



Pediatric Specialty Loan Repayment Program

Full-Time Service Opportunities

Fiscal Year 2023 Application & Program Guidance

June 2023

Application Submission Deadline: July 20, 2023, 7:30 p.m. ET

United States 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) 8:00 a.m. to 8:00 p.m. ET.

Authority: SEC. 775 of the PHS Act (42 United States Code § 295f)

Assistance Listings (AL/CFDA) Number 93.162

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EXECUTIVE SUMMARY

The Health Resources and Services Administration is accepting applications for the Pediatric Specialty Loan Repayment Program. Individuals who agree to provide three years of full-time pediatric medical subspecialty care, pediatric surgical specialty care, or child and adolescent behavioral health care including mental health and substance use disorder prevention and treatment services can receive loan repayment assistance through the Pediatric Specialty Loan Repayment Program. In exchange for loan repayment, all eligible individuals agree to participation in an accredited pediatric medical subspecialty, pediatric surgical specialty or child and adolescent mental health subspecialty residency or fellowship **OR** employment as a pediatric medical subspecialist, pediatric surgical specialist or child and adolescent behavioral health care professionals serving in or for a Pediatric Specialty Loan Repayment Program-approved site serving a Health Professional Shortage Area, Medically Underserved Area, or Medically Underserved Population.

Eligible Applicants:

Clinicians who provide patient care under the following disciplines and specialties:

- Pediatric medical subspecialists
- Pediatric surgical specialists
- Child and adolescent mental and behavioral health providers including substance use disorder prevention and treatment services.

Funding:

Up to \$100,000 for a three-year term

Service Obligation:

You have one service option:

- Three-year **full-time** clinical practice or participation in an accredited eligible residency or fellowship at a Pediatric Specialty Loan Repayment Program-approved site.

Pediatric Specialty Loan Repayment Program-approved Service Site Connector:

Visit the [Health Workforce Connector](#)

Application Deadline:

July 20, 2023



DEPARTMENT OF HEALTH & HUMAN SERVICES

Health Resources and Services
Administration

Rockville, MD 20857
Bureau of Health Workforce

A Letter from Luis Padilla, MD

Dear Applicant,

Thank you for your consideration and time in applying to the [Pediatric Specialty Loan Repayment Program](#), offered by the Bureau of Health Workforce in the Health Resources and Services Administration. We launched this loan repayment program to financially support health care providers who are providing medical care or combating the nation's mental health and substance use disorder crisis by treating the most vulnerable of our community, our children.

If you meet the program eligibility criteria, we want to help you with your student loan debt. We will award up to \$100,000 to eligible health professionals in exchange for your three-year, full-time service commitment — either working in a health professional shortage area or medically underserved area or providing care to a medically underserved population. Please take advantage of the [Health Workforce Connector](#), which contains a searchable database for all approved service sites.

The Pediatric Specialty Loan Repayment Program expands the pool of providers eligible for the Health Resources and Services Administration loan repayment awards to pediatric providers including pediatric medical specialists, pediatric surgical specialists, or child and adolescent behavioral health care, including mental health and substance use disorder prevention and treatment services providers.

This is an opportunity to help children access the vital care you can provide. Thank you for taking time to read the Application and Program Guidance document. Thank you as well for your consideration in applying to the Pediatric Specialty Loan Repayment Program.

Sincerely,

/Luis Padilla, MD/

[Luis Padilla, MD](#)

Associate Administrator for Health Workforce
Health Resources and Services Administration
United States Department of Health and Human Services

Privacy Act Notification Statement

General

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

Statutory Authority

[SEC. 775 of the Public Health Service Act \(42 United States Code § 295f\)](#)

Purposes and Uses

The purpose of the Pediatric Specialty Loan Repayment Program is to recruit and retain pediatric medical subspecialist, pediatric surgical specialist, or child and adolescent behavioral health care, including substance use disorder prevention and treatment service providers.

Pediatric Specialty Loan Repayment Program participants agree to provide through their employment, pediatric medical subspecialty, pediatric surgical specialty, or child and adolescent behavioral health care in a [health professional shortage area](#), [medically underserved area](#), or serve a [medically underserved population](#). The information applicants submit will be used to evaluate their eligibility, qualifications, and suitability for participating in the Pediatric Specialty Loan Repayment Program. Additionally, information from other sources will be considered (e.g., credit bureau reports and National Practitioner Data Bank reports).

Certain parts of an applicant's application may also be disclosed outside the Department, as permitted by the Privacy Act and Freedom of Information Act, to the Congress, the National Archives, the Government Accountability Office, and pursuant to court order and various routine uses as described in the [System of Record Notice 09-15-0037 for Scholarship and Loan Repayment Program Records](#). You will be notified if your information will be shared.

The name of a Pediatric Specialty Loan Repayment Program participant, discipline, specialty, business address, business telephone number, and service obligation completion date may be provided in response to requests made under the Freedom Of Information Act.

Effects of Nondisclosure

Disclosure of the information sought is voluntary; however, if not submitted, except for the replies to questions related to race/ethnicity (Section 3 of the online application for Pediatric Specialty Loan Repayment Program), an application may be considered incomplete and therefore may not be considered for an award under this announcement.

Non-Discrimination Policy Statement

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

Pediatric Specialty Loan Repayment Program Overview

The Pediatric Specialty Loan Repayment Program seeks individuals with demonstrated interest in delivering pediatric medical subspecialty care, pediatric surgical specialty care, or child and adolescent behavioral health care including substance use disorder prevention and treatment services.

The Health Resources and Services Administration has several [loan repayment programs](#). However, you can only participate in one of these programs at a time. If you apply for and are eligible for more than one of these programs, the Pediatric Specialty Loan Repayment Program team will contact you to determine which program you prefer. However, the Health Resources and Services Administration cannot guarantee that you will be offered an award under your preferred loan repayment program.

Under the Pediatric Specialty Loan Repayment Program, the Secretary of Health and Human Services ("Secretary") will repay up to \$100,000 of the graduate and/or undergraduate educational loans of applicants selected to be participants in the program. In return for these loan repayments, participants agree to serve in an accredited pediatric medical subspecialty, pediatric surgical specialty or child and adolescent mental health subspecialty residency or fellowship or through employment as a pediatric medical subspecialist, pediatric surgical specialist or child and adolescent behavioral health professional serving in or for a Pediatric Specialty Loan Repayment Program-approved site serving a [Health Professional Shortage Area](#), [Medically Underserved Area](#), or serve a [Medically Underserved Population](#).

An applicant becomes a participant in the Loan Repayment Program after their contract is signed by the applicant and by the Secretary or their designee. The Pediatric Specialty Loan Repayment Program's contract means the agreement, which is signed by an applicant and the Secretary, for the Loan Repayment Program wherein the applicant agrees to accept repayment of health professions educational loans and to serve in accordance with the provisions of section 775 of the Public Health Service Act for a prescribed period of obligated service.

The following applies to applicants who sign a Pediatric Specialty Loan Repayment Program contract:

- All disciplines, except licensed physicians who are entering or receiving training in an accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship, will be committing to work three years full-time in, or for a service site serving a [Health Professional Shortage Area](#), [Medically Underserved Area](#), or serve a [Medically Underserved Population](#).
- Licensed physicians who are entering or receiving training in an accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship will be committing to participate in that program and to full-time employment in a Health Professional Shortage Area, Medically Underserved Area or to serve a Medically Underserved Population, as a pediatric medical subspecialist or pediatric surgical

specialist upon completion of their training for any remaining years of their three-year service obligation. Both their training and their full-time employment must provide service in or for an employer serving a [Health Professional Shortage Area](#), [Medically Underserved Area](#), or serve a [Medically Underserved Population](#). Within 90 days of completing the training, they must demonstrate that they:

- (1) Completed an accredited pediatric medical subspecialty, pediatric surgical specialty residency or fellowship;
- (2) Are a licensed physician with a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) from the state in which they intend to practice under the Pediatric Specialty Loan Repayment Program or from any state if practicing in a federal site; and
- (3) Are employed full-time at a Pediatric Specialty Loan Repayment Program-approved site providing pediatric medical subspecialty, pediatric surgical specialty, or child and adolescent behavioral health care.

If, for any reason, a participant is unable to complete their service obligation at their initial Pediatric Specialty Loan Repayment Program-approved site, they will be required to transfer to another Pediatric Specialty Loan Repayment Program-approved site to fulfill their service obligation.

For fiscal year 2023, we expect to make approximately 150 new awards to providers committed to serving in or for a Pediatric Specialty Loan Repayment Program-approved site serving a Health Professional Shortage Area, Medically Underserved Area, or serve a Medically Underserved Population.

Application and Program Guidance

You (the applicant) are responsible for reading this Application and Program Guidance in its entirety before proceeding with your application. The Guidance explains in detail the obligations of individuals selected to participate in the Pediatric Specialty Loan Repayment Program. A complete understanding of the commitment to serve at a Pediatric Specialty Loan Repayment Program-approved service site and the financial, legal, and other consequences of failing to perform that commitment is critical to successful completion of the mandatory service obligation associated with any Pediatric Specialty Loan Repayment Program award.

Key Application Dates

Key dates for the Pediatric Specialty Loan Repayment Program applicants:

- **Application Open:** June 1, 2023
- **Application Submission Deadline:** July 20, 2023

- **Employment Start Date:** July 20, 2023
- **Notification of Award:** On or before September 30, 2023
- **Contract Termination Deadline:** 60 days from the effective date of the contract, OR at any time if the individual who has been awarded such contract has not received funds due under the contract and the individual submits a written request to terminate the contract.

Eligible Individuals

Eligible individuals include health professionals trained and licensed in the following disciplines:

Disciplines	<i>Sub-specialty</i>
Physicians <ul style="list-style-type: none"> • Allopathic • Osteopathic 	<ul style="list-style-type: none"> • Pediatric medical subspecialists • Pediatric surgical specialists • Child and adolescent psychiatrists <p>For a complete list of approved pediatric medical subspecialists and pediatric surgical specialists, visit the Pediatric Specialty Loan Repayment Program website.</p>
<ul style="list-style-type: none"> • Psychologists • Licensed Clinical Social Workers • Licensed or Certified Master’s Level Social Workers • Psychiatric Mental Health Nurse Practitioners • Marriage and Family Therapists • Licensed Professional Counselors • Substance Use Disorder Counselors 	<ul style="list-style-type: none"> • Pediatrics • Substance use disorder prevention and treatment services

Clinical Practice Service Obligation and Loan Repayment Award Amounts

A Pediatric Specialty Loan Repayment Program applicant can apply for the following:

- **Up to \$100,000 in loan repayment and a 3-year Full-Time Clinical Practice service obligation.** The Pediatric Specialty Loan Repayment Program will pay up to \$100,000, less the amount withheld for federal taxes, in exchange for 3 years of participation in an accredited eligible residency or fellowship or full-time employment, in or for a Pediatric Specialty Loan Repayment Program-approved site serving a [Health Professional Shortage Area](#), [Medically Underserved Area](#), or serve a [Medically Underserved Population](#).

- Awardees can refer to the [Bureau of Health Workforce Customer Service Portal](#) for their net payment and tax withholding details upon disbursement. For a more detailed definition of full-time service see the [“Requirements for Full-Time Employment”](#) section.

Loan Repayment Program participants agree to apply all loan repayments received through the Pediatric Specialty Loan Repayment Program to the participant’s qualifying eligible undergraduate, graduate, or graduate medical educational loans. **By law, the Pediatric Specialty Loan Repayment Program funds are NOT exempt from federal income and employment taxes.** These funds are **included** as wages when determining benefits under the Social Security Act (see the [“Pediatric Specialty Loan Repayment Program Award Taxes and Financial Information”](#) section).

NOTE: If an applicant’s outstanding balance of qualifying educational loans is less than the maximum award amount, the Pediatric Specialty Loan Repayment Program will pay only the outstanding balance, not the maximum award amount. However, in such cases, the participant will still be obligated to complete the 3-year service obligation.

To receive the award, the applicant must remain working in or for a Pediatric Specialty Loan Repayment Program-approved site serving a [Health Professional Shortage Area](#), a [Medically Underserved Area](#), or serve a [Medically Underserved Population](#), throughout the contract period. A participant’s Pediatric Specialty Loan Repayment Program contract obligation period becomes effective on the date it is countersigned by the Secretary or their designee. The last day of the contract is determined in whole years from the start date. For example, the last day of the contract period for a participant with a 3-year full-time service contract that began on July 18, 2023, would be July 17, 2026.

HOW LOAN REPAYMENT AWARDS ARE DETERMINED

The Pediatric Specialty Loan Repayment Program determines loan repayment awardees using rankings of eligible individuals, funding priorities and other selection factors.

Funding Priorities

Consistent with the Pediatric Specialty Loan Repayment Program enabling statute, priorities in funding will be applied to eligible and qualified applicants as follows:

- (1) are or will be working in a [school](#) or other pre-kindergarten, elementary, or secondary education setting;
- (2) have familiarity with evidence-based methods including [culturally and linguistically](#) competent health care; and
- (3) demonstrate financial need by the way of [debt-to-income ratio](#)

The Pediatric Specialty Loan Repayment Program will rank applicants in the tiers as reflected in the “[Application Ranking Criteria](#)” table below, using the applicant’s debt-to-income ratio, their familiarity with cultural and linguistic competencies, and delivery of evidence-based health care services. Further, the Pediatric Specialty Loan Repayment Program will accept the applicant’s health professional license as demonstration of their familiarity with, and delivery of evidence-based health care services.

Each area of consideration within the ranking criteria will be verified by either submitted documentation from the applicant or an employer’s attestation during the employment verification process. The site administrator will assess the linguistic and cultural competency based on their knowledge by the provider; either by an examination or certification.

Application Ranking Criteria

Among eligible applicants, the Pediatric Specialty Loan Repayment Program determines awardees using the following ranking factors.

Eligible Site Types	Ranked by Debt-to-Income Ratio
Tier 1	
<p>School-based service sites (<i>pre-kindergarten, elementary, or secondary education setting</i>) located in, or serving a Health Professional Shortage Area, Medically Underserved Area, or Medically Underserved Population.</p>	<ul style="list-style-type: none"> • Have familiarity with evidence-based practice; • Demonstrate a set of behaviors, attitudes, and understanding of policies that enables effective interactions and delivery of care to a cross-cultural community, and • Directly provides culturally appropriate oral and written language services to limited English proficiency patients or readily use bilingual/bicultural staff, trained medical interpreters, and qualified translators to deliver care.
Tier 2	
<p>All eligible sites located in, or serving a Health Professional Shortage Area, Medically Underserved Area, or Medically Underserved Population.</p>	<ul style="list-style-type: none"> • Any provider unable to meet all three requirements outlined in Tier 1.

APPLICATION ELIGIBILITY REQUIREMENTS

Per statute, to be eligible to apply for a Pediatric Specialty Loan Repayment Program award, an applicant must:

- (1) Be a United States citizen (either United States born or naturalized), national, or permanent resident with a non-conditional [Permanent Resident Card](#) (green card).
- (2) Be an eligible individual who meets applicable educational requirements and has a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration in the discipline in which they are applying to serve, in accordance with applicable state and federal laws. (See the “[Required Credentials for Eligible Disciplines](#)” section for additional details).
- (3) Be employed, accepted a position, or entering or receiving training in an accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship at a Pediatric Specialty Loan Repayment Program-approved site, located in, or serving a Health Professional Shortage Area, Medically Underserved Area, or Medically Underserved Population.
- (4) Begin employment or an accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship, providing pediatric medical subspecialty care, pediatric surgical specialty care, or child and adolescent behavioral health care by July 20, 2023.
- (5) Submit a complete application on or before July 20, 2023. See the instructions for completing an application in the “[Completing an Application](#)” section later in this Guidance.

Training and Licensure Requirements

Pediatric Specialty Loan Repayment Program applicants must demonstrate satisfactory professional competence and conduct and meet discipline-specific education, training, licensure, and certification requirements, as described below.

Applicants who intend to practice under the Pediatric Specialty Loan Repayment Program as federal employees, federal contractors, or employees of a tribal health program (see the “[Definitions](#)” section) in a state in which the tribal health program provides services described in its contract, must have a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) in a state.

All other applicants must have a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable), as set forth below, in the state where their Pediatric Specialty Loan Repayment Program-approved site is located, unless otherwise noted below.

The Pediatric Specialty Loan Repayment Program reserves the right to request documented proof of completion of discipline-specific advanced training (residency, certification,

fellowships, etc.) and any other requirements set forth below. Please note that while an applicant may be licensed in the state of intended practice, there may be additional requirements identified below that must be met in order to be eligible for the Pediatric Specialty Loan Repayment Program. See the “[Telehealth Policies](#)” section for requirements pertaining to participants providing telehealth services.

Required Credentials for Eligible Disciplines

- *Allopathic or Osteopathic Physicians including Adolescent and Pediatric Psychiatrists* must have:

i. **Educational Requirement**

A certificate of completion from an allopathic or osteopathic school or program accredited by any recognized body or bodies approved for such purpose by United States Department of Education.

-AND-

ii. **Certification Requirement**

Completed a residency program approved by the Accreditation Council for Graduate Medical Education.

-AND-

Received specialized training in an accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship. See the “the Pediatric Specialty Loan Repayment Program [website](#) for a list of approved specialists.

-OR-

Is entering or receiving training in an accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship. See the “the Pediatric Specialty Loan Repayment Program [website](#) for a list of approved specialists. Training must begin by July 20,2023.

iii. **Licensure Requirement**

A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows them to practice independently and without direct clinical supervision in the state in which they intend to practice under the Pediatric Specialty Loan Repayment Program or from any state if practicing in a federal site.

- Psychologists must have:

- i **Educational Requirement**

- A doctoral degree (Doctor of Philosophy or equivalent) from a school or program accredited by any recognized body or bodies approved for such purpose by United States Department of Education.

- AND-

- ii **Certification Requirement**

- Passed the Examination for Professional Practice of Psychology; the ability to practice independently and unsupervised as a psychologist.

- AND-

- iii **Licensure Requirement**

- A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows them to practice independently and without direct clinical supervision in the state in which they intend to practice under the Pediatric Specialty Loan Repayment Program or from any state if practicing in a federal site.

- Licensed Clinical Social Workers must have:

- i. **Educational Requirement**

- A master's degree or doctoral degree in social work from a school or program accredited by any recognized body or bodies approved for such purpose by United States Department of Education.

- AND-

- ii. **Certification Requirement**

- Successfully passed the Association of Social Work Boards Clinical or Advanced Generalist licensing exam prior to July 1, 1998, or the Association of Social Work Boards Clinical Exam on or after July 1, 1998.

- OR-

- Successfully passed the Licensed Clinical Social Worker Standard Written Examination and the Clinical Vignette Examination; and completed state required number of years or hours of clinical social work experience under the supervision of a licensed independent social worker and passed the clinical level of the Association of Social Work Boards exam.

- AND-

- iii. **Licensure Requirement**
A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows them to practice independently and without direct clinical supervision as a Licensed Clinical Social Worker, from the state in which they intend to practice under the Pediatric Specialty Loan Repayment Program or from any state if practicing in a federal site.
- Licensed or Certified Master Level Social Workers must have:
 - i **Educational Requirement**
A master’s degree in social work from a school or program accredited by any recognized body or bodies approved for such purpose by United States Department of Education.

-AND-
 - ii **Certification Requirement**
Successfully passed the Association of Social Work Boards Master’s Level Examination.

-OR-
 - iii **Licensure Requirement**
A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) in the state in which they intend to practice under the Pediatric Specialty Loan Repayment Program or from any state if practicing in a federal site.
- Psychiatric Mental Health Nurse Practitioner must have:
 - i. **Educational Requirement**
A master’s degree or higher degree in nursing from a school or program accredited by any recognized body or bodies approved for such purpose by United States Department of Education with a specialization in psychiatric/mental health and two years of postgraduate supervised clinical experience in psychiatric/mental health nursing;

-AND-
 - ii. **Certification Requirement**
Certified as a Psychiatric Nurse Specialist in the state in which they intend to practice, if required by state law.

-AND-

iii. **Licensure Requirement**

A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) to practice at the level of licensure that allows them to practice independently and without direct clinical supervision as a Registered Nurse (or Psychiatric Nurse Specialist, if applicable) in the state in which they intend to practice under the Pediatric Specialty Loan Repayment Program or from any state if practicing in a federal site.

• Marriage and Family Therapists must have:

i. **Educational Requirement**

A master's or doctoral degree in marriage and family therapy from a school or program accredited by any recognized body or bodies approved for such purpose by United States Department of Education.

-AND-

ii. **Certification Requirement**

Certified as a marriage and family therapist in the state in which they intend to practice, if required by state law.

-AND-

iii. **Licensure Requirements**

A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows them to practice independently and unsupervised as a marriage and family therapist in the state in which they intend to practice under the Pediatric Specialty Loan Repayment Program or from any state if practicing in a federal site.

• Licensed Professional Counselors must have:

i. **Educational Requirement**

A master's degree or higher degree with a major study in counseling from a school or program accredited by any recognized body or bodies approved for such purpose by United States Department of Education; and at least two years of postgraduate supervised counseling experience.

ii. **Certification Requirement**

No additional certifications required.

-AND-

iii. **Licensure Requirement**

A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows them to practice independently and unsupervised as a Licensed Professional Counselors in the state in which they intend to practice under the Pediatric Specialty Loan Repayment Program or from any state if practicing in a federal site.

-OR-

If such licensure is not available in the state of intended practice, have a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) to practice independently and unsupervised as an LPC in a state and in a manner consistent with state law in the state where they intend to practice (e.g., Licensed Mental Health Counselor can apply as a Licensed Professional Counselors).

- *Substance Use Disorder Counselors must have:*

(1) **Educational Requirement**

A masters' degree or higher in a health professional field of study from a school accredited by the United States Department of Education nationally recognized regional or state institutional accrediting agency. Certification or licensure requirements are applicable to the state in which they practice.

-AND-

(2) **Certification Requirement**

Certified as a substance use disorder counselor in the state in which they intend to practice.

-OR-

(3) **Licensure Requirement**

A state-issued license to provide substance use disorder treatment.

Selection Factors

Applicants who meet the eligibility criteria outlined above must also demonstrate that they:

- (1) **Have a history of honoring prior legal obligations.** The Health Resources and Services Administration will perform a hard inquiry¹ with the credit bureaus to make the award decision. Pediatric Specialty Loan Repayment Program applicants who have a history of not honoring prior legal obligations, as evidenced by one or more of the following factors, will not be selected:
 - a. Default on any federal payment obligations, e.g., Department of Education student loans, Health Education Assistance Loans, Nursing Student Loans, Federal Housing Administration Loans, federal income tax liabilities, federally guaranteed/insured loans (e.g., student or home mortgage loans) or any non-federal payment obligations (e.g., court-ordered child support payments or state tax liabilities).
 - b. Write-off of any federal debt as uncollectible or waiver of any federal service or payment obligation.
 - c. Default on a prior service obligation, e.g., applicants who have defaulted on a prior service obligation to the federal government, a state or local government, or other entity, unless the obligation was subsequently satisfied.
 - d. Any judgment liens arising from federal debt.
 - e. Failure/refusal to provide appropriate permission/consent for the Health Resources and Services Administration to access the participant's credit report and failure/refusal to unfreeze a frozen credit report.
- (2) **Are not in breach of any service obligation.** Applicants who are in breach of a health professional service obligation to a federal, state, or other entity will not be selected to participate in the Pediatric Specialty Loan Repayment Program.
- (3) **Do not have negative report on the National Practitioner Data Bank.** The Pediatric Specialty Loan Repayment Program will request and review the applicant's National Practitioner Data Bank report.
- (4) **Do not have an existing service obligation and agree not to incur a service obligation that would be performed concurrently or overlap with their Pediatric Specialty Loan Repayment Program service obligation.** Participants who subsequently enter other service obligations (e.g., State Loan Repayment Program) will be subject to the breach of contract

¹ According to the United States Consumer Financial Protection Bureau, these inquiries "are typically inquiries by lenders after you apply for credit. These inquiries will impact your credit score because most credit scoring models look at how recently and how frequently you apply for credit." (Source: ["What's a credit inquiry?"](#) Consumer Financial Protection Bureau website.)

provision (see the [“Breaching the Pediatric Specialty Loan Repayment Program Contract”](#) section).

EXCEPTIONS:

- a. Applicants who are already obligated to a federal, state, or other entity for professional practice or service may be eligible if they will completely satisfy that obligation by July 20, 2023.
 - b. Members of a Reserve component of the armed forces or National Guard who are not on active duty prior to receiving a Loan Repayment Program award **are** eligible for the program. Reservists should understand the following:
 - Military training or service performed by reservists will not satisfy the Pediatric Specialty Loan Repayment Program Pediatric Specialty Loan Repayment Program service obligation. If a participant’s military training and/or service, in combination with the participant’s other absences from the service site, will exceed seven weeks per service year, the participant must request a suspension. The Pediatric Specialty Loan Repayment Program service obligation end date will be extended to compensate for the break in Pediatric Specialty Loan Repayment Program service.
 - If the reservist is deployed, they are expected to return to the Pediatric Specialty Loan Repayment Program-approved site where they were serving prior to deployment. If unable to do so, the reservist must request a transfer to another Pediatric Specialty Loan Repayment Program-approved service site. If the reservist fails to seek a transfer and subsequently refuses to accept a Pediatric Specialty Loan Repayment Program assignment to another service site, they will be placed in default of their service obligation.
- (5) **Are not currently excluded, debarred, suspended, or disqualified by a federal agency.** Applicants are required to report certain information, which is described in the “Certification Regarding Debarment, Suspension, Disqualification and Related Matters” section of the online application. The applicant should sign the certification that is applicable to their situation.

As a condition of participating in the Pediatric Specialty Loan Repayment Program, a participant must agree to provide immediate written notice to the Pediatric Specialty Loan Repayment Program if the participant learns that they failed to make a required disclosure or that a disclosure is now required due to changed circumstances. The Health Resources and Services Administration will verify each participant’s status through the United States Department of the Treasury’s “Do Not Pay” site.

Eligible and Ineligible Educational Loans

Pediatric Specialty Loan Repayment Program applicants must have eligible undergraduate, graduate, or graduate medical education loans. A participant will receive loan repayment funding to be applied to the principal of and interest on eligible loans outstanding on the date the individual began service. Documentation of the educational loans must be submitted with their online application to the Pediatric Specialty Loan Repayment Program by July 20, 2023, which is the application deadline.

Consolidated or refinanced loans may be considered for repayment, so long as they include only eligible educational loans of the applicant. If an otherwise eligible educational loan is consolidated/refinanced with ineligible debt of the applicant, no portion of the consolidated/refinanced loan will be eligible for loan repayment. For loans to remain eligible, applicants/participants must keep their eligible educational loans segregated from all other debts. In addition, eligible educational loans consolidated with loans owed by any other person, such as a spouse or child, are ineligible for repayment.

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

- (1) Loans for which the applicant incurred a service obligation that will not be fulfilled before the deadline for submission of the Pediatric Specialty Loan Repayment Program application (July 20, 2023).
- (2) Loans for which the associated documentation does not demonstrate that the loan was solely applicable to the undergraduate or graduate education of the applicant.
- (3) Loans not obtained from a government entity or private student loan lending institution. Most loans made by private foundations to individuals are not eligible for repayment.
- (4) Loans that have been repaid in full.
- (5) [Primary Care Loans](#).
- (6) Parent PLUS Loans (made to parents).
- (7) Personal lines of credit.
- (8) Loans subject to cancellation.
- (9) Residency and Relocation loans.
- (10) Credit card debt.

NOTE: Documentation of loans will be required. Applicants must provide documentation that proves that their educational loans were contemporaneous with the education received. Loan documentation will be verified by contacting lenders/holders and reviewing the applicant's credit report.

Eligible Pediatric Specialty Loan Repayment Program-Approved Site Types

All Pediatric Specialty Loan Repayment Program-approved sites must be located in or serve a Health Professional Service Area, Medically Underserved Area, or Medically Underserved Population. Eligible individuals who work at more than one Pediatric Specialty Loan Repayment Program-approved site (e.g., several satellite clinics) must include all Pediatric Specialty Loan Repayment Program-approved locations in their application by selecting from the drop-down menu and initiating an electronic Employment Verification Form for each Pediatric Specialty Loan Repayment Program-approved site.

Sites eligible for Pediatric Specialty Loan Repayment Program are outpatient or inpatient sites providing pediatric medical subspecialty, pediatric surgical specialty, or child and adolescent behavioral health care, including substance use disorder prevention and treatment services. Eligible sites include, but are not limited to, the following site types:

- Community Health Centers
- Community Mental Health Centers
- Community Outpatient Sites
- Faith-based Settings
- Federally Qualified Health Centers (FQHC)
- FQHC Look-Alikes
- Free Clinics
- Group and Residential Care Facilities
- Hospitals (e.g., Children's Hospital)
- Indian Health Service, Tribal or Urban Indian Health Clinic
- Inpatient Programs/Rehabilitation Centers
- Migrant Health Centers
- Mobile Units
- Primary Care Clinics
- Private Practices
- Rural Health Clinics
- School Based Service Sites (pre-kindergarten, elementary, or secondary education setting)
- Specialized Outpatient Clinics
- State or Local Public Health Departments
- Urgent Care Facilities
- Youth Detention Center or Program

The Health Resources and Services Administration will approve and activate service sites for the Pediatric Specialty Loan Repayment Program if (1) the service site is already approved for the National Health Service Corps, Nurse Corps, or Substance Use Disorder Treatment And Recovery Loan Repayment Program and located in or serves a Health Professional Service Area,

Medically Underserved Area, or Medically Underserved Population, or (2) during the Pediatric Specialty Loan Repayment Program application cycle, the service site submits to the Health Resources and Services Administration the site type and the point of contact(s) to PS_LRP_Sites@hrsa.gov.

Please visit the [Pediatric Specialty Loan Repayment Program-approved Site page](#) for more detailed instructions on becoming a Pediatric Specialty Loan Repayment Program approved site. You can also find if your site is in a Health Professional Service Area at [Health Professional Service Area Find](#) or in a Medically Underserved Area and Medically Underserved Population at [Medically Underserved Area Find](#).

Award Process and Withdrawal

Only the Secretary or their designee can grant a Pediatric Specialty Loan Repayment Program award. Awards cannot be guaranteed or granted by the service site personnel, Health Resources and Services Administration staff, a State Primary Care Office, a State Primary Care Association, or any other person or entity.

Applicants selected as finalists will receive a Confirmation of Interest email with instructions to electronically sign and return the Pediatric Specialty Loan Repayment Program contract and to provide banking information to confirm their continued interest in the program and to facilitate the electronic transfer of the award funds if their contract is approved by the Secretary (or designee) and funds are awarded.

Even after signing a Pediatric Specialty Loan Repayment Program contract, an applicant may still withdraw their application any time **before** the contract is countersigned by the Secretary or their designee.

- To withdraw an application before receiving a Confirmation of Interest notification, applicants must log into their application account, and select the “Withdraw” option on the “Submitted” page.
- To withdraw an application **after** signing a contract, applicants must contact Bureau of Health Workforce at <https://www.hrsa.gov/about/contact/bhwhelp.aspx> and state their intent to withdraw their application.

The Bureau of Health Workforce will contact the applicant within five business days of receipt of the request to confirm the applicant’s intent to withdraw their application. After the applicant confirms the request, Bureau of Health Workforce will remove the application from consideration for a Pediatric Specialty Loan Repayment Program award. After a contract has taken effect, the Secretary or their designee may only terminate the contract under the circumstances set forth below (see the “[Contract Termination](#)” section).

An applicant’s signature alone on the Pediatric Specialty Loan Repayment Program contract does not constitute a contractual agreement. The Pediatric Specialty Loan Repayment Program

contract becomes effective on the date it is countersigned by the Secretary or their designee, which is anticipated on or before **September 30, 2023**, although the contract can be countersigned at any time.

Once the Pediatric Specialty Loan Repayment Program contract becomes effective, the applicant (now participant), will be provided with information for logging into their [Bureau of Health Workforce Customer Service Portal](#). This web-based system will allow Pediatric Specialty Loan Repayment Program participants to communicate with the program representatives and manage several customer service inquiries, such as contact information changes.

The award letter for the participant is located in the participant's profile on the Bureau of Health Workforce Customer Service Portal. The award letter will note the beginning and projected end dates of the service obligation.

Awards are disbursed in the form of a lump sum payment and will be electronically issued to the bank account provided by the participant approximately 90 days after the contract start date. The Health Resources and Services Administration will calculate awards to include interest on eligible loans during the period between the contract start date and the disbursement of funds, up to the maximum of \$100,000.

NOTE: The United States Treasury Department is authorized to offset Pediatric Specialty Loan Repayment Program payments for application to delinquent federal and state debts, including delinquent child support payments.

Once a contract is in place, the participant is encouraged to participate in the Pediatric Specialty Loan Repayment Program New Participant Webinar that will review program requirements. Participants will be notified by email of the New Participant Webinar as well as other upcoming webinars and other training opportunities.

Contract Termination

An applicant becomes a participant in the Pediatric Specialty Loan Repayment Program only upon entering a contract with the Secretary of U.S Department of Health and Human Services. The contract becomes fully executed (and effective) on the date that the Secretary (or the Secretary's designee) countersigns the contract. For Fiscal year 2023 Pediatric Specialty Loan Repayment Program contracts under section 775 of the Public Health Service Act², the Secretary may terminate a Pediatric Specialty Loan Repayment Program contract if the

² See the Consolidated Appropriations Act, 2023 (P.L. 117-328), H.R. 2617 at p. 397, which cross references Sec. 206 at p. 421, and provides that terminations under section 775 of the Public Health Service Act may occur up to 60 days after the effective date of a contract awarded in fiscal year 2023 or at any time before the participant has received funds due under the contract.

participant meets one of the following conditions and submits a written request through the [Bureau of Health Workforce Customer Service Portal](#):

- (1) Request to terminate the contract within sixty (60) days following the contract's execution date **and** repays all Loan Repayment Program funds paid to, or on behalf of, the participant under that contract; or
- (2) At any time if the individual who has been awarded such contract has not received funds due under the contract and the individual submits a written request to terminate the contract.

If the Pediatric Specialty Loan Repayment Program funds have been disbursed to the participant, the participant will receive separate instructions via the [Bureau of Health Workforce Customer Service Portal](#) or directly from a Health Resources and Services Administration representative outlining the process for returning the awarded funds.

Requests to terminate the contract after sixty (60) days will not be considered unless the individual who has been awarded such contract has not received funds due under the contract. Participants who do not meet the conditions for contract termination will be expected to perform their obligations under the contract. Failure to fulfill the terms of the contract may be considered a breach of contract.

UNDERSTANDING THE SERVICE OBLIGATION

To qualify for the Pediatric Specialty Loan Repayment Program applicants must be employed, have accepted a position, **OR** be entering or receiving training in an accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship. Further, applicants must begin employment, or their residency or fellowship by July 20, 2023, and complete their three-year obligation at a Pediatric Specialty Loan Repayment Program-approved site located in, or serving a Health Professional Services Area, Medically Underserved Area, or Medically Underserved Population.

The participant's service obligation begins on the date that the Pediatric Specialty Loan Repayment Program contract becomes effective, which is on the date it is countersigned by the Health and Human Services Secretary or their designee. This information is contained in the participant's profile on the [Bureau of Health Workforce Customer Service Portal and award letter](#). Participants will not receive service credit for any employment or fellowship at a Pediatric Specialty Loan Repayment Program-approved site located in, or serving a [Health Professional Service Area](#), [Medically Underserved Area](#), or serve a [Medically Underserved Population](#) site prior to the effective date of their Pediatric Specialty Loan Repayment Program contract.

Pediatric Specialty Loan Repayment Program participants should be aware of the following provisions:

- **All disciplines, including licensed physicians who are entering or receiving training in an accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship**, are expected to begin full-time training or employment on or before the date that the Pediatric Specialty Loan Repayment Program contract becomes effective, which is the date it is countersigned by the Secretary or their designee. The participant's award letter will note the beginning and projected end dates of the service obligation. In addition, this information is contained in the participant profile on the [Bureau of Health Workforce Customer Service Portal](#).
- **All disciplines, except licensed physicians who are entering or receiving training in an accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship**, are employed by a Pediatric Specialty Loan Repayment Program-approved site and commit to provide full-time employment at a Pediatric Specialty Loan Repayment Program-approved site as a pediatric medical subspecialist, pediatric surgical specialist, or child and adolescent behavioral health care, including substance use disorder prevention and treatment service providers. Further, they agree to work in or for a Pediatric Specialty Loan Repayment Program-approved site serving a [Health Professional Service Area](#) or [Medically Underserved Area](#), or serve a [Medically Underserved Population](#) for three (3) years.
- **Licensed physicians who are entering or receiving training in an accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship** will be committing to provide full-time employment as a pediatric medical subspecialist or pediatric surgical specialist upon completion of their training for any remaining years of their three-year service obligation, if any. Within 90 days of completing the training, they must demonstrate that they:
 - (1) Completed an accredited pediatric medical subspecialty, pediatric surgical specialty residency or fellowship;
 - (2) Are a licensed physician with a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) from the state in which they intend to practice under the Pediatric Specialty Loan Repayment Program or from any state if practicing in a federal site; and
 - (3) Have obtained employment at a Pediatric Specialty Loan Repayment Program-approved site providing pediatric medical subspecialty, pediatric surgical specialty, or child and adolescent behavioral health care.

NOTE: If these requirements are not met within 90 days of the completion of the training, the participant may be in breach of the Pediatric Specialty Loan Repayment Program contract and liable for damages (see the "[Breaching the Pediatric Specialty Loan Repayment Program](#)")

[Contract](#)” section). Additionally, the participant’s service obligation end date will be extended to account for any time between the conclusion of the residency or fellowship and the start of eligible full-time employment.

Requirements for Full-Time Employment

Every participant is required to engage in full-time employment and must understand the following:

- **Requirements for All Pediatric Specialty Loan Repayment Program Participants Except Licensed Physicians Entering or Receiving Training in an Accredited Pediatric Medical Subspecialty, Pediatric Surgical Specialty Residency or Fellowship.**
For the purposes of the Pediatric Specialty Loan Repayment Program, full-time employment is defined as a minimum of 40 hours/week, for a minimum of 45 weeks each service year. Of the 40 hours/week, a minimum of 36 hours must be spent providing pediatric medical subspecialty care, pediatric surgical specialty care, or child and adolescent behavioral health care, including substance use disorder prevention and treatment services during normally scheduled office hours. The remaining 4 hours/week may be used for clinical-related administrative, management or other activities. The 40 hours per week includes scheduled breaks. Participants do not receive service credit for hours worked over the required 40 hours/week and excess hours cannot be applied to any other work week. Time spent “on call” will not be counted toward the service obligation, except to the extent the provider is providing patient care during that period.
- **Requirements for Licensed Physicians Entering or Receiving Training in an Accredited Pediatric Medical Subspecialty or Pediatric Surgical Specialty Residency or Fellowship.**
For the purposes of the Pediatric Specialty Loan Repayment Program, full-time employment is defined as the active participation in a full-time accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship, providing a minimum of 40 hours per week for a minimum of 45 weeks each service year at a Pediatric Specialty Loan Repayment Program-approved site. Of the 40 hours/week, a minimum of 36 hours must be spent providing pediatric medical subspecialty care or pediatric surgical specialty care, as a resident or fellow. The remaining 4 hours/week may be used for clinical-related administrative, management or other activities. Physicians who complete their residency or fellowship, but have not completed their three-year service obligation, must obtain full-time employment as described in the preceding paragraph at a Pediatric Specialty Loan Repayment Program-approved site providing pediatric medical subspecialty, pediatric surgical specialty, or child and adolescent behavioral health care within 90 days.

Site Point of Contact Roles and Responsibilities

For the Pediatric Specialty Loan Repayment Program, the site point of contact is an employee of the site or training program who has agreed to and is qualified to perform the applicant's employment verification form, as well as the participant's In-Service Verifications – including verification that the participant is meeting their Pediatric Specialty Loan Repayment Program workforce employment or training obligations – throughout the obligated service period. For additional information, see the "[Service Verification](#)" section. Once initiated by the applicant, the point of contact must complete the online Employment Verification Form in order for the application to be completed and ultimately submitted by the applicant, prior to the application cycle deadline. The applicant should initiate regular communication and follow up with the point of contact to ensure that Employment Verification Forms and in service verifications are accurately completed and in a timely manner.

The point of contact will receive periodic reminders to complete the Employment Verification Form; however, it is the applicant's responsibility to ensure that the Employment Verification Form is complete and accurate, within a timeframe that will allow them to submit the Pediatric Specialty Loan Repayment Program application by the application deadline. The applicant will receive notification that the point of contact has completed their Employment Verification Form and should work to complete and submit their application as soon as possible. The applicant must contact the site or training program point of contact to resolve any concerns regarding the responses provided on the Employment Verification Form.

Site Contract vs. Pediatric Specialty Loan Repayment Program Contract

It is important to remember that a participant's contract with the Pediatric Specialty Loan Repayment Program is separate and independent from any employment contract they have with the Pediatric Specialty Loan Repayment Program-approved site. Employment contract negotiations are solely the responsibility of the clinician and are between the clinician and the Pediatric Specialty Loan Repayment Program-approved site. The Health Resources and Services Administration strongly discourages employers from considering the Pediatric Specialty Loan Repayment Program funds as income to the clinician when negotiating the clinician's salary, particularly since they will only receive funds in the first few weeks of the program and those funds must be applied to the participant's existing educational loan balances.

Please note that the Pediatric Specialty Loan Repayment Program requires a participant to work a specified minimum number of hours per week (see the "[Understanding the Service Obligation](#)" section). If the participant's employment contract stipulates fewer hours (and their salary is based on those hours), the participant is still required to meet the Pediatric Specialty Loan Repayment Program service obligation requirements, and the participant's Pediatric Specialty Loan Repayment Program-approved site point of contact must verify the participant's total work hours and the Pediatric Specialty Loan Repayment Program full-time work status

(see the “[Service Verification](#)” section) every six months during the participant’s period of obligated service.

Telehealth and Home Health Policies

Telehealth. Telehealth delivery services cannot exceed more than 75% of the minimum weekly hours required to provide direct patient care, under the Pediatric Specialty Loan Repayment Program contract. Pediatric Specialty Loan Repayment Program participants must comply with all applicable telemedicine policies of their site, as well as all applicable federal and state rules and policies regarding telemedicine services.

The Pediatric Specialty Loan Repayment Program will consider telehealth as providing pediatric medical subspecialty, pediatric surgical specialty, or child and adolescent behavioral health care, including substance use disorder prevention and treatment services when performed at the direction of the Pediatric Specialty Loan Repayment Program-approved site.

Pediatric Specialty Loan Repayment Program participants who are performing telehealth are encouraged to utilize the Health Resources and Services Administration’s [Telehealth Resource Centers](#). These centers provide free telehealth technical assistance and training for providers using telehealth. Further, Pediatric Specialty Loan Repayment Program applicants who are providing substance use disorder treatment and recovery services are also encouraged to read a related September 2018 Health and Human Services policy statement, “[Telemedicine and Prescribing Buprenorphine for the Treatment of Opioid Use Disorder](#).”

Home Health. Home visits may only be conducted at the direction of the Pediatric Specialty Loan Repayment Program-approved site and cannot exceed more than eight (8) hours per week.

PROGRAM COMPLIANCE

Worksite Absences

The information provided below pertains to compliance with the Pediatric Specialty Loan Repayment Program service obligation and is not a guarantee that a Pediatric Specialty Loan Repayment Program-approved site will allow any specific amount of leave. Leave must be approved by your Pediatric Specialty Loan Repayment Program-approved site. If a participant works more than the minimum 40 hours per week, the only time spent away from the Pediatric Specialty Loan Repayment Program-approved site that will need to be reported (see the “[Service Verification](#)” section below) and deducted from the allowed annual absences per service year (as set forth above) are the hours of absence that cause a participant’s work hours to fall below the Health Resources and Services Administration’s required minimum number of hours per week. The Pediatric Specialty Loan Repayment Program allows the following worksite absences:

- Participants are allowed to spend no more than 7 weeks (approximately 35 workdays) per service year away from the Pediatric Specialty Loan Repayment Program-approved site for vacation, holidays, continuing professional education, illness, or any other reason without triggering the need for a suspension. However, when circumstances occur that will prevent a participant from staying within this timeframe, the Secretary of Health and Human Services may, under certain circumstances, suspend (i.e., put “on hold”) the Pediatric Specialty Loan Repayment Program service obligation.
- Personal/Medical/Parental/Active Duty Leave: Applicants who anticipate the need to be away from their Pediatric Specialty Loan Repayment Program-approved site for more than 7 weeks (approximately 35 workdays) for medical or personal leave, maternity, paternity, or adoption leave or call to active duty in the Armed Forces must submit a suspension request through the [Bureau of Health Workforce Customer Service Portal](#).

The Health Resources and Services Administration cannot guarantee that a suspension request will be approved. If a suspension is requested and approved, the participant’s service obligation end date will be extended accordingly.

Service Verification

Every Pediatric Specialty Loan Repayment Program participant at a Pediatric Specialty Loan Repayment Program-approved site must submit in-service verification documentation for each six months of service. The in-service verification form is available through the [Bureau of Health Workforce Customer Service Portal](#) and must be completed and electronically signed by the participant. Once completed by the participant, it will be forwarded to the site point of contact at the participant’s Pediatric Specialty Loan Repayment Program-approved site for electronic verification. By electronically signing, the Pediatric Specialty Loan Repayment Program-approved site point of contact will be certifying the participant’s compliance or noncompliance with the applicable service obligation requirement during the prior six-month period. The in-service verification will also record the time spent away from the Pediatric Specialty Loan Repayment Program-approved site (e.g., the total number of days during the six-month period that the participant fell below the minimum service obligation).

Participants who fail to complete and submit their in-service verification on time may jeopardize receiving service credit and may also be in breach of the Pediatric Specialty Loan Repayment Program contract. While the Health Resources and Service Administration will take steps to alert both the participant and the Pediatric Specialty Loan Repayment Program-approved site to the due date for an in-service verification submission, it is the participant’s responsibility to ensure that their Pediatric Specialty Loan Repayment Program-approved site completes the verification in a timely manner. Failure to submit the in-service verification may be considered a breach of the service contract and could result in a default on the obligation.

Leaving an Approved Service Site Prior to Completion of Service Obligation

The Pediatric Specialty Loan Repayment Program expects that participants will fulfill their obligation at the Pediatric Specialty Loan Repayment Program-approved service site(s) identified in the “Confirmation of Interest” notification that applicants are required to electronically sign. If a participant feels they can no longer continue working at the approved service site, the participant should discuss the situation and/or concerns with their Pediatric Specialty Loan Repayment Program-approved service site management and must contact the Pediatric Specialty Loan Repayment Program immediately through the [Bureau of Health Workforce Customer Service Portal](#). If the participant leaves their Pediatric Specialty Loan Repayment Program-approved service site(s) without prior approval of the Pediatric Specialty Loan Repayment Program, they may be placed in default as of the date they stopped providing patient care at the Pediatric Specialty Loan Repayment Program-approved service site and become liable for the monetary damages specified in the participant’s Pediatric Specialty Loan Repayment Program contract. **Participants who are terminated for-cause by their service site will be placed in default and become liable for monetary damages.**

Transfer Request to Another Pediatric Specialty Loan Repayment Program-Approved Site

Pediatric Specialty Loan Repayment Program participants will only be allowed to transfer to other Pediatric Specialty Loan Repayment Program-approved sites. If a Pediatric Specialty Loan Repayment Program participant would like to transfer to another Pediatric Specialty Loan Repayment Program-approved site, the participant must submit a transfer request through the [Bureau of Health Workforce Customer Service Portal](#). Please keep in mind that a participant’s new position must continue to meet the clinical practice guidelines stated above in order for the transfer request to be eligible for approval. Approval of all transfer requests are at the Health Resources and Services Administration’s discretion and may depend on the circumstances of the participant’s resignation or termination from the current Pediatric Specialty Loan Repayment Program-approved site.

The Pediatric Specialty Loan Repayment Program-approved site change must be approved and processed by the Health Resources and Services Administration prior to the participant beginning to receive service credit for employment at the new Pediatric Specialty Loan Repayment Program-approved site. If a participant begins employment at a Pediatric Specialty Loan Repayment Program-approved site prior to the Health Resources and Services Administration’s transfer approval, they may not receive service credit for the time between their last day providing patient care at the initial Pediatric Specialty Loan Repayment Program-approved facility and resumption of service at the transfer Pediatric Specialty Loan Repayment Program-approved site following the Health Resources and Services Administration’s approval. If the proposed transfer Pediatric Specialty Loan Repayment Program-approved site is disapproved by the Health Resources and Services Administration and the participant refuses assignment to another Pediatric Specialty Loan Repayment Program-approved site, they may be in breach of their service contract.

Unemployment During Service Obligation

Pediatric Specialty Loan Repayment Program participants who resign or are terminated (not for cause) from their initial Pediatric Specialty Loan Repayment Program-approved site, or who no longer meet the clinical practice guidelines stated above at their current Pediatric Specialty Loan Repayment Program-approved site, must contact the Pediatric Specialty Loan Repayment Program immediately through the [Bureau of Health Workforce Customer Service Portal](#). The Pediatric Specialty Loan Repayment Program will provide the participant ninety (90) days in which to obtain an offer and accept a position at an eligible Pediatric Specialty Loan Repayment Program-approved site. It is the participant's responsibility to obtain employment at an eligible Pediatric Specialty Loan Repayment Program-approved site. Participants who do not secure employment at a Pediatric Specialty Loan Repayment Program-approved site within ninety (90) days will be in breach of their contract and recommended for default.

Breaching the Pediatric Specialty Loan Repayment Program Contract

Participants should immediately contact the Health Resources and Services Administration through the [Bureau of Health Workforce Customer Service Portal](#) if a situation arises that may result in the participant being unable to begin or complete their Pediatric Specialty Loan Repayment Program service obligation. While the Health Resources and Services Administration will, to the extent possible, work with participants to assist them in fulfilling the service obligation, participants are reminded that the failure to begin or complete any year of service for which payment was made to the participant may result in a breach of the Pediatric Specialty Loan Repayment Program contract.

Liquidated Damages

A participant who breaches a commitment to provide **full-time** direct clinical care will become liable for liquidated damages to the United States in the amount of all Pediatric Specialty Loan Repayment Program payments made to the participant (including the amounts withheld for federal taxes), prorated for the days served, plus interest in accordance with applicable law. Liquidated damages will be calculated in accordance with the following formula:

Liquidated Damages Total = [(a)/(b) x (c)] + [d], where:

- (a) = the award amount participant receives plus amounts withheld for federal taxes,
- (b) = the number of days of obligated service
- (c) = the number of days left unserved, and
- (d) = interest in accordance with applicable law.³

Any participant who breaches the Pediatric Specialty Loan Repayment Payment contract and is placed in default will receive a notice from the Program Support Center's Debt Collection Center that specifies the amount the United States is entitled to recover. The debt will be due

³ For additional information regarding interest rates on overdue and delinquent debt follow this link: <https://www.hhs.gov/about/agencies/asfr/finance/financial-policy-library/interest-rates/index.html>

to be paid within one year from the date of the default notice. Failure to pay the debt by the due date has the following consequences:

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

The Secretary may decline to impose liquidated damages if the Secretary determines, based on information and documentation as may be required, that the completion of the service obligation is impossible because the participant suffers from a physical or mental disability that:

- (1) results in the permanent inability of the participant to perform the service obligation and
- (2) prevents the participant from engaging in substantial gainful employment, as defined in the “[Definitions](#)” section below, that would allow the participant to pay the liquidated damages.

Participants (or their legal representative) who believe a breach falls within this category may request that the Secretary decline to impose liquidated damages in connection with the breach. To submit a request, participants must upload a signed request letter, including the detailed reason(s) for the request, as an inquiry through the Bureau of Health Workforce Customer Service Portal. The participant must also furnish the Health Resources and Services Administration with any medical and financial documentation requested by the Health Resources and Services Administration. All documents can be submitted through the Bureau of Health Workforce Customer Service Portal. The decision to grant a request will be made

exclusively by the Secretary. Please note that any request based on the medical condition of any individual other than the participant will be denied.

Sample Default Scenarios

Dr. Jane Smith entered a three-year Pediatric Specialty Loan Repayment Program full-time service contract effective September 30, 2023 and was awarded \$100,000.00 in Pediatric Specialty Loan Repayment Program financial support to apply toward her eligible loans. Her service end date is September 29, 2026. She was terminated for cause by her Pediatric Specialty Loan Repayment Program-approved site at the end of her workday on March 31, 2024. The Health Resources and Services Administration determines that she breached her Pediatric Specialty Loan Repayment Program contract on April 1, 2024 and served 184 days of her three-year (1,096 days) service obligation.

Dr. Jane Smith is liable to the United States for an amount equal to the loan repayments received (including the amounts withheld for federal taxes), prorated for the days served plus interest in accordance with applicable law. Therefore, Dr. Smith would be liable for 912 unserved days.

In this example, using the above liquidated damages formula, Dr. Smith would be liable to the United States for approximately \$83,211, plus HHS annual rate of interest⁴ and the amount withheld for taxes, in accordance with applicable law, and must pay that amount in full within one year from the date of the default notification.

The following liquated damages calculation is a grossly projected estimate of the formula:

Liquidated Damages Total (estimate provided for this example only)

Projected Estimates	Factors for Liquated Damages
\$83,211	Service calculation
\$9,569	Interest Rate at 11.5%
+ \$9,139	Withheld Taxes Assumption
\$101,919	Total Damages Estimate

(Interest rates in this calculation are variable and likely to change. Withheld taxes are defined as estimated W4 withholdings + 7.65% employee FICA.)

⁴ For additional information regarding interest rates on overdue and delinquent debt follow this link: <https://www.hhs.gov/about/agencies/asfr/finance/financial-policy-library/interest-rates/index.html>

Pediatric Specialty Loan Repayment Program Award Taxes And Financial Information

Participants will receive awards in the form of a lump sum payment electronically, issued to the bank account provided by the participant approximately 90 days after the contract start date. Pediatric Specialty Loan Repayment Program award payments are subject to federal taxes. The Health Resources and Services Administration will withhold federal income tax and Federal Insurance Contributions Act tax (Social Security and Medicare) from a participant's award. Taxes are paid directly to the Internal Revenue Services on the participant's behalf. All Pediatric Specialty Loan Repayment Program 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.

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 Internal Revenue Service regarding any additional tax obligations. The Health Resources and Services Administration does not provide tax advice, and all tax questions should be directed to a tax professional or the Internal Revenue Service through the TAX HELPLINE at 1-800-829-1040. The Pediatric Specialty Loan Repayment Program is unable to provide an individual with an after-tax calculation or any other tax-related specific advice or information. The Internal Revenue Service encourages the use of their [Withholding Calculator](#) to perform a quick "paycheck checkup."

Each January, participants will receive a W-2 Wage and Tax Statement for the taxable income received under the Pediatric Specialty Loan Repayment Program during the prior tax year. Participants may sign up to have their W-2 form posted in their [Bureau of Health Workforce 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, participants should submit an inquiry via the [Bureau of Health Workforce Customer Service Portal](#). Participants may also choose to have their W-2 form mailed to the address provided in the [Bureau of Health Workforce Customer Service Portal](#). Participants must ensure their name, mailing and email addresses, and banking information are up to date.

Under the Treasury Offset Program, the United States Treasury Department is authorized to offset the Pediatric Specialty Loan Repayment Program award payments for delinquent federal and state debts, including delinquent child support.

Application Information

APPLICATION DEADLINE

A complete online application must be submitted via the [Bureau of Health Workforce Customer Service Portal](#) by 7:30 p.m. ET on July 20, 2023. All supporting documentation for the application must be uploaded before an individual can submit a complete application package. Applicants must upload all documents; the Pediatric Specialty Loan Repayment Program will not accept documentation by fax or mail. The electronic Employment Verification (see below) must also be completed before an applicant can submit their application.

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

COMPLETING AN APPLICATION

A **complete** Pediatric Specialty Loan Repayment Program Online Application consists of:

- (1) Online application;
- (2) Required supporting documentation; and
- (3) Additional supplemental documentation (if applicable).

The Pediatric Specialty Loan Repayment Program will not accept requests to update a submitted application or permit the submission/resubmission of incomplete, rejected, or otherwise delayed application materials after the deadline. In addition, Pediatric Specialty Loan Repayment Program staff will not fill in any missing information or contact applicants regarding missing information.

Online Application

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

- 1. Pediatric Specialty Loan Repayment Program Eligibility.** Answers to this section will determine the applicant’s baseline eligibility for participation in the Pediatric Specialty Loan Repayment Program. If an individual does not pass the initial screening portion of the online application, they will not be able to continue with the application. Please refer to the “[Application Eligibility Requirements](#)” section.

2. **Personal Information.** Answers to this section pertain to the applicant’s name, Social Security number, mailing and email addresses, and other contact information. Answers also pertain to individual and family background.
3. **Discipline, Training, and Certification.** Answers to this section pertain to the applicant’s education, training, and licensure/certification.
4. **Employment or Physician Training Program.** In this section, applicants will search for and select the Pediatric Specialty Loan Repayment Program-approved site where they are providing pediatric medical subspecialty care, pediatric surgical specialty care or child and adolescent mental health subspecialty care as an employee, resident or fellow. If a Pediatric Specialty Loan Repayment Program-approved site is not listed in the search results, applicants are required to select the option below the search tool, which states “Click this box if your Pediatric Specialty Loan Repayment Program-approved site is not listed in the search results.” If selected, the applicant is provided instructions on how to resolve the concern. A site may request to become Pediatric Specialty-approved during the application cycle through the [Bureau of Health Workforce Customer Service Portal](#). If any of the sites where the applicant provides patient care do not meet Pediatric Specialty Loan Repayment Program site requirements, the provider is not eligible to apply. Applicants who work at more than one Pediatric Specialty Loan Repayment Program-approved site (e.g., several satellite clinics) must include all service locations in their application and initiate an electronic Employment Verification Form for each Pediatric Specialty Loan Repayment Program-approved site. Selecting a Pediatric Specialty Loan Repayment Program-approved site where the applicant is not providing patient care will disqualify their application.
5. **Employment or Physician Training Program Verification.** Once an applicant selects the Pediatric Specialty Loan Repayment Program-approved site or training program at which they are or will be serving, the applicant will need to initiate an electronic Employment Verification Form. Once initiated, the designated point of contact(s) at the Pediatric Specialty Loan Repayment Program-approved service site will be notified electronically through the [Bureau of Health Workforce Customer Service Portal](#) that an Employment Verification Form has been requested by the applicant. When the point of contact completes the Employment Verification Form, the applicant will be notified. The Pediatric Specialty Loan Repayment Program-approved service site must complete the electronic Employment Verification Form before an applicant will be allowed to submit the application. If an Employment Verification Form is not submitted by every Pediatric Specialty Loan Repayment Program-approved service site identified by the applicant, the application cannot be submitted.
 - For applicants who provide pediatric specialty care to designated areas that qualify as a Medically Underserved Population (e.g., Medicaid eligible, migrant farm workers, Native Americans, etc.) a site point of contact(s) will be required

to provide an attest to the specific population served during the employment verification process.

- The point of contact(s) will receive periodic reminders to complete the Employment Verification Form; however, it is the applicant's responsibility to ensure that the Employment Verification Form is complete and accurate within a timeframe that will allow them to submit the Pediatric Specialty Loan Repayment Program application by the application deadline. The applicant will receive notification that the point of contact has completed the Employment Verification Form and should work to complete and submit the application as soon as possible. The applicant must contact the point of contact(s) to resolve any concerns regarding the responses provided on the Employment Verification Form.
- Applicants will have the ability to edit their application and initiate a new Employment Verification Form if necessary. However, the Pediatric Specialty Loan Repayment Program-approved service site must complete the corrected Employment Verification Form before the applicant can resubmit the application, which must be done before the application deadline, or the applicant will be ineligible for an award. Errors made by applicants and/or Pediatric Specialty Loan Repayment Program-approved service site point of contact(s) cannot be corrected after the application deadline.
- Additionally, if the Pediatric Specialty Loan Repayment Program applicant is working at multiple Pediatric Specialty Loan Repayment Program-approved sites, each Employment Verification Form should reflect the hours worked at each Pediatric Specialty Loan Repayment Program-approved site. The total hours from all the Employment Verification Forms must be at least 40 hours weekly for full-time employment.⁵

6. Loan Information. Answers in this section pertain to each eligible loan for which an applicant is seeking repayment. All loans submitted will be verified to determine whether they are eligible for repayment under the Pediatric Specialty Loan Repayment Program through a review of the supporting documents, by contacting lenders/holders, and by checking the applicant's credit report. Applicants are strongly encouraged to view the link provided in the application for detailed instructions on the types of documents that need to be provided to help the Health Resources and Services Administration verify loan information. The following information must be entered

⁵ Full-time service is 40 hrs. /week; 36 hrs. of direct care and up to 4 hrs. of administrative, research, etc.

about each of the loan the applicant wishes to submit for repayment, and the “[Required Supporting Documentation](#)” (see below) must be uploaded separately:

- a. Name and contact information for the lender/holder.
- b. Loan account number.
- c. Original amount disbursed.
- d. Original date of the loan.
- e. Current outstanding balance (no more than 30 days from the date of the Pediatric Specialty Loan Repayment Program application submission).
- f. Current interest rate.
- g. Type of loan. If a consolidated loan, additional questions will be asked:
 - i. Original date of consolidation.
 - ii. Original balance of consolidation.
 - iii. Account number.
- h. Purpose of loan.

Required Supporting Documentation

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

- (1) **Proof of Status as a United States citizen, national or a permanent resident.** This document may include a copy of a birth certificate, the ID page of a current United States passport, a certificate of citizenship or naturalization or copy of [Permanent Resident Card](#) (green card). **Copies of a driver’s license or a Social Security card are NOT acceptable documents.**
- (2) **Health Professional License, Certification or Registration.** Applicants will be required to submit proof of their current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable), **with an expiration date** in the state in which they intend to practice under the Pediatric Specialty Loan Repayment Program or from any state if practicing in a federal site.
- (3) **Health Professional Degree.** Applicants will be required to submit proof of completion of their health professional degree. (see “[Required Credentials for Eligible Disciplines](#)” section).
- (4) **Loan Information Verification.** Applicants will be required to provide two types of documentation for each loan that is being submitted for consideration: (a) an account statement; and (b) a disbursement report.
 - a. **Account Statement.** This document is used to provide current information on their eligible loans. Often borrowers receive monthly statements indicating the status of their loan balance. This document should:

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

NOTE: For all federal loans, the [Student Aid Summary Report](#) is used to verify the originating loan information. The applicant will need to have or create [a Federal Student Aid ID](#) – to log in to their secured area. If the applicant has multiple federal loans, they will only need to access one Student Aid Summary Report since the report will contain information on all their federal loans.

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

Additional Supplemental Documentation (if applicable)

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

- (1) **Specialty Certification.** If an applicant selects a specialty, they will be required to upload a copy of the certificate of completion or diploma from the training program where they matriculated.
- (2) **Postgraduate Training Completion Verification.** This document verifies that the applicant completed specialized training. This documentation is in addition to the postgraduate training related to the applicant's practice area. Such documentation may include an official completion certificate.
- (3) **Postgraduate Training Acceptance or Good Standing Verification.** This document verifies that the applicant is accepted or completing an accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship.
- (4) **Substance Use Disorder Certification/License.** A substance use disorder licensure/certification must meet the national standard recognized by the National Board of Certified Counselors, National Association for Addiction Professionals or International Certification & Reciprocity Consortium.
- (5) **Verification of Existing Service Obligation.** If the applicant has an existing service obligation, they must submit verification from the entity to which the obligation is owed that the existing service obligation will be completed prior to the application deadline (July 20, 2023).

Application Review and Award Process

Applicants receive a receipt of submission pop-up window immediately upon submitting the online application. Applicants are able to view the overall status of their application, as well as a copy (PDF) of their submitted application, which includes a list of uploaded supporting documents, and a copy (PDF) of their completed employment verification forms by logging into the application account that was set up when the applicant registered to apply. **It is the applicant's responsibility to ensure that the entirety of the application and required supporting documents (including Employment Verification Form(s)) and applicable supplemental documents are accurately submitted.**

Once the online application has been submitted, applicants will have an opportunity to make edits to their online application, including the ability to upload new documents, cancel and reinstate employment verifications, change answers to questions and loan data, and withdraw their applications from consideration. Final edits and resubmissions must be made before the close of the application cycle (July 20, 2023).

Each time the application is reopened for editing, or to check specific elements of the application, the applicant must: 1) complete the "Self-Certifications" section of the online application, and 2) click the "Submit" button to resubmit their application, or the application will not be submitted.

The Pediatric Specialty Loan Repayment Program advises that providers submit their complete applications as early in the open application period as possible. Applicants who wait until the

end of the application cycle risk submitting incomplete or ineligible applications if errors are found later during the open application cycle. The “Edit” option is available in the applicant’s account on the “Submitted” page, until the close of the application cycle. The ability to edit and resubmit an application will be disabled after the application deadline. Applications not resubmitted by this deadline will not be considered for an award. **No exceptions will be made in cases where an applicant fails to resubmit an edited application.**

Applicants may withdraw their application at any time prior to the contract being countersigned by the Secretary or their designee. To withdraw, applicants must log into their application account, and select the “Withdraw” option on the “Submitted” page.”

The Health Resources and Services Administration will not begin to review applications for funding until the application deadline (July 20, 2023) has passed (see the [“Funding Priorities”](#) section).

Pediatric Specialty Loan Repayment Program Communication Methods

The Pediatric Specialty Loan Repayment Program frequently corresponds with applicants by email. It is important that the applicant check their email during the application process for correspondence from the Pediatric Specialty Loan Repayment Program office and **make certain to disable “spam” blockers (or check the spam folder)**. The Pediatric Specialty Loan Repayment Program will provide email updates as applicable; however, it is the applicant’s responsibility to ensure the contact information that the Health Resources and Services Administration has on file is correct. If updates are necessary, applicants can make changes prior to the close of the application cycle by logging into their application account.

Note: When submitted applications are opened for editing during the open application cycle, applicants must complete ALL steps to resubmit their application prior to the close of the application cycle. Applications that remain in the “In Progress” state (not submitted) after the close of the application cycle (July 20, 2023) are not eligible for review or award.

CONFIRMATION OF INTEREST

Award finalists are notified by email to log into their application account to confirm their continued interest in receiving an award, and to confirm that the loan and service site information provided to the Health Resources and Services Administration in their Pediatric Specialty Loan Repayment Program application remains valid. Applicants are also asked to confirm that they have read and understand the Pediatric Specialty Loan Repayment Program contract they will be asked to electronically sign if they accept an award. In addition, applicants are asked to provide their direct deposit banking information for award funds in the event they receive a Pediatric Specialty Loan Repayment Program contract.

Note: The Confirmation of Interest is not a guarantee that the individual will receive an award, as awards are subject to the availability of funds and all other eligibility requirements. All participants will receive final notification of an award, including the service obligation dates, no later than September 30, 2023.

To confirm interest in receiving a Pediatric Specialty Loan Repayment Program award, an applicant must respond by the deadline provided with the Confirmation of Interest email and verify that:

- They are currently employed by (i.e., are already working at) or participating in accredited pediatric medical subspecialty or pediatric surgical specialty residency or fellowship the Pediatric Specialty Loan Repayment Program-approved site they selected when they submitted their application. Applicants who are not employed at the Pediatric Specialty Loan Repayment Program-approved site verified by the Health Resources and Services Administration must check “NO” where asked;
- They will meet the full-time service requirements, as outlined in this Application and Program Guidance, throughout the period of obligated service; and
- The information describing the loans approved by the Health Resources and Services for repayment is correct.

All finalists must read and electronically sign the contract document. The electronic signature has the effect of a handwritten signature and verifies that all of the information in the Confirmation of Interest is accurate. Once countersigned by the Secretary of Health and Human Services or their designee, the contract obligates the participant to a Pediatric Specialty Loan Repayment Program award service obligation. Applicants who verify inaccurate information on the Confirmation of Interest may not receive service credit and/or may be in a breach of contract. If an applicant does not complete the confirmation of interest process by the deadline, their application may be withdrawn from consideration.

If an individual selected for an award decides not to accept the award **prior to signing the contract**, they may decline the award by selecting the “Decline” option on the Confirmation of Interest document. This process is without penalty and permits the award to be offered to an alternate applicant. Once an applicant declines the offer of award, there will not be any opportunity to reclaim the award during the fiscal year 2023 application cycle

If an individual selected for an award decides not to accept it **after signing the contract**, the individual should notify the Health Resources and Services Administration immediately through the [Bureau of Health Workforce Customer Service Portal](#) that they no longer want the award.

- **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 signed the contract, the individual can terminate the contract within 60 days of the effective date of the award upon written request and repayment of any funds paid or at any time if the individual who has been selected for an award has not received funds due under the contract.

Additional Information

PAPERWORK REDUCTION ACT PUBLIC BURDEN STATEMENT

The purpose of this information collection is to obtain information through the Pediatric Specialty Loan Repayment Program, which is used to assess a Pediatric Specialty Loan Repayment Program applicant's eligibility and qualifications for the Loan Repayment Program and to obtain information for Pediatric Specialty Loan Repayment Program facility applicants. Clinicians interested in participating in the Pediatric Specialty Loan Repayment Program must apply to the Pediatric Specialty Loan Repayment Program, and health care facilities must submit a Pediatric Specialty Loan Repayment Program Site to determine the eligibility to participate in the Pediatric Specialty Loan Repayment Program as an approved facility. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid Office of Management and Budget control number. The Office of Management and Budget control number for this information collection is 0906-0058 and it is valid until 12/31/2023. This information collection is required to obtain or retain a benefit (42 United States Code § 295h (Section 781 of the Public Health Service Act)). The public reporting burden for this collection of information is estimated to average 1 hour per response, including the time for reviewing instructions, searching existing data sources, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: [Health Resources and Services Administration](#) Reports Clearance Officer, 5600 Fishers Lane, Room 14N136B, Rockville, Maryland 20857.

RESOURCES FOR APPLICANTS

Health Workforce Connector

The [Health Workforce Connector](#) contains a searchable database for all Pediatric Specialty Loan Repayment Program-approved service sites, including those with current job openings. Additionally, clinicians can create a searchable user profile, so hiring sites can contact you.

Find Shortage Areas

All Pediatric Specialty Loan Repayment Program participants must serve in or provide service to a federally designated Health Professional Service Area, Medically Underserved Area, or Medically Underserved Population. You may find the locations of current Health Professional Shortage Area, Medically Underserved Area, or Medically Underserved Population by using the following tool: [Find Shortage Areas](#).

Need Help?

Any individual with questions about the Pediatric Specialty Loan Repayment Program may contact the Customer Care Center Monday through Friday (except federal holidays) from 8 a.m. to 8 p.m. ET.

- 1-800-221-9393
- TTY: 1-877-897-9910

Bureau of Health Workforce Customer Service Portal

Once an applicant has been selected for an award, the system allows Pediatric Specialty Loan Repayment Program participants to access pertinent program materials and their participant profile, make service requests, and to communicate with the Pediatric Specialty Loan Repayment Program directly.

Pediatric Specialty Loan Repayment Program website

Announcements and information posted by the Pediatric Specialty Loan Repayment Program on social media sites are informal and unofficial communications. Official program policies and requirements are set forth in this APG, the applicable contract, on the [Pediatric Specialty Loan Repayment Program website](#), and through other communications provided to the participant via the Bureau of Health Workforce Customer Service Portal.

DEFINITIONS

Accredited – The term “[accredited](#),” when applied to a school of medicine, osteopathic medicine, dentistry, veterinary medicine, optometry, podiatry, pharmacy, public health, or chiropractic, or a graduate program in health administration, clinical psychology, clinical social work, professional counseling, or marriage and family therapy, means a school or program that is accredited by a recognized body or bodies approved for such purpose by the Secretary of the United States Department of Education.

Approved Service Sites – For purposes of the Pediatric Specialty Loan Repayment Program, an approved service site is, defined as the location where the provider is offering full-time pediatric medical subspecialty care, pediatric surgical specialty care or child and adolescent mental health subspecialty care as an employee, resident or fellow. The sites must be located in or serving a Health Professional Shortage Area, Medically Underserved Area or Medically Underserved Population and will be approved by the Health Resources and Services Administration if (1) the site is already approved for the National Health Service Corps, Nurse Corps, or Substance Use Disorder Treatment and Recovery Loan Repayment Program or (2) during the Loan Repayment Program application cycle, the facility submits to the Health Resources and Service Administration the site type and the point of contact(s) to Pediatric Specialty Loan Repayment Program_Sites@hrsa.gov.

Breach of Service Obligation – Failure, for any reason, to begin or complete a service obligation for which the participant has been paid.

Care Coordination – For purposes of the Pediatric Specialty Loan Repayment Program, “Care Coordination” is the deliberate organization of patient care activities between two or more participants (including the patient) involved in a patient's care to facilitate the appropriate delivery of health care services. Organizing care involves the marshalling of personnel and other resources needed to carry out all required patient care activities and is often managed by the exchange of information among participants responsible for different aspects of care.

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 Pediatric Specialty Loan Repayment Program 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 Pediatric Specialty Loan Repayment Program participants serving in such a capacity should keep in mind that they cannot count more than 4 hours per week of administrative and/or management time for full-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 private lenders 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 Pediatric Specialty Loan Repayment Program.

Comprehensive Primary Behavioral/Mental Health Care Services – Services that include, but are not limited to, screening and assessment, diagnosis, treatment plans, therapeutic services including 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 site certified by the Centers for Medicare and Medicaid Services under section 1820 of the Social Security Act. 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 the purposes of the Pediatric Specialty Loan Repayment Program, the Critical Access Hospital must also include a Pediatric Specialty Loan Repayment Program- approved affiliated outpatient primary care clinic. For more information, review the [Critical Access Hospital Booklet](#).

Cultural Competencies – A set of congruent behaviors, attitudes, and policies that come together in a system or agency or among professionals that enables effective interactions in a cross-cultural framework.

Debt-to-Income Ratio – Your Debt-to-Income Ratio is all your monthly debt payments divided by your gross monthly income. This number is one way that lenders measure your ability to manage the monthly payments to repay the money you plan to borrow. Applicants in the Pediatric Specialty Loan Repayment Program will be ranked in accordance with the Debt-to-Income Ratio.

Default of Payment Obligation – Being more than 120 days past due on the payment of a federal financial obligation or being determined to be in default by the applicable federal program under the standards of that program.

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

Evidence-based Practices – Evidence based methods is the objective, balanced, and responsible use of current research and the best available data to guide policy and practice decisions, such that outcomes for consumers are improved. An evidence-based approach involves an ongoing, critical review of research literature to determine what information is credible, and what policies and practices would be most effective given the best available evidence. It also involves rigorous quality assurance and evaluation to ensure that evidence-based practices are replicated with fidelity, and that new practices are evaluated to determine their effectiveness.

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

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

Federally Qualified Health Centers – Federally Qualified Health Centers include: (1) nonprofit entities that receive a grant (or funding from a grant) under section 330 of the Public Health Service Act (i.e., health centers); (2) Federally -Qualified Health Centers “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 sites 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 Pediatric Specialty Loan Repayment Program-approved service site. For a more detailed explanation of the full-time clinical practice requirement, see [“Requirements for Full-Time Employment”](#) section.

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

Graduate Loans – Loans offered to students who have completed their undergraduate degree and are going to graduate school.

Graduate Medical Education – Graduate medical education refers to the period of education in a particular specialty or subspecialty following medical school.

Health Professional Shortage Area – A geographic area, population group, public or nonprofit private medical site or other public site determined by the Secretary of Health and Human Services to have a shortage of primary medical care, dental, or mental health professionals based on criteria defined in regulation. Information considered when designating a primary care Health Professional Shortage Area includes health provider to population ratios, rates of poverty, and access to available primary health services. Health Professional Shortage Areas are designated by the Health Resources Service Administration pursuant to Section 332 of the Public Health Service Act (42, United States Code § 254e) and implementing regulations (42 Code of Federal Regulation, Part 5).

Holder – The commercial or government institution that currently holds the promissory note for the qualifying educational loan (e.g., MOHELA, Aidvantage, 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 site 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 site (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 United States Code § 450 et seq.; or by an urban Indian organization receiving funds under Subchapter IV of the Indian Health Care Improvement Act, codified at 25 United States Code § 1651 et seq.), which provides clinical treatment services to eligible American Indians and Alaska Natives on an outpatient basis. For more information, visit [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).

Linguistic Competencies – Providing readily available, culturally appropriate oral and written language services to limited English proficiency members through such means as bilingual/bicultural staff, trained medical interpreters, and qualified translators.

Medically Underserved Area – Counties, a group of counties or civil divisions, or a group of urban census tracts in which residents have a shortage of personal health services. The Index of Medical Underservice designates Medically Underserved Areas as a subset of a Medically Underserved Community.

Medically Underserved Population – Federally designated population groups having a shortage of personal health services, often defined as groups who face economic, cultural, or linguistic barriers to health care, and limited access to services. The Index of Medical Underservice designates Medically Underserved Populations.

Site Point of Contact – A point of contact is a person who serves as the coordinator or focal point of information concerning Bureau of Health Workforce programs and activities at an organization. The organization typically has employees interested in or actively participating in one or more Bureau of Health Workforce programs (e.g., Pediatric Specialty Loan Repayment Program). The Bureau of Health Workforce utilizes point of contact(s) in cases where information is time-sensitive, and accuracy is important. A single organization may have multiple point of contact(s) depending on the programs the organization is involved in and the role of the identified point of contact(s). Specifically, Bureau of Health Workforce is interested in point of contact(s) who are: 1) Administrators – own oversee, or manage a significant portion of their organization and/or understand and have the ability to answer questions about organization policies and operating procedures; 2) Personnel Verifiers – manage and can confirm employment status, work schedules, and/or absences of employees within their organization; 3) Recruiters – hire and/or recruit new employees for the organization.

Postgraduate Training – Refers to additional training that a health professions student may participate in after they graduate 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.

Private Loans – A loan offered by a lender from a private entity other than the federal government.

Qualifying Educational Loans – Government or private student loans for actual costs paid for tuition and reasonable educational and living expenses related to the undergraduate, graduate education or graduate medical education of the participant that were obtained by the clinician prior to their submission of an application to participate in the Pediatric Specialty 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 Pediatric Specialty 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 Pediatric Specialty Loan Repayment Program.*

Residency – a training program that provides a person or group of people (known as "residents") with advanced clinical training in a specialty area.

School – A public or private institution, 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 Pediatric Specialty Loan Repayment Program participants in a school must be an extension of the comprehensive primary care provided at the Pediatric Specialty Loan Repayment Program - approved site.

School-Based Service Sites – A part of a system of care located in or near a school site of a school district or board or of an Indian tribe or tribal organization; organized through school, community, and health provider relationships. This site 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 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.

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

Substantial gainful employment – The term “substantial gainful employment” means a level of employment that can be reasonably expected to generate income that would allow the participant to pay the liquidated damages. For example, participants that are medically unable to engage in a clinical practice for which they received the award but can still utilize their education and experience to generate an income that would permit them to make monthly payments toward their monetary damages will be engaged in substantial gainful employment.

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

Undergraduate Loan – Loans which are offered by the federal student aid program to eligible undergraduate students who demonstrate financial need to help cover the costs of higher education.

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