program or the Centers of Excellence program, which are both funded through Health Resources and Services Administration grants. Teaching must be conducted at the National Health Service Corps-approved practice site specified in the [Bureau of Health Workforce Customer Service Portal](#) profile. If the National Health Service Corps participant is actually providing the clinical service while a student/clinician observes, the activity should be treated as patient care.

Teaching Health Center Graduate Medical Education Program – An entity funded by Health Resources and Service Administration under Section 340H of the Public Health Service Act (42 USC 256h) that (1) is a community-based, ambulatory patient care center and (2) operates a primary care postgraduate training program (i.e., an approved graduate medical residency program in family medicine, internal medicine, pediatrics, internal medicine- pediatrics, obstetrics and gynecology, psychiatry, general dentistry, pediatric dentistry, or geriatrics). Currently funded Teaching Health Centers are listed on the [Health Resources and Services Administration Data Warehouse](#) site.

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

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