



# Nurse Corps Loan Repayment Program

## Fiscal Year 2019 Application and Program Guidance February 2019

Application Submission Deadline: March 28, 2019, 7:30pm ET

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

**For questions**, call 1-800-221-9393 (TTY: 1-877-897-9910) Monday through Friday (except federal holidays) 8:00am to 8:00pm ET.

*Authority: Section 846 of the Public Health Service Act, as amended (42 U.S.C. 297n).  
Future changes in the governing statute, implementing regulations and  
Application & Program Guidance may also be applicable to the Nurse Corps Loan  
Repayment Program participants.*

CFDA Number: 93.908

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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 846 of the Public Health Service Act (PHS), (42 USC 297n), as amended.

### **Purposes and Uses**

The purpose of the Nurse Corps Loan Repayment Program (LRP) is to provide loan repayment assistance to professional registered nurses (RNs), including advanced practice nurses (APRNs), in return for a commitment to work at eligible health care facilities with a critical shortage of nurses or serve as nurse faculty in eligible schools of nursing. The information applicants supply is used to evaluate their eligibility, qualifications, and suitability for participating in the Nurse Corps LRP. In addition, information from other sources is considered (e.g., credit bureau reports and National Practitioner Data Bank reports).

An individual's contract, application, required supplemental forms, 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 (HHS) to monitor Nurse Corps LRP-related activities. The information may also be disclosed outside the Department, as permitted by the Privacy Act and Freedom of Information Act (FOIA), to the Congress, the National Archives, the Government Accountability Office, and pursuant to court order and various routine uses as described in the [System of Record Notice 09-15-0037](#).

### **Effects of Nondisclosure**

Disclosure of the information sought is voluntary; however, if not submitted, except for the replies to questions related to race/ethnicity, an application may be considered incomplete and therefore may not be considered for funding 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 0915-0140 and expires on 06/30/2020. Public reporting burden for this collection is estimated to average 0.9 hours 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 14N39, 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

**Read the Application and Program Guidance (APG) in its entirety before proceeding with the application.** The APG explains in detail the rights and obligations of individuals selected to participate in the Nurse Corps LRP. A complete understanding of the commitment to serve at a Critical Shortage Facility (CSF) and the financial, legal, and other consequences of failing to perform the commitment is critical to successful completion of the mandatory service obligation associated with a Nurse Corps LRP award.

An applicant may withdraw an application at any time prior to the Secretary of HHS or designee signing the Nurse Corps LRP contract to remain eligible to re-apply in the future. Individuals who are uncertain whether they are able to fulfill a two-year service commitment should not apply.

**IMPORTANT: Refer to the "Definitions" provided in the "Additional Information" section of the APG for further explanation of terms used throughout this document.**

## INTRODUCTION

While the supply of nurses differs across geographic regions, there continues to be a need to address the nursing workforce distribution in CSFs across the United States. Many factors will continue to affect the demand and supply of the nurse workforce. These include population growth, an aging population, overall economic conditions, aging of the nursing workforce, demand for health services broadly and within specific health care settings, and health care reimbursement. Nurse Corps LRP assists in addressing these issues.

Nurse Corps LRP is administered by the Bureau of Health Workforce (BHW) in the Health Resources and Services Administration (HRSA) of the HHS. The Nurse Corps LRP offers RNs and APRNs substantial financial assistance to repay a portion of their qualifying educational loans in exchange for full-time service either at a CSF or an eligible school of nursing.

### Funding Allocations

Funds appropriated for the Nurse Corps LRP are used to make awards to qualified applicants, which includes RNs, APRNs such as Nurse Practitioners (NPs), Certified Nurse Midwives (CNMs), Clinical Nurse Specialists (CNSs), and Certified Registered Nurse Anesthetists (CRNAs), and nurse faculty in eligible schools of nursing. Up to 50 percent of the available funds are used to make awards to NPs and up to 10 percent of the available funds are used to make awards to nurse faculty. Of the 50 percent allocated for NPs, up to 20 percent are available for NPs practicing in a psychiatric-mental or behavioral health care capacity at an eligible CSF and the other 30 percent is available to all other NPs. The purpose of these allocations is to expand the integration of mental health, substance use disorders, and other behavioral health services into primary care across the nation.

The remaining 40 percent is available for applicants who are RNs or APRNs (excluding NPs). These applicants are placed in funding allocation groups based on their CSF type (e.g., "Disproportionate Share Hospitals (DSHs)/Public Hospitals" or "All Other CSFs"). Specifically, up to 15 percent is used to make awards to qualified applicants working at DSHs or public hospitals, and up to 25 percent is used to make awards to qualified applicants working at all other types of CSFs. Once applicants are placed within their respective groups, awards are made in order of decreasing debt-to-salary ratio until all funds are expended. Nurse Corps LRP awards are subject to the availability of funds.

### **Service Options**

The APG describes two different contract service options:

- 1) A contract for a Nurse Corps LRP participant serving as an RN or an APRN at a CSF; or
- 2) A contract for a Nurse Corps LRP participant serving as nurse faculty at an eligible school of nursing.

Applicants may only choose one of the above service options. Applicants must be certain of their service option as they will not be able to switch to another service option at any time. Should they receive a Nurse Corps LRP award participants must continue to provide service in the same capacity as agreed upon in the initial two-year contract and the optional Continuation Contract.

### **Benefits of the Nurse Corps LRP**

1. **Service** – Participants will join thousands of Nurse Corps LRP members across the nation to meet the health care needs of underserved communities and ensure a strong and sustainable nursing workforce for the future.
2. **Loan Repayment** – Nurse Corps LRP will provide funds to participants to repay a portion of their outstanding qualifying educational loans.
  - a. **60 Percent of Total Qualifying Nursing Educational Loan Balance** – For an initial two-year service commitment, the Nurse Corps LRP will award participants a total of 60 percent (30 percent for each year) of their total verified outstanding qualifying education loan balance. All education loans must coincide with the time period of the applicant's qualifying nursing education and must be incurred prior to the application submission deadline.
  - b. **Additional 25 Percent of Total Qualifying Nursing Educational Loan Balance** – For an optional third year of service (Continuation Contract), the Nurse Corps LRP will award participants an additional 25 percent of their original total verified qualifying educational loan balance as of the effective date of their initial two-year contract. The additional award is subject to the availability of funds.

## **ELIGIBILITY REQUIREMENTS AND AWARDS PROCESS**

### **Eligibility Requirements**

To be eligible for loan repayment, all applicants must:

- 1) Be a U.S. Citizen (either U.S. born or naturalized), U.S. National, or Lawful Permanent Resident, and provide documentation of their status. Acceptable documents include, a

**U.S. birth certificate, an unexpired U.S. Passport ID page or U.S. Passport Card, a Certificate of Citizenship, a Naturalization Certificate, a state Enhanced Driver License or a Green Card.** A state Driver's License, Nursing License, Social Security Card, or valid State ID are not acceptable proof of citizenship or permanent residency;

- 2) Have earned a baccalaureate or associate degree in nursing (or equivalent degree), a diploma in nursing, or graduate or doctorate degree in nursing;
- 3) Have employment as a full-time RN or APRN working at least 32 hours per week at a public or private nonprofit CSF or be employed as a full-time nurse faculty member at a public or private nonprofit, eligible school of nursing;
- 4) Have outstanding qualifying educational loans leading to a diploma or degree in nursing;
- 5) Have completed a nursing degree program for which the loan balance applies;
- 6) Have a current, full, permanent, unencumbered, unrestricted license to practice as an RN, or an APRN if applicable, in the state in which they intend to practice, or be authorized to practice in that state pursuant to the Enhanced Nursing Licensure Compact (eNLC). Applicants who intend to practice as federal employees, or employees of a tribal health program in a state in which the tribal health program provides services described in its contract/compact under the Indian Self-Determination and Education Assistance Act (ISDEAA), 25 U.S.C. 450 et seq. (e.g., Indian Health Service (IHS) health center), only need to be licensed as a RN, or an APRN if applicable, in any state.

**National Council Licensure Examination (NCLEX) Exception – For Puerto Rico only: Nurses must be licensed to practice in the territory of Puerto Rico and must upload a copy of their current unrestricted, nursing license and certificate with the application.**

Applicants are deemed ineligible if they:

- 1) Have any judgement liens arising from a federal debt;
- 2) Have an existing service obligation (e.g., under the National Health Service Corps Loan Repayment or Scholarship Programs, the Nurse Corps Scholarship Program, the State Loan Repayment Program, the Nurse Faculty Loan Program, the Faculty Loan Repayment Program, any state-sponsored loan repayment/forgiveness programs, any employer-sponsored scholarship or recruitment/retention incentive programs, or Active Duty military obligation) that will not be satisfied by the application submission deadline.

**Exception – Individuals in a Reserve component of the Armed Forces, including the National Guard, are eligible to participate in the Nurse Corps LRP.**

**Reservists should note the following:**

- a. Military training or service performed by reservists will not satisfy the Nurse Corps LRP obligation. If a participant has combined military training and service, or other absences from the CSF or school of nursing that will exceed seven weeks (35 workdays) per service year, the participant should request a suspension. Payments are stopped, and will resume when the reservist returns to full-time service. The service obligation end date are extended to compensate for the break in service.

- b. If the approved CSF or school of nursing is unable to re-employ the reservist after deployment, the individual is expected to complete the Nurse Corps LRP Contract at another approved CSF or eligible school of nursing. The reservist must contact the Nurse Corps LRP to request a transfer and receive approval, in accordance with the program's transfer policy.
- 3) Have defaulted on any federal payment obligations (e.g., Health Education Assistance Loans, Nursing Student Loans, federal income tax liabilities, etc.) or non-federal payment obligations (e.g., court-ordered child support payments, etc.). The applicant's credit report is reviewed to determine judgment liens, defaulted student loans, delinquent taxes and child support;
  - 4) Have defaulted on a prior service obligation to the federal, state, or local government, even if they subsequently satisfy that obligation through service, monetary payment or by other means;
  - 5) Have defaulted on a service obligation under the HHS/HRSA/BHW Nurse Faculty Loan Program or the Faculty Loan Repayment Program;
  - 6) Had any federal or non-federal debt written off as uncollectible or had any federal service or payment obligation waived;
  - 7) Are currently excluded, debarred, suspended, or disqualified by a Federal Agency from financial and nonfinancial assistance and benefits under Federal programs and activities;
  - 8) Are employed by nurse staffing agencies or travel nurse agencies;
  - 9) Work on an "as needed" basis (this includes PRNs, Pool Nurses, or other RNs who are not scheduled in a **full-time capacity**, as defined by Nurse Corps LRP);
  - 10) Have a temporary, restricted or inactive RN license;
  - 11) Are licensed practical or vocational nurses;
  - 12) Are self-employed;
  - 13) Work at a private for-profit CSF or school of nursing;
  - 14) Work at a school of nursing that is not accredited by a national nursing accrediting agency or state agency; or
  - 15) Transfer to another eligible CSF or eligible school of nursing after submitting the application but prior to receiving an award. Participants must be working at the CSF or school of nursing identified in their application.

**Note:** A National Practitioner Data Bank (NPDB) report is reviewed as part of the application process if the employing CSF indicates on the employee verification form (EVF) any of the following:

- A NPDB report has never been obtained by the employing CSF for the applicant;
- It has been more than 18 months since an NPDB report was obtained by the employing CSF for the applicant; or
- The applicant's NPDB report on file with the employing CSF contains adverse information.

An applicant with adverse information on the NPDB report may not be awarded a Nurse Corps LRP Contract until further consideration is given to the determination of the adverse actions contained in the report.

## Eligible Health Care Facility Types

### Nurse Corps LRP participant serving as Nurse Faculty

A participant who is a nurse faculty member is required to provide full-time service by teaching pre-licensure students, RNs or APRNs, at an **eligible public or private nonprofit school of nursing**.

Nurse Corps considers a school of nursing to be eligible if it is accredited by a national nursing accrediting agency or by a State agency recognized for this purpose by the Secretary of Education.

Nurse Corps considers institutions eligible if graduates are authorized to sit for the NCLEX-RN.

Review the [list of the agencies recognized by the Secretary of Education](#) for purposes of accrediting nurse education programs.

### Nurse Corps LRP participant serving as an RN or an APRN

A participant who is an RN or APRN is required to provide full-time service at a CSF. The CSF must be a public or private nonprofit health care facility located in, designated as, or serving a primary medical care or mental health, Health Professional Shortage Area (HPSA). Eligible health care facility types are:

## Hospitals

- **[Critical Access Hospital \(CAH\)](#)** - A facility certified by the Centers for Medicare & Medicaid Services (CMS) under section 1820 of the Social Security Act. In general, a CAH must be located in a rural area in a state that has a Medicare Rural Hospital Flexibility Program; maintain no more than 25 inpatient beds and an average annual length of stay is 96 hours or less; furnish 24-hour emergency care services 7 days a week; 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.
- **[Disproportionate Share Hospital \(DSH\)](#)** - A hospital that has a disproportionately large share of low-income patients and receives an augmented payment from the state under Medicaid or a payment adjustment from Medicare. Hospital-based outpatient clinics are included under this definition.
- **Public Hospital** - Any hospital that is owned by a government (federal, state, or local), receives government funding, and is primarily engaged in providing the following care, by or under the supervision of physicians, to inpatients: (a) diagnostic and therapeutic services for medical diagnosis, treatment, and care of injured, disabled, or sick persons; or (b) rehabilitation of injured, disabled, or sick persons. U.S. Department of Veterans Affairs hospitals and military treatment facility hospitals are also included under this definition. State psychiatric hospitals must use facility HPSAs to determine site eligibility - population and geographic HPSAs cannot be used.
- **Private Non-Profit Hospital** - A hospital in a state that is a private non-profit entity and is primarily engaged in providing the following care, by or under the supervision of physicians, to inpatients: (a) diagnostic and therapeutic services for medical diagnosis, treatment, and care of injured, disabled, or sick persons, or (b) rehabilitation of injured, disabled, or sick persons.

## Community-Based Settings

- **[Federally Qualified Health Center \(FQHC\)](#)** – FQHCs, as defined in section 1861(aa)(4) of the Social Security Act, include: (1) nonprofit entities or public agencies that receive a grant under section 330 of the Public Health Service Act or funding from such a grant under a contract with the recipient of such a grant and meets the requirements to receive such a grant; (2) entities designated as “Look-Alikes” by the Secretary of HHS (or designee) as meeting the requirements for receiving a grant under section 330 of the Public Health Service Act; 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. FQHCs include Community Health Centers, Migrant Health Centers, Health Care for the Homeless Health Centers, and Public Housing Primary Care Health Centers.
- **[American Indian Health Facilities](#)** – A health care facility (whether operated directly by the IHS; or by a tribe or tribal organization contracting with the IHS 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 or IHS Profile.
- **[Native Hawaiian Health Center](#)** - An entity as defined in 42 U.S.C. § 11711(4)(a) which is organized under the laws of the State of Hawaii; (b) which provides or arranges for health care services through practitioners licensed by the State of Hawaii, where licensure requirements are applicable; (c) which is a public or nonprofit private entity; and, (d) in which Native Hawaiian health practitioners significantly participate in the planning, management, monitoring, and evaluation of health services. For more information, see the [Native Hawaiian Health Care Act of 1992](#), as amended.
- **[Rural Health Clinic](#)** - An entity that CMS has certified as a rural health clinic under section 1861(aa)(2) of the Social Security Act. A rural health clinic provides outpatient services to a non-urban area with an insufficient number of health care practitioners.
- **State or Local Health Department** - The state, county, parish, or district entity that is responsible for providing healthcare services, which include health promotion, disease prevention, and intervention services, in clinics or other health care facilities that are funded and operated by the state or local Public Health, Health, or Human Services Departments.
- **Nurse Managed Health Clinic/Center** - An entity as defined in 42 U.S.C. § 254c-1a(a)(2) which is a nurse-practice arrangement, managed by advanced practice nurses, that provides primary care or wellness services to underserved or vulnerable populations and that is associated with a school, college, university or department of nursing, FQHC, or independent nonprofit health or social services agency. These clinics must serve the general public.
- **Urgent Care Center** - Urgent Care centers provide acute episodic care on a walk-in basis to assist patients with an illness or injury that does not appear to be limb or life-threatening and is either beyond the scope or availability of the typical primary care practice.

- **Certified Community Behavioral Health Clinic (CCBHC)** - A clinic that is certified as a CCBHC by a state in accordance with criteria published by the Secretary of HHS and with the requirements of the Protecting Access to Medicare Act of 2014. The criteria include requirements for staffing, availability and accessibility of services, care coordination, scope of services, quality and other reporting, and organizational authority. Certified Community Mental Health Centers (CMHCs) would also fall under this category. A CMHC is an entity that meets applicable licensing or certification requirements for CMHCs in the state in which it is located and provides (1) outpatient services, including specialized outpatient services for children, the elderly, individuals who are chronically mentally ill, and residents of its mental health service area who are discharged from inpatient treatment at a mental health facility; (2) 24-hour-a-day emergency care services; (3) day treatment, or other partial hospitalization services, or psychosocial rehabilitation services; and (4) screening for patients being considered for admission to State mental health facilities to determine the appropriateness of such admission.
- **Free and Charitable Clinics** - Free and Charitable Clinics are safety-net health care organizations that utilize a volunteer/staff model to provide a range of medical, dental, pharmacy, vision and/or behavioral health services to economically disadvantaged individuals. Such clinics are 501(c)(3) tax-exempt organizations, or operate as a program component or affiliate of a 501(c)(3) organization. Note: free clinic volunteer staff are not eligible for loan repayment awards.
- **End Stage Renal Disease (ESRD) Dialysis Centers** - An ESRD facility is an entity that provides outpatient maintenance dialysis services, or home dialysis training and support services, or both. ESRD facilities are described under section 1881 of the Social Security Act and 42 CFR 413.174 as being either hospital-based or independent facilities.
- **Ambulatory Surgical Center** - An entity that operates exclusively for the purpose of furnishing surgical services to patients who do not require hospitalization and in which the expected duration of services does not exceed 24 hours following admission.
- **Residential Nursing Home** - An institution that is primarily engaged in providing, on a regular basis, health related care and service to individuals who because of their mental or physical condition require care and service (above the level of room and board) that can be made available to them only through institutional facilities. This category includes a “skilled nursing facility,” which is an institution (or distinct part of an institution), certified under section 1819(a) of the Social Security Act, that is primarily engaged in providing skilled nursing care and related services to residents requiring medical, rehabilitation, or nursing care and is not primarily for the care and treatment of mental diseases; transitional facilities; assisted living; and group homes.
- **Home Health Agency** - An agency or organization, certified under section 1861(o) of the Social Security Act, which is primarily engaged in providing skilled nursing care and other therapeutic services at a patient’s home. For more information, visit this link: [Home Health Agency](#).
- **Hospice Program** - An Agency or organization, certified under section 1861(dd)(2) of the Social Security Act, that provides 24-hour care and treatment services (as needed) to terminally ill individuals and bereavement counseling for their immediate family members.

Care is provided in individuals’ homes, on an outpatient basis, and on a short-term inpatient basis, directly or under arrangements made by the agency or organization. For more information, visit this link: [Hospice Program](#)

**Requirements for School-Based CSF**

The Nurse Corps LRP requires RNs and APRNs be employed full-time at least 32 hours per week at a school based CSF. The CSF must be open year-round to the general public and to meet all other eligibility requirements. If an RN or APRN is unable to be employed 32 hours at one site, the participant is required to transfer to another approved site to meet this program requirement. If a participant is unable to transfer and meet the full time requirement of at least 32 hours per week, the individual may be placed in default of the Nurse Corps LRP contract. The participant will also have the option to transfer to another approved CSF.

**Ineligible facilities**

Ineligible facilities include, but are not limited to:

- 1) Clinics in prisons and correctional facilities;
- 2) Private for-profit facilities; and
- 3) Staffing and travel nursing agencies.

If an applicant is unsure whether a health care facility fits into one of the CSF categories listed above, contact the health care facility’s business office or human resources department. Nurse Corps LRP makes the final determination whether a facility qualifies as a CSF site.

**Selection Factors**

Among eligible applicants, the Nurse Corps LRP determines loan repayment awardees using the following selection factors:

- 1) Funding preference is given to applicants with the greatest financial need defined as those qualified applicants whose debt-to-salary ratio (i.e., total qualifying educational loan balance divided by base annual salary) is 100 percent or greater.

<b>Funding Preference Tier For RNs and NPs</b>	<b>Debt-to-Salary Ratio</b>	<b>CSF Primary Care or Mental Health HPSA Score</b>
Tier 1	≥100%	25-14
Tier 2	<100%	25-14
Tier 3	≥100%	13-0
Tier 4	<100%	13-0

- 2) For nurse faculty applicants working at schools of nursing qualified applicants are grouped into one of the funding priority tiers based on the factors described in the table below:

Funding Preference Tiers	Debt-to-Salary Ratio	Schools of Nursing (SON)
Tier 1	≥100%	SON with at least 50% of students from a disadvantaged background
Tier 2		All other SON
Tier 3	<100%	SON with at least 50% of students from a disadvantaged background
Tier 4		All other SON

Nurse faculty applicants teaching at schools of nursing where at least 50 percent of the student body is from a Disadvantaged Background (DAB) will receive a funding priority. See definitions for examples of DAB eligibility. The POC at the school of nursing is responsible for submitting documentation requesting that the school be considered for the DAB funding priority. Information regarding DAB data is required by the POC during the completion of the EVF process. If comprehensive data is not available from the school of nursing, the POC must submit all relevant information to support the DAB criteria and Nurse Corps LRP will make the final DAB determination. Nurse Corps LRP will access institutional data and determine if at least 50 percent of the student population has received need-based federal Pell grants. This information is taken from the [College Navigator website](#).

### Anticipated Awards

For the 2019 fiscal year, the Nurse Corps LRP is expected to be highly competitive. Historically, the number of qualified applicants has exceeded the available funding, and the program anticipates the same for FY 2019. In 2018, approximately 544 awards were made to eligible participants. In the past, Nurse Corps LRP funds have been sufficient to fund applicants only in Tier 1 for NPs, RNs and APRNs and Tier 3 for NFs. Below is a table of the award history for previous years.

Award History

Fiscal Year	# of Applications Received	# of Initial Awards Made	# of Continuations Made
2018	7,455	544	279
2017	8501	501	340
2016	7573	518	368

If an applicant is selected for an award, the applicant is provided with information for logging into the [BHW Customer Service Portal](#). This web-based system will allow Nurse Corps LRP applicants to communicate with program staff and to manage several customer service inquiries, such as contact information changes.

## Qualifying and Non-Qualifying Educational Loans

**Qualifying Loans** - include government and private (commercial) loans for actual costs paid for tuition and reasonable educational and living expenses incurred:

- 1) while attending a school of nursing where the applicant obtained a nursing education; and
- 2) while taking prerequisite courses at schools other than the school(s) of nursing where the applicant received academic credit for those courses, provided that the applicant did not obtain a non-nursing degree. If a non-nursing degree was obtained, all loans for pre-requisite courses are ineligible for funding. Participants will only receive repayment of outstanding qualifying educational loans that have a current balance.

**Non-Qualifying Loans** - include but are not limited to:

- 1) Loans for which the applicant incurred a service obligation as a RN, APRN or NF, which will not be satisfied by the Nurse Corps LRP application deadline.
- 2) Loans obtained for training in vocational or practical nursing.
- 3) Loans obtained from family members, or from private institutions, lenders or other entities that are not subject to federal or state examination and supervision as lenders.
- 4) If an applicant's qualifying educational loan is consolidated/refinanced with ineligible non-qualifying debt (such as loans obtained for non-nursing degrees) or loans of another individual the entire consolidated/refinanced loan is ineligible.
- 5) Parent PLUS Loans (and **ALL** loans made to parents).
- 6) Credit Card debt or Personal Lines of Credit.
- 7) Perkins Loans (unless the applicant can provide documentation as indicated in the instructions for supporting documents that such loans are not subject to cancellation).
- 8) Nursing Student Loans and NF Loan Program loans that are subject to cancellation.
- 9) Loans obtained for non-nursing degrees.
- 10) Loans that are paid in full.
- 11) Loans for pre-requisites leading to non-nursing degrees.

## Consolidated Educational Loans

An applicant may consolidate or refinance loans before the application deadline provided that the individual submits loan documentation for the consolidated or refinanced loans before the application deadline.

If the loan documentation is not received by the application deadline and the consolidated loan does not appear on the online application, the consolidated or refinanced loan(s) **will not be** considered for loan repayment. The original loan dates for the consolidated or refinanced loans must coincide with the time period of the applicant's qualifying nursing education. The consolidated/refinanced loan must be from a government (federal, state, or local) or private commercial lender and must include **only** qualifying educational loans of the applicant.

## **Award Process**

If a participant is selected for a Nurse Corps LRP award, the individual's signed contract is countersigned by the Secretary of HHS or designee. The date the contract is countersigned, is deemed the effective date of the contract. Once the participant has been awarded the initial two-year contract, the service obligation will commence, and the individual begins to accrue service credit under the contract. Participants will receive a Nurse Corps LRP award notice instructing them to access the following documents in the BHW Customer Service Portal:

- 1) Award Letter
- 2) Welcome Packet
- 3) Participant Award Worksheet

Award payments are made monthly over 24 months through an electronic funds transfer to the participant's checking or savings account via the bank routing number identified on the banking information submitted by the participant. Participants must complete and upload the IRS form W-4, Employee's Withholding Allowance Certificate. The first direct deposit is made approximately 60 days after the effective date of the contract. Participants must keep all banking information updated and current.

Participants must use all Nurse Corps LRP payments received to pay the lenders or holders of their qualifying educational loans. The Nurse Corps LRP may contact the participant's lenders or holders to verify that award payments were applied to reduce the Nurse Corps LRP-approved loan balances.

If, for any reason, a participant does not receive a scheduled payment, contact the Nurse Corps LRP through the BHW Customer Service Portal or Customer Care Center at 1-800-221-9393. If the Nurse Corps LRP has any questions concerning a participant's eligibility for continued payments, the Nurse Corps LRP will delay payments pending the verification of the participant's compliance with the service obligation. Participants must immediately notify the Nurse Corps LRP of any changes in their service site or employment status.

## **UNDERSTANDING THE CONTRACT AND SERVICE OBLIGATION**

### **Nurse Corps Taxes and Financial Implications**

Nurse Corps LRP payments are subject to federal taxes. The Nurse Corps LRP will withhold federal income tax and Federal Insurance Contributions Act (FICA) tax (Social Security and Medicare) from a participant's award. Taxes are paid directly to the IRS on the participant's behalf. All Nurse Corps LRP payments and federal taxes withheld are reported to the participant and the IRS on a Form W-2 after the end of the tax year. Loan repayments may also be subject to state and local income taxes. Loan repayments paid to the participant after federal tax withholding may only be used to repay qualifying educational loans.

Participants who want additional funds withheld to cover the income tax on their awards should indicate the additional amount to be deducted on a Form W-4. Participants should

consult the IRS regarding any additional tax obligations. HRSA does not provide tax advice, and all tax questions should be directed to a tax professional or the IRS through the TAX HELPLINE at 1-800-829-1040. The Nurse Corps LRP is unable to provide an individual with an after-tax calculation. This is an individual assessment, which includes many factors that are specific to the individual taxpayer. For example, the amount of a participant's Nurse Corps LRP award, marital status, and the number of allowances claimed on a W-4 will affect the amount of federal income tax withheld from an award. Hence, HRSA is not able to project the amount of federal income tax each Nurse Corps LRP participant will owe or receive. The IRS encourages the use of [Withholding Calculator](#) to perform a quick "paycheck checkup" because of the recent changes to the tax law for 2018.

Each January, participants will receive a W-2 Wage and Tax Statement for the taxable income received under the Nurse Corps LRP during the prior tax year. Participants may sign up to have their W-2 form posted in their BHW Customer Service Portal account. W-2 forms are posted no later than January 30, of each year. If the W-2 form is not available by that date, submit an inquiry via the BHW Customer Service Portal. Participants may also choose to have their W-2 form mailed to the address provided in the BHW Customer Service Portal. It is critical that participants ensure their name, mailing and email addresses, and banking information are up to date.

Under the Treasury Offset Program, the Treasury Department is authorized to offset the Nurse Corps LRP payments for delinquent federal and state debts, including delinquent child support.

## **SERVICE REQUIREMENTS**

### **General Requirements for All Nurse Corps LRP Participants:**

- 1) Participants must retain a current, full, permanent, unencumbered, unrestricted license to practice as an RN or APRN in the state in which they are employed during the two-year service obligation to receive service credit under the Nurse Corps LRP contract;
- 2) Participants must continue to work under the employer's verified scope of practice as an RN, APRN or NF member for the duration of the two-year contract to receive service credit under the Nurse Corps LRP contract;
- 3) Service credit will not be given for employment prior to the effective date of the Nurse Corps LRP contract. The effective date of the contract is the date it is countersigned by the Secretary of HHS or designee;
- 4) If an individual fails to commence full-time service on the effective date of the contract at the CSF or eligible school of nursing identified in the application, the individual may be placed in default;
- 5) Once an individual applies and is awarded a contract for a particular service option at a CSF or school of nursing, the individual **cannot switch to the other type of service option** during the two-year service period.

### **Service Obligation Life Cycle**

Participants must provide full-time service for a period of two years. For this purpose, “full-time” at an eligible CSF means at least 128 hours a month for a minimum of 45 weeks per service year or, at an eligible school of nursing means full-time as defined by the employer for a minimum of 9 months per service year as approved under the initial two-year contract. Participants cannot complete the two-year service obligation through part-time service.

### **PROGRAM COMPLIANCE**

#### **Worksite Absences**

No more than 7 weeks (35 workdays) per service year under the contract may be spent away from the CSF or eligible school of nursing. Any leave/absences totaling greater than 7 weeks (35 workdays) in a service year will extend the contract end date. During that time, a participant will not accrue service credit.

#### **Service Verification**

The Nurse Corps LRP verifies every six months that participants are in current compliance with the service obligation. By completing and signing the In-Service Verification (ISV), the participant and the POC are certifying the participant’s compliance or noncompliance with the full-time service requirements during the identified period. The ISV records the total number of full-time workdays that a participant was absent, for any reason, from the CSF or school of nursing during the reporting period.

Participants and their service site must complete the ISV within 30 days of notification that the service verification is due, and submit it through the BHW Customer Service Portal. An overdue ISV may jeopardize a participant from receiving service credit, delay or stop monthly payments, and lead to a recommendation for default. An overdue ISV for a reporting period under the initial two-year contract may also impact eligibility for a future Nurse Corps LRP Continuation contract.

An ISV is different from an EVF. An EVF is submitted at the time of the application via the BHW Customer Service Portal and is used to verify that an applicant meets service requirements at a CSF. The ISV is used to verify service obligation compliance after a NCLRP award has been made. Both the EVF and the ISV must be completed by the POC or the authorized official.

**NOTE:** APRNs, such as NPs, including NPs providing psychiatric-mental or behavioral health care, Certified RN Anesthetists, Certified Nurse Midwives, Certified Nurse Specialists employed by a professional group must have the ISV completed by the POC at an eligible CSF and not by a POC from the professional group.

#### **Leaving an Approved Service Site Prior to Completion of Service**

If a participant discontinues working at the CSF site without prior written approval of the Nurse Corps LRP, the individual may be placed in default of the Nurse Corps LRP contract, and all

payments are suspended until a request to resume service at an eligible CSF is approved or denied.

### **Transfer Request to Another Approved Service Site**

Nurse Corps LRP expects that participants will fulfill their service obligation at the initial CSF or eligible school of nursing. The Nurse Corps LRP understands that circumstances may arise resulting in a participant's need to leave the initial CSF or eligible school of nursing, and complete the service obligation at another approved site. If a participant can no longer continue working at the initial CSF or eligible school of nursing, the participant should immediately contact the Nurse Corps LRP through the BHW Customer Service Portal.

To request a transfer to another site via the BHW Customer Service Portal, go to the "Activities" section, then to "Change My Site Request." The request must include the reason for the transfer and an initiation of an EVF to the prospective site to determine whether it is an eligible CSF or eligible school of nursing. If the prospective site is not a CSF or school of nursing in the same or higher funding preference tier as that in which the individual was awarded under the Nurse Corps LRP contract, or is a private for-profit entity, the transfer request will not be approved. All transfers require **prior approval**.

The participant is notified via the BHW Customer Service Portal regarding the decision of the request. If approved, the participant can resume full-time service at the prospective CSF or school of nursing. Detailed instructions on how to complete a "Change My Site Request" is provided in the BHW Customer Service Portal.

### **Additional Transfer Requirements:**

- 1) Participants who sign a contract to serve at a CSF must transfer to an eligible CSF that is a non-profit entity located in a HPSA (either mental health or primary medical care) that is equal to or higher than the funding tier, they were originally awarded. Participants who transfer must remain in compliance with the service requirements of the Nurse Corps LRP contract. Participants who receive a contract to serve at a CSF as an RN or APRN may not transfer to a school of nursing to serve as a nurse faculty.
- 2) Participants who sign a contract to serve as nurse faculty at an eligible school of nursing must transfer to another eligible school of nursing that is situated in the same or higher tier as initially awarded. For example, if a participant was awarded to serve in a Tier 1 school with 50 percent or more enrollments of students from a disadvantaged background, the participant must transfer to another Tier 1 school with 50 percent or more enrollments of students from a disadvantaged background. Participants who receive a contract to serve at a school of nursing as a nurse faculty may not transfer to a CSF to serve as an RN or APRN.
- 3) An EVF is sent to the POC at the proposed transfer site for completion via the BHW Customer Service Portal.

- 4) If there is a 30-day or less break in service between the stop work date at the initial/former service site and the start date at the approved transfer site, the Nurse Corps LRP payments will not be interrupted. However, if the participant fails to resume service **within 30 days** of the stop work date at the initial/former CSF or school of nursing, the Nurse Corps LRP will stop all payments. Once the participant begins full-time service at another approved CSF or eligible school of nursing, the Nurse Corps LRP service end date may be extended, and the loan repayments will resume.

### **Unemployment During Service Obligation**

Nurse Corps LRP participants who resign or are terminated from their initial CSF or eligible school of nursing must contact the Nurse Corps LRP immediately through the Nurse Corps BHW Customer Service Portal. Nurse Corps LRP participants who are not working at an eligible CSF or school of nursing will experience an immediate suspension of monthly payments until they return to service at an eligible CSF or nursing school. The Nurse Corps LRP will provide the participant a certain period in which to obtain an offer and accept a position at an eligible CSF or school of nursing. It is the **participant's responsibility to obtain employment at an eligible CSF or school of nursing**. Participants who do not return to service within 90 calendar days are recommended for default.

### **Breaching the Contract**

- 1) Participants are encouraged to immediately contact the Nurse Corps LRP if a situation arises in which they are potentially unable to fulfill the service obligation. A participant who enters into a two-year Nurse Corps LRP contract but fails to begin or complete the service obligation is liable to repay all the Nurse Corps LRP payments received. This includes the amounts withheld for federal taxes plus interest at the maximum legal prevailing rate, from the date of the breach of the Nurse Corps LRP contract. Breach of the contract may permanently disqualify an individual from receiving future awards under the Nurse Corps LRP and some other HRSA and federal programs.
- 2) The Secretary of HHS may, under certain circumstances, suspend (put 'on hold') or waive (excuse) the Nurse Corps LRP service or payment obligation. A written request for a suspension or waiver must be submitted through the BHW Customer Service Portal. Additional supporting documentation demonstrating a compelling circumstance is required in order to process such a request.
- 3) Any indebtedness owed to the federal government is due within three (3) years of the participant's breach of the contract. The debt amount is subject to interest at the maximum legal prevailing rate from the date of breach until paid in full. Other charges and penalties for delinquent or past due debts may be assessed.

### **Suspensions and Waivers**

- 1) **Suspension** – A mechanism that provides temporary relief to a Nurse Corps LRP participant who has a short-term (not permanent) circumstance that currently makes compliance with the obligation impossible or would involve an extreme personal hardship to the participant such that enforcement of the obligation would be unreasonable. Periods of approved suspension will extend a participant's Nurse Corps

LRP service obligation end date. Listed below are examples of categories for service suspensions:

- a. **Medical or Personal Reasons** – A suspension may be granted for up to one year. The participant must provide independent medical documentation of a physical or mental health disability or personal circumstance, including a terminal or debilitating illness of an immediate family member, resulting in the participant’s temporary inability to perform the Nurse Corps LRP obligation. Upon receipt of the written suspension request, the Nurse Corps LRP will notify the participant of the instructions for submitting additional supporting documentation.
  - b. **Maternity/Paternity/Adoption Leave** – The Nurse Corps LRP upon request if adequately documented in the Nurse Corps BHW Customer Service Portal will approve maternity/paternity/adoption leave up to 12 weeks. If participants plan to be away from their approved service site for maternity/paternity/adoption leave, they are required to inform the Nurse Corps LRP before taking the leave. Nurse Corps LRP will allow participants to be away from their service site within the timeframes established by either the Family Medical Leave Act (up to 12 weeks) or for a longer period as permitted under state law where the participant resides, consistent with the leave policies of his/her employer. If participants plan to take leave beyond this time period, they are required to request a medical suspension (see item a. above) for consideration by the Nurse Corps LRP. Requests should be submitted through the BHW Customer Service Portal. Remember that a participant may be away from the Nurse Corps LRP-approved service site for no more than 35 workdays per service year; therefore, a participant’s obligation end date is extended for each day of a Nurse Corps LRP-approved absence over the allowable 35 workdays.
  - c. **Call to Active Duty in the Armed Forces** – Participants who are military reservists and are called to active duty are granted a suspension for up to one year, which may be extended, beginning on the activation date described in the reservist’s call to active duty order. In addition to the written request for a suspension, a copy of the order to active duty must be submitted to the Nurse Corps LRP. Upon the participant’s written request, the suspension is extended if the Armed Forces entity continues the period of active duty. The period of active military duty service will not be credited towards the Nurse Corps LRP service obligation.
- 2) **Waiver** - A mechanism that permanently relieves the participant of all or part of the Nurse Corps LRP service obligation. A waiver is granted only if the participant demonstrates that compliance with the obligation is permanently impossible as the result of an extreme personal hardship such that enforcement of the obligation would be unreasonable. The request must be submitted in writing to the Nurse Corps LRP and must specify the reason(s) the waiver is being sought. The participant is contacted directly by the Nurse Corps LRP regarding the medical and financial documentation necessary to process the waiver request. **Waivers are not routinely granted and require a demonstration of compelling circumstances as described above.**

**Cancellation of Nurse Corps Loan Repayment Obligation**

A participant's Nurse Corps LRP obligation is cancelled in its entirety in the unfortunate event of the participant's death. No liability transferred to the participant's heirs.

## Application Information

### APPLICATION DEADLINE

The Nurse Corps LRP electronic application must be submitted, and all required supporting documents must be uploaded, by the application deadline of **March 28, 2019 7:30pm ET**.

All decisions regarding applications for Fiscal Year 2019 Nurse Corps LRP contract awards are made no later than September 30, 2019.

### COMPLETING AN APPLICATION

#### Application Information

The Nurse Corps LRP application consists of:

- 1) An online application,
- 2) Required supporting documentation, and
- 3) Additional supporting documentation (if applicable).

Applicants should keep a copy of the complete application package for their records. It is required that the information in the online application must match the submitted supporting documentation. Incomplete application packages (e.g., missing, illegible, or incomplete application materials) submitted by the deadline are deemed ineligible.

#### Edited Applications, Missing and Incomplete Documents

Applicants may reopen and edit their applications. If an application is reopened for editing, it must be re-submitted prior to the deadline. Failure to resubmit it will result in an ineligible application.

Nurse Corps LRP will not accept applicants' requests to update a submitted application because of incomplete, rejected, or otherwise delayed application materials after the deadline. In addition, Nurse Corps LRP staff will not fill in missing information or contact applicants. No changes are accepted to the applicant's choice of school or discipline entered on the submitted application. If a document cannot be viewed or accessed, the Nurse Corps LRP will not consider it when reviewing and evaluating the application, which may deem the entire application ineligible.

Site transfers after submission, but prior to an award are not permitted and will result in an ineligible application.

#### 1) **ONLINE APPLICATION**

Applicants are required to complete each of the sections below prior to submitting an online application.

- a. Eligibility
- b. General Information

- c. Employment
- d. Employment Verification
- e. Education
- f. Loan Information
- g. Supporting Documents
- h. Self Certification
- i. Review and Submit

## 2) REQUIRED SUPPORTING DOCUMENTATION

Each document submitted must include the applicant's First Name and Last Name.

- a. **Proof of U.S. Citizenship, U.S. National, or Lawful Permanent Resident** – A copy of a U.S. birth certificate; certificate of citizenship or naturalization; unexpired U.S. passport; U.S. Passport Card, state Enhanced Driver License or Green Card). A state Driver's License, Nursing License, Social Security Card, and Non-Driver's ID are not proof of U.S citizenship, or status as a U.S. National or Lawful Permanent Resident.
- b. **Authorization to Release Information Form must have a handwritten signature only (an electronic signature is not acceptable)** – Applicants should download the "Authorization to Release Information" form from the online application. Applicants must fill out, sign and upload the form to the application.
- c. **Transcripts** – Applicants must submit all transcript(s) from each college, university, or school of nursing attended for all nursing education coursework directly related to the attainment of the nursing degree(s), if the applicant is seeking repayment for educational loans incurred while attending that institution. Disbursement dates of nursing loans must correspond with dates of nursing education received. For example, if the applicant attended and graduated from an eligible school of nursing between the years of 2009 - 2014 the loan documentation must reflect a disbursement date within that time period. The transcript must state the applicant's name, the name of the institution, dates of attendance, and courses taken. If a degree was obtained, the transcript must include the type of degree and the date it was conferred or the applicant must provide another appropriate document with this information (e.g., a copy of a diploma). Unofficial and official transcripts are acceptable.
- d. **Curriculum Vitae/Resume** – Applicants must submit a current Curriculum Vitae (CV) or Resume, which documents all education, training, degrees and accounts for all periods of time or employment since the applicant's completion of the qualifying nursing education.
- e. **Documentation that Perkins loans are not eligible for cancellation (if applicable)** – Documentation should be from the business or student loan office of the school that made the loan.

- f. **EVF** – Applicants are required to review and verify the name and address of the current CSF or eligible school of nursing, and initiate an electronic EVF. The EVF must be completed by an appropriate official or authorized POC at the CSF or school of nursing. The POC should be the applicant’s immediate supervisor or an authorized agent of the human resources department at the service site. If the POC does not submit a completed EVF, or it is not completed by the appropriate official, the application is considered ineligible.
- g. **Loan Documents** – Review the types of loans that qualify and do not qualify for repayment under the Nurse Corps LRP (see Qualifying and Non-Qualifying Education Loans section). If an applicant has multiple loans with the same servicing lender, they must enter documentation for each loan. Nurse Corps LRP will contact lenders/holders and check the applicant’s credit report to determine loan eligibility, loan balances and repayment history status. All loan documents should include the applicant’s name and other identifiable information including account numbers.
  - i. Submitting Eligible Loan Documentation
    - 1. Federal Loans:
      - a. **Electronically.** The applicant is required to have their Federal Student Aid (FSA) ID that provides access to the [National Student Loan Data System \(NSLDS\)](#) website at My Student Data file. If the applicant does not have a FSA account, follow the instructions to access loan information.
      - b. **Manually.**
        - i. NSLDS My Student Data file from [FSA website](#);
        - ii. The most recent Account Statement for each loan showing the current balance, lender’s name, account number, and applicant’s name (Call or visit the lender’s website).
    - 2. Individual Private (Commercial) Loans that must be submitted:
      - a. Disbursement Report(s) from the lender, showing the loan type, original loan amount and original loan date. Participants may need to submit more than one type of Disbursement Report per loan to meet these requirements;
      - b. The most recent Account Statement for each loan showing the current balance, lender’s name, account number, and applicant’s name (Call or

visit the lender's website).

3. Consolidated Private (Commercial) Loans that must be submitted:

- a. Disbursement Report(s) clearly showing all the loans in the consolidation.
  - i. A letter directly from the lender containing the required loan information is acceptable.
- b. Each loan must have its original loan amount and the original loan date indicated.
- c. The most recent Account Statement for the consolidation showing the current balance, lender's name, account number, and applicant's name (Call or visit the lender's website).
- d. Original loan application document.

ii. Perkins Loans that must be submitted:

- a. Disbursement Report(s) from the lender, showing the applicant name, loan type, original loan amount and original loan date. Participants may need to submit more than one type of disbursement report per loan to meet these requirements.
- b. The most recent Account Statement for the consolidation showing the current balance, lender's name, account number, and applicant's name (Call or visit the lender's website).
- c. Documentation from the school showing that the loans are not subject to cancellation under 34 CFR Part 674; OR, documentation from the current lender indicating that the Perkins loans were consolidated and paid off.
- d. Perkins loans that are subject to cancellation are not eligible.

- h. **DAB Document** – Must be on an official school letterhead and signed by an authorizing school official certifying that at least 50 percent of students come from a disadvantaged background.

**Multi-page Documents:** Applicants are strongly encouraged to upload all supporting documents in a PDF format to expedite processing of the application. It is the applicant's responsibility to ensure that the information uploaded is accurate and viewable; PDF format allows applicants to view documents prior to submission. When uploading documents to the online application, be sure that the documents do not exceed 5MB as the system restricts larger documents to maintain storage. Multi-paged documents can be

consolidated by scanning and saving into one document, and then uploading.

- 3) **ADDITIONAL SUPPORTING DOCUMENTATION** (if applicable)  
**Based on the applicant's responses to the online application, additional clarifying documents are required for submission.**

Examples include:

- a. Name changes require submission of:
  - i. Marriage license; or
  - ii. Divorce Decree; or
  - iii. Official Court document
- b. Perkins loans require submission of
  - i. Official letter from school demonstrating the loan is not cancellable

Only applicants who have these documents listed on their Supporting Documents page of the online application should submit them. These documents are added to their supporting documents list once the online application has been submitted.

- 4) **Call to Active Duty military obligation Document** - Verification of existing service obligation/member of Reserve Component of the Armed Forces including the National Guard).

#### **Confirmation of Interest (COI)**

Award finalists are notified by a Confirmation of Interest (COI) email to log into their application account in the BHW Customer Service Portal to confirm their continued interest in receiving an award, and to also confirm whether the loan and employment information provided to the HRSA on their Nurse Corps LRP Application remains valid.

The electronic signature has the effect of a handwritten signature, and once countersigned by the Secretary of HHS or designee, obligates the applicant to a Nurse Corps LRP service commitment. If the applicant does not respond to the Nurse Corps LRP by the deadline, the offer of award expires and is offered to another applicant. The COI is not a guarantee that the individual will receive an award, as funding depends on appropriations by Congress.

In addition, applicants must provide their direct deposit banking information in the event they receive a contract.

Applicants who no longer wish to receive a Nurse Corps LRP award must log into their BHW Customer Service Portal Account and check the "decline" box on the COI. Once an applicant declines the offer of award, the award is offered to another applicant. A decision to decline the award is final and cannot be revoked under any circumstances.

If an individual selected for an award decides not to accept the award ***after signing the contract***, the individual should notify the Nurse Corps LRP immediately through the BHW Customer Service Portal;

- ***If the Secretary's designee has not yet countersigned the contract,*** the individual will not incur a service obligation or any penalty for withdrawing.
- ***If the Secretary's designee has already signed the contract,*** the individual has a binding contract to complete the service obligation. Withdrawing from the program without penalty is not an option.

If an applicant fails to commence service on the effective date of the contract, the applicant is in breach of the contract, may be placed in default, and become permanently disqualified from receiving future awards under the Nurse Corps LRP and some other federal programs.

## Additional Information

### RESOURCES FOR APPLICANTS

#### Health Workforce Connector

Health Workforce Connector (formerly NHSC Jobs Center) contains a searchable database for all Nurse Corps LRP approved service sites, including those with current job openings.

#### HPSA Find

All Nurse Corps LRP participants must serve in a federally designated primary care or mental health HPSA. Find shortage areas by address. P.O. Box addresses cannot be used. The websites below provide an understanding of where HPSAs are currently located.

- [HPSA Find](#)
- [Find Shortage Areas](#)

#### Customer Care Center

Any individual with questions about the Nurse Corps LRP may contact the Customer Care Center Monday through Friday (except federal holidays), 8:00 am to 8:00 pm ET.

- 1-800-221-9393 (TTY – 1-877-897-9910)

#### BHW Customer Service Portal

The BHW Customer Service Portal is a web-based system that allows Nurse Corps participants to communicate with the Nurse Corps LRP staff to make certain requests (e.g., suspensions, transfers, waivers), and to access the 6-month ISV and EV Forms. Once an applicant is selected for an award, the individual is provided with instructions for establishing an account.

#### Nurse Corps LRP Social Media

- Nurse Corps LRP [Facebook Page](#)
- Nurse Corps LRP [LinkedIn Page](#)

### DEFINITIONS

**Advanced Practice Registered Nurse (APRN)** – A nurse who has a master's, post-masters, or doctoral degree in a nursing specialty and can generally practice medicine with or without the supervision of a physician.

**Base Annual Salary** – The minimum annual compensation or the standard gross salary that an employee receives for doing a specific job, before taxes, health/dental insurance, retirement contributions, etc., are deducted (excludes overtime or shift differential pay).

**COI** - Confirmation of Interest email to confirm the applicant's continued interest in receiving an award, and that the loan and employment information provided on the Nurse Corps LRP Application remains valid. The COI is not a guarantee that the individual will receive an award, as funding depends on appropriations by Congress.

**Continuation Contract**– An optional, one-year extension of an initial two-year Nurse Corps LRP contract.

**Critical Shortage Facility (CSF)** – A public or private nonprofit health care facility located in, designated as, or serving a primary medical care or mental health HPSA.

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

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

**Disadvantaged Background (DAB)** – An individual from a disadvantaged background is defined as someone who:

- 1) Comes from an environment that has inhibited the individual from obtaining the knowledge, skills, and abilities required to enroll in and graduate from a health professions or nursing school (**Environmentally Disadvantaged**).

The following are provided as examples of “Environmentally Disadvantaged” criteria, which are for guidance only and are not intended to be all-inclusive:

- The individual graduated from (or last attended) a high school with low average SAT score based on most recent data available.
- The individual graduated from (or last attended) a high school which, based on most recent data available, has a:
  - low percentage of seniors receive a high school diploma; or
  - low percentage of graduates go to college during the first year after graduation.
- The individual graduated from (or last attended) a high school with low per capita funding.
- The individual graduated from (or last attended) a high school where, based on most recent data available, many of the enrolled students are eligible for free or reduced price lunches.
- The individual comes from a family that receives public assistance (e.g., Aid to Families with Dependent Children, food stamps, Medicaid, public housing).
- First generation in family to attend college

-- OR --

- 2) Comes from a family with an annual income below a level based on low-income thresholds according to family size established by the U.S. Census Bureau, adjusted annually for changes in the Consumer Price Index, and adjusted by the Secretary of HHS for adaptation to this program (**Economically Disadvantaged**).
  - Receipt of the Pell grant is considered proof of an economic disadvantaged background

The Secretary of HHS defines a “low income family/household” for various health professions and nursing programs included in Titles III, VII, and VIII of the Public Health Service Act as having an annual income that does not exceed 200 percent of the Department’s poverty guidelines (see table below).

<b>2019 Poverty Guidelines</b>			
<b>Persons in Family</b>	<b>48 Contiguous States and D.C.</b>	<b>Alaska</b>	<b>Hawaii</b>
1	\$12,490	\$15,600	\$14,380
2	\$16,910	\$21,130	\$19,460
3	\$21,330	\$26,660	\$24,540
4	\$25,750	\$32,190	\$29,620
5	\$30,170	\$37,720	\$34,700
6	\$34,590	\$43,250	\$39,780
7	\$39,010	\$48,780	\$44,860
8	\$43,430	\$54,310	\$49,940
For each additional person, add	\$4,420	\$5,530	\$5,080

SOURCE: Federal Register, Vol. 84, February 01, 2019, pp. 1167-68.

**Existing Service Obligation** – An obligation to work as a RN, APRN or as a nurse faculty member owed under an agreement with a federal, state, or local government, or any other entity. Examples are the National Health Service Corps Loan Repayment or Scholarship Programs, Nurse Corps Scholarship Program, State Loan Repayment Program, BHW Nurse Faculty Loan Program, Faculty Loan Repayment Program, any state-sponsored loan repayment/forgiveness program, any employer-sponsored scholarship or recruitment/retention incentive programs, or Active Duty military obligation). The Public Service Loan Forgiveness Program is not considered a service obligation.

**Family and Family Member** – For the purposes of the Nurse Corps LRP, “family member” includes spouses, as well as unmarried domestic partners (both same-sex and opposite-sex), including those in civil unions or similar formal relationships recognized under state law as something other than a marriage.

**Federal Direct Student Loans** – A student loan offered by the federal government that has a low interest rate for students and is used to pay for costs of education after high school. The lender of the Federal Direct Student Loan is 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.

**Fiscal Year (FY)** – The federal fiscal year (FY) is October 1 through September 30.

**Full-Time Service** – Working as an RN or APRN at a public or private nonprofit eligible Critical Shortage Facility for a minimum of 32 hours per week, or working full-time (as defined by the employer) as a nurse faculty member for a minimum of 9 months per service year at an accredited public or private nonprofit eligible school of nursing, for the time period specified in the participant’s contract, with no more than 35 workdays per service year spent away from the service site for vacation, holidays, continuing education, illness, maternity/paternity/adoption leave, or any other reason.

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

**Health Professional Shortage Area (HPSA)** – A HPSA is a geographic area, population group, public or nonprofit private medical facility or other public facility determined by the Secretary of HHS to have a shortage of primary medical care or mental health professionals based on the criteria defined in regulation. Information considered includes health provider to population ratios, rates of poverty and access to available primary health services, 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** – An operating agency of the U.S. Department of Health and Human Services.

**Health Workforce Connector** – A searchable database of open job opportunities and information on approved sites.

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

**Initial two-year contract** – A written contract pursuant to Section 846(a) of the Public Health Service Act, as amended, under which (1) the participant agrees to engage in a period of continuous full-time service for 2 consecutive years as an RN or APRN at an eligible Critical Shortage Facility or as nurse faculty in an accredited eligible school of nursing and (2) the Secretary agrees to repay, in consideration of such service, a percentage of the amount which is outstanding on the participant's qualifying educational loans on the effective date of the initial two-year contract.

**Lender** – The private commercial or government institution that initially made the qualifying educational loan (e.g., Department of Education). As used in this APG, the term “lender” also includes “holder,” which is the private commercial or Government institution that currently holds the promissory note for the qualifying educational loan (e.g., Sallie Mae, PHEAA, etc.).

**National Practitioner Data Bank (NPDB)** – A confidential, electronic repository of information related to the professional conduct and competence of physicians, nurses, dentists, and other health care practitioners. The NPDB collects information about malpractice payments paid on

behalf of a health care provider and adverse actions taken against a health care provider's license, clinical privileges or professional memberships.

**Nurse Corps Loan Repayment Program (Nurse Corps LRP)** – The Nurse Corps LRP is authorized by Section 846 of the Public Health Service Act, as amended. Under the Nurse Corps LRP, the U.S. Department of Health and Human Services provides financial assistance to qualified applicants to repay a portion of their qualifying educational loans, in exchange for their full-time service as an RN at an eligible Critical Shortage Facility or as nurse faculty in an accredited eligible school of nursing.

**Nurse Faculty** – A licensed registered nurse RN or APRN who is a full-time (as defined by the employer) academic staff member engaged in nursing instruction or related educational activities in an eligible school of nursing.

**Nurse Licensure Compact** – The mutual recognition model of nurse licensure that allows a RN or APRN to have a license in one state and to practice in other states subject to each state's law and regulation. Under mutual recognition, an RN or APRN may practice in several states unless otherwise restricted.

**Participant Award Worksheet (PAW)** – A detailed payment disbursement report reflecting all the participant's eligible loans that qualify for repayment under the Nurse Corps LRP award. Monthly payments received by a participant can only be applied to the loans listed on the PAW.

**Point of Contact (POC)** – An official at a CSF or eligible school of nursing who is the applicant's immediate supervisor or an authorized agent of the human resources department at the service site.

**Private (Commercial) Loans** – 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.

**Qualified Applicant** – A person who meets all of the Nurse Corps LRP eligibility requirements.

**Qualifying Educational Loans** – Government and private (commercial) loans for actual costs paid for tuition and reasonable educational and living expenses incurred (1) while attending a school of nursing where the applicant obtained the qualifying nursing education, and (2) while taking only nursing prerequisite courses at schools other than the school(s) of nursing where the applicant obtained the qualifying nursing education, provided that the applicant received academic credit for those courses from the school of nursing where the applicant obtained the qualifying nursing education. Participants will receive funds for repayment of qualifying educational loans that are still owed. If the applicant has consolidated qualifying educational loans with any other debt or consolidated the loans with loans of another individual, the consolidated loan is ineligible.

**Qualifying Nursing Education** – The completed undergraduate basic RN education and completed graduate nursing education (including post-master's nursing certificate programs)

resulting in a baccalaureate or associate degree in nursing (or an equivalent degree), a diploma in nursing or a graduate degree in nursing from an accredited school of nursing in a state.

**Reasonable Education Expenses** – The cost of education, exclusive of tuition, such as fees, books, supplies, clinical travel, educational equipment and materials, licensing exams, which do not exceed the school’s estimated standard budget for educational expenses for the applicant’s degree programs and the year (s) of enrollment.

**Registered Nurse (RN)** – A nurse who has graduated from an accredited school of nursing, passed the NCLEX- RN, and is licensed to practice as a RN or an APRN in a state.

**School of Nursing (SON)** – An eligible school of nursing is an accredited, public or private nonprofit, collegiate, associate degree or diploma school of nursing in a state where graduates are: 1) authorized to sit for the NCLEX-RN or 2) licensed RNs who will receive a graduate or equivalent degree or training to become an advanced education nurse. The educational programs in the school of nursing must be accredited by a national nursing accrediting agency or a state agency recognized by the Secretary of Education. See section 801 of the Public Health Service Act for a full and complete definition of all applicable terms.

**Spouse / Marriage** – For the purposes of the Nurse Corps LRP, “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** – 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.

**Suspension** – A temporary status. A suspension of the service or payment obligation is granted if compliance with the obligation by the participant (1) is temporarily impossible or (2) would involve a temporary extreme hardship such that enforcement of the obligation would be unconscionable. All requests for a suspension must be submitted in writing via the BHW Customer Service Portal and be supported by full medical, financial, or other relevant documentation, where applicable.

**Transfer** – Upon a written request and written approval, participants may transfer to another eligible CSF or school of nursing that falls in the same funding preference tier that the individual was initially awarded in, or higher.

**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 license that is not revoked, suspended, or made probationary or conditional by a state licensing board or a registering authority as the result of any disciplinary action.

**Waiver** – A permanent status. A waiver of the service or payment obligation will only be granted if compliance with the obligation by the participant (1) is permanently impossible or (2) would involve a permanent extreme hardship such that enforcement of the obligation would be unconscionable. All requests for a waiver must be submitted via the BHW Customer Service Portal and the compelling circumstances required must be supported by full medical, financial, or other relevant documentation, where applicable.