



National Health Service Corps Rural Community Loan Repayment Program

Full- & Half-Time Service Opportunities

Fiscal Year 2025

Application and Program Guidance

2025

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

For questions, please call 1-800-221-9393 (TTY: 1-877-897-9910) Monday through Friday (except federal holidays) 8 a.m. to 8 p.m. ET.

Authority: Section 338B of the Public Health Service Act (42 USC 254l-1); Section 331(i) of the Public Health Service Act (42 USC 254d(i)).

Future changes in the governing statute, implementing regulations and Program Guidance may also be applicable to National Health Service Corps Rural Community Loan Repayment Program participants.

Assistance Listings (AL/CFDA) Number 93.162

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EXECUTIVE SUMMARY

The Health Resources and Services Administration is accepting applications for the National Health Service Corps Rural Community Loan Repayment Program for the application cycle opening later this year. Licensed primary care providers, including substance use disorder treatment clinicians, in eligible disciplines can receive loan repayment assistance through the National Health Service Corps Rural Community Loan Repayment Program. In exchange for loan repayment, you must provide at least three years of service at a rural National Health Service Corps-approved substance use disorder treatment facility in a [Health Professional Shortage Area](#).

| | |
|--------------------------------|--|
| Eligible Applicants | <p>Clinicians who provide direct clinical care under the following disciplines and specialties:</p> <ul style="list-style-type: none"> • Primary Care Providers • Behavioral Health Providers |
| Funding | <p>Full-Time Service Up to \$100,000 for a three-year service obligation</p> <p>Half-Time Service Up to \$50,000 for a three-year service obligation</p> <p>Spanish Language Award Enhancement of up to \$5,000 for eligible applicants. (See Applying for Spanish Language Award Enhancement section for details).</p> |
| Service Obligation | <p>You have a choice of service options:</p> <ul style="list-style-type: none"> • Three-year full-time clinical practice at a rural National Health Service Corps-approved substance use disorder treatment facility. • Three-year half-time clinical practice at a rural National Health Service Corps-approved substance use disorder treatment facility. |
| Where Members Serve | <p>National Health Service Corps clinicians must work at a rural National Health Service Corps-approved substance use disorder treatment facility located in a Health Professional Shortage Area. Health Professional Shortage Areas can be found around the country in rural, urban, and tribal communities.</p> <p>The rural National Health Service Corps-approved substance use disorder treatment facilities are generally outpatient facilities providing primary and mental and behavioral health services. Visit the Health Workforce Connector to search for training and employment opportunities at rural National Health Service Corps-approved substance use disorder treatment facilities.</p> |
| Application Information | <p>Visit the NHSC Rural Community LRP Program page on the National Health Service Corps website for application instructions.</p> |
| Tax Liability | <p>Not Taxable</p> |



A Letter from Candice Chen, MD, MPH

Dear Potential Applicant,

Thank you for your consideration and time in applying to one of our [National Health Service Corps Loan Repayment Program](#). For more than 50 years, the National Health Service Corps has fulfilled its mission to connect a highly qualified, diverse group of health care professionals to people with limited access to health care.

As a board-certified pediatrician who has continued to practice primary care in Southeast Washington, D.C. throughout my career, I understand the importance of community service. As we move forward, we need mission-minded clinicians like you who are committed to remaining in communities that need you most. In exchange, we will pay part or, in some cases, all of your health professional student loan debt.

Again, thank you for taking time to read the Fiscal Year 2025 National Health Service Corps Rural Community Loan Repayment Program Application and Program Guidance. If you are not already employed by a rural National Health Service Corps-approved substance use disorder treatment facility or need to check your site's status, we have included a link to the [Health Workforce Connector](#), which contains a searchable database for all approved sites to assist you with completing your service obligation according to your contract.

Sincerely,

/Candice Chen, MD, MPH/

[Candice Chen, M.D., M.P.H.](#)

Acting Associate Administrator for Health Workforce
Director of the National Health Service Corps
Health Resources and Services Administration
U.S. Department of Health and Human Services

Privacy Act Notification Statement

General

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

Statutory Authority

Section 338B of the Public Health Service Act (42 U.S.C. § 254I-1); Section 331(i) of the Public Health Service Act (42 U.S.C. §254d(i)).

Purposes and Uses

The purpose of the National Health Service Corps Rural Community Loan Repayment Program is to recruit and retain medical, nursing, and behavioral health clinicians with specific training and credentials to provide evidence-based substance use disorder treatment in rural communities also designated as [Health Professional Shortage Areas](#). The information that applicants supply will be used to evaluate their eligibility, qualifications, and suitability for participating in the National Health Service Corps Rural Community Loan Repayment Program. In addition, information from other sources will be considered (for example, 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](#) on the Federal Register website. You will be notified if your information will be shared.

Effects of Nondisclosure

Disclosure of the information sought is required, except for the replies to questions related to Race/Ethnicity (Section 3 of the online application for National Health Service Corps Rural Community Loan Repayment Program). An application may be considered incomplete if all required information is not submitted with the application.

Non-Discrimination Policy Statement

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

National Health Service Corps Program Overview

For more than five decades, the National Health Service Corps has been working to match dedicated health professionals with communities across the country with the greatest need for their services. The National Health Service Corps seeks primary care clinicians with demonstrated interest in serving the nation's medically underserved and offers loan repayment in return for clinical practice in communities identified as Health Professional Shortage Areas. As many National Health Service Corps members have in the past, we hope that because of this experience, you will continue to practice in underserved communities beyond your service obligation.

The National Health Service Corps has several loan repayment programs dedicated to recruiting licensed providers:

- The National Health Service Corps Loan Repayment Program
- The National Health Service Corps Substance Use Disorder Workforce Loan Repayment Program
- The National Health Service Corps Rural Community Loan Repayment Program

You may only participate in *one* of these programs at a time. If you receive an award for a National Health Service Corps program, you are expected to meet the conditions of that program as outlined in your contract throughout the duration of your obligation.

A portion of the National Health Service Corps funding will be used for rural workforce expansion to combat the opioid epidemic, which has had a particularly significant impact on rural communities. Given the need for rural substance use disorder professionals, the National Health Service Corps Rural Community Loan Repayment Program will make Fiscal Year 2025 Loan Repayment Program awards in coordination with the Rural Communities Opioid Response Program initiative within the Federal Office of Rural Health Policy, as described on the [Opioid Response](#) page on the Health Resources and Services Administration's website. The Rural Community Opioid Response Program is a multiyear effort to reduce the morbidity and mortality rates of substance use disorder, including opioid use disorder, in rural communities at the highest risk for these conditions. This effort also supports the [U.S. Department of Health and Human Services Opioid Prevention Strategy](#) to combat the opioid crisis.

Under the National Health Service Corps Rural Community Loan Repayment Program, the Secretary of the U.S. Department of Health and Human Services ("Secretary") will fund repayment for up to \$100,000 of the qualifying graduate and/or undergraduate educational loans of applicants selected to be participants in the program.

Providers with demonstrated Spanish language proficiency who are able to deliver care in Spanish may qualify for a one-time award enhancement of up to an additional \$5,000. In return for loan repayments, applicants must provide primary health care services in a Health Professional Shortage Area designated by the Secretary.

An applicant becomes a participant in the Loan Repayment Program after the Secretary or the Secretary's designee countersigns a National Health Service Corps Rural Community Loan Repayment Program contract.

What to Look for in 2025

- Applicants are encouraged to review the instructions in the Application and Program Guidance, which is provided on the [NHSC Rural Community LRP Program](#) page.
- For Fiscal Year 2025, we expect to make approximately 418 new awards to health professionals committed to serving in underserved communities and rural areas.
- In addition to placing National Health Service Corps Rural Community Loan Repayment Program participants in Health Professional Shortage Areas in need of primary care and behavioral health providers, we also will use a designation of Maternity Care Target Areas¹, which are located within designated primary care Health Professional Shortage Areas, to best distribute maternity care health professionals. The National Health Service Corps recognizes maternity care health professionals as obstetricians/gynecologists, family medicine physicians who practice obstetrics, and certified nurse midwives. Maternity care health professionals will be placed using either the primary care Health Professional Shortage Area score or the Maternity Care Target Area score, whichever is higher. Maternity care health professionals working exclusively in a mental health, Health Professional Shortage Area are not eligible to apply to the National Health Service Corps Rural Community Loan Repayment Program.
- The National Health Service Corps Rural Community Loan Repayment Program has designated funding to support health professionals committed to providing primary health services in Indian Health Service facilities, Tribally Operated 638 Health Programs, and Urban Indian Health Programs.
- The National Health Service Corps Rural Community Loan Repayment Program aims to address language access barriers to health care. The National Health Service Corps will provide a one-time Spanish Language Award Enhancement of up to \$5,000, for a total loan repayment award of up to \$105,000. This award enhancement will be afforded to providers who demonstrate Spanish-language proficiency at a level three (3) or higher through an assessment administered by a General Services Administration-approved vendor, and whose sites confirm that the applicant will provide medical services in Spanish to patients with limited English proficiency. The primary purpose of this award enhancement is to promote an agile health workforce capable of addressing language access barriers in Health Professional Shortage Areas.
- Applicants who completed the language assessment administered by a General Services Administration-approved vendor during a previous cycle and were not awarded will be required to complete the assessment for the current application cycle. The applicant must be selected for a loan repayment award to be considered for the award enhancement.
- The National Health Service Corps Loan Repayment Program will allow providers **who will be licensed by June 30, 2025**, to apply for loan repayment without being fully licensed at the time the application is submitted, or by the application deadline. However, the site point of contact will be

¹ Maternity Care Target Areas are authorized under Section 332(k)(1) of the Public Health Service Act.

required to provide a copy of the participant's full, permanent, unencumbered, unrestricted health professional license by July 18, 2025, otherwise the application will be denied.

- Funding priorities will now include applicants who completed Advanced Nursing Education Nurse Practitioner Residency Fellowship Program.

Application and Program Guidance

You, as the applicant, are responsible for reading and complying with the instructions included in this Application and Program Guidance before proceeding with your application. The Guidance explains the National Health Service Corps policies, and the rights and liabilities of individuals selected to participate in the National Health Service Corps Rural Community Loan Repayment Program (including the financial liabilities and legal obligations of the individual) that are stated in the National Health Service Corps program statute and contract.

Key Dates

Key dates for National Health Service Corps Rural Community Loan Repayment Program applicants:

- **Notification of Award:** on or before September 30, 2025
- **Employment Start Date:** July 18, 2025²
- **National Health Service Corps Scholarship Program and Nurse Corps Scholarship Program participants Service Obligation Completion Date:** July 31, 2025
- **Licensure Deadline:** applicants must have a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration by June 30, 2025
- **Contract Termination Deadline:** 60 days from the effective date of the contract, OR before funds are received (upon written request to terminate the contract).

PROGRAM ELIGIBILITY REQUIREMENTS

To be eligible for a National Health Service Corps Rural Community Loan Repayment Program award, an applicant must:

1. Be a U.S. citizen (either U.S. born or naturalized) or U.S. national.
2. Have a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration, or will obtain one by June 30, 2025, in the discipline in which they are applying to serve.
3. Participate or be eligible to participate as a provider in the Medicare, Medicaid, and Children's Health Insurance Programs, as appropriate.
4. Be eligible for federal employment. Most National Health Service Corps Rural Community Loan Repayment Program participants should expect to serve their obligation as a salaried, non-federal employee of a public or private entity approved by the National Health Service Corps.

² An exception applies to National Health Service Corps and Nurse Corps scholars who will complete their service obligation by July 31, 2025.

However, there may be vacancies that require federal employment that includes a security clearance component. In light of the potential for federal employment, an applicant must be eligible to hold an appointment as a Commissioned Officer of the Public Health Service or as a federal civil servant. For more information, visit the [Commissioned Corps of the U.S. Public Health Service](#) website.

5. Be employed by, or have accepted a position at, a rural National Health Service Corps-approved substance use disorder treatment facility where employment and provision of care to patients will begin no later than July 18, 2025.
6. Submit a complete application as set forth in the [Completing an Application](#) section of this Guidance. To submit an application, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website.

SERVICE OBLIGATIONS AND AWARD AMOUNTS

National Health Service Corps Rural Community Loan Repayment Program participants agree to apply all loan repayments received through the National Health Service Corps program to their qualifying graduate and/or undergraduate educational loans. By statute, **National Health Service Corps Rural Community Loan Repayment Program funds are exempt from federal income and employment taxes.** Note that these funds are not included as wages when determining benefits under the Social Security Act.

NOTE: If an applicant's outstanding balance of qualifying educational loans is less than the maximum award amount, the National Health Service Corps Rural Community Loan Repayment Program will pay only the remaining balance of the total qualifying educational loans. However, in such cases, the participant remains obligated to complete the three-year service obligation.

To receive the award, the applicant must remain working at a rural National Health Service Corps-approved substance use disorder treatment facility, located in a mental health or primary care Health Professional Shortage Area, or in a Maternity Care Target Area within a primary care Health Professional Shortage Area, depending on the applicant's discipline. A participant's National Health Service Corps Rural Community Loan Repayment Program obligation begins on the date that the National Health Service Corps Rural Community Loan Repayment Program contract becomes effective, which is on the date it is countersigned by the Secretary or their designee. The service obligation end date is determined in whole years from the start date. For example, the last day of the service obligation for a participant with a three-year, full-time service obligation that began on September 18, 2025, would be September 17, 2028. Adjustments in the end date will be made by the National Health Service Corps if a participant is away from the rural National Health Service Corps-approved substance use disorder treatment facility for more than seven weeks (roughly 35 workdays) per service year.

- National Health Service Corps Rural Community Loan Repayment Program participants have a choice of the following service options:
 1. **Up to \$100,000 in loan repayment for a three-year, full-time clinical practice service obligation.** The National Health Service Corps Rural Community Loan Repayment Program will pay up to \$100,000 (or up to \$105,000 with the Spanish Language Award Enhancement) in exchange for three years of full-time clinical practice to clinicians serving at a rural National

Health Service Corps-approved substance use disorder treatment facility in or with a mental health or primary care Health Professional Shortage Area score or in a Maternity Care Target Area within a primary care Health Professional Shortage Area, depending on the participant's discipline. For a more detailed definition of full-time clinical practice, see the [Eligible Providers and Clinical Practice Requirements](#) section.

2. **Up to \$50,000 in loan repayment for a three-year, half-time clinical practice service obligation.** The National Health Service Corps Rural Community Loan Repayment Program will pay up to \$50,000 (or up to \$55,000 with the Spanish Language Award Enhancement) in exchange for three years of half-time clinical practice to clinicians serving at a rural National Health Service Corps-approved substance use disorder treatment facility in or with a mental health or primary care Health Professional Shortage Area score or in a Maternity Care Target Area within a primary care Health Professional Shortage Area, depending on the participant's discipline. For a more detailed definition of half-time clinical practice, see the [Eligible Providers and Clinical Practice Requirements](#) section.

Note: Half-time practice is not available to those serving under the Private Practice Option. See the [Practice Agreement Types](#) section.

WHAT LOANS ARE ELIGIBLE FOR REPAYMENT?

National Health Service Corps Rural Community Loan Repayment Program applicants must have qualifying educational loans. A participant will receive loan repayment funding to be applied to the principal, interest, and related expenses of outstanding government (federal, state, or local) and commercial (that means, private) student loans for undergraduate or graduate education obtained by the participant for school tuition, other reasonable educational expenses, and reasonable living expenses. The educational loans must be obtained prior to the date the participant submits their online application to the National Health Service Corps Rural Community Loan Repayment Program.

If a current National Health Service Corps participant obtains additional educational loans toward another health professions degree that will result in a **change in discipline** (for example, a Licensed Professional Counselor obtains a doctorate in clinical psychology), they will need to apply to the National Health Service Corps as a new participant in a subsequent application cycle and will be reviewed competitively against other applicants. If a prior National Health Service Corps participant obtains additional educational loans within the **same** discipline in which they performed their service obligation, those loans are **not** eligible for repayment.

Consolidated or refinanced loans may be considered for repayment, so long as they are from a government (federal, state, or local) or private student loan lender and include only qualifying educational loans of the applicant. If an otherwise eligible educational loan is consolidated/refinanced with ineligible (non-qualifying) debt of the applicant, no portion of the consolidated/refinanced loan will be eligible for loan repayment. For loans to remain eligible, applicants/participants must keep their qualifying educational loans segregated from all other debts. In addition, qualifying 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 the following:

- (1) Loans for which the applicant incurred a service obligation, which will not be fulfilled before the deadline for submission of the National Health Service Corps Rural Community Loan Repayment Program application deadline. For details on the deadline, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website.
- (2) Loans consolidated/refinanced with ineligible (non-qualifying) debt of the applicant, or with loans owed by any other person.
- (3) Loans for which the associated documentation cannot identify which loan was solely applicable to the undergraduate or graduate education of the applicant.
- (4) Loans not obtained from a government entity or private commercial student lending institution. Most loans made by private foundations to individuals are not eligible for repayment.
- (5) Loans that have been repaid in full.
- (6) Primary Care loans as described on the [Apply for a Loan Program](#) page on the Health Resources and Services Administration's Health Workforce website.
- (7) Parent PLUS Loans (made to parents).
- (8) Personal lines of credit.
- (9) Loans subject to cancellation.
- (10) Residency and relocation loans.
- (11) Credit card debt.

Applicants must provide documentation that proves their educational loans were contemporaneous with the education received. The Health Resources and Services Administration will verify loans by contacting lenders/holders and reviewing the applicant's credit report.

Note: Applicants whose loans are forgiven under a program such as the Public Service Loan Forgiveness Program or who no longer have outstanding qualifying educational loans for any other reason **before** their National Health Service Corps contract is countersigned, must immediately contact the National Health Service Corps for further instructions. Failure to promptly contact the National Health Service Corps may result in an overpayment debt to the federal government and associated charges. If all loans are paid in full as a result of an individual receiving loan forgiveness under a program such as the Public Service Loan Forgiveness Program, and the effective date of the forgiveness is **after** the Secretary (or the Secretary's designee) has countersigned the contract and the National Health Service Corps Rural Community Loan Repayment Program award has been disbursed, the participant is still obligated to serve the full length of their National Health Service Corps Rural Community Loan Repayment Program service obligation.

Eligible Providers and Clinical Practice Requirements

Note: Direct clinical care in the full-time and half-time columns refers to care at a rural National Health Service Corps-approved substance use disorder treatment facility and approved alternative settings.

Every participant is required to engage in the full-time or half-time (as applicable) clinical practice of the profession for which they applied and were awarded a National Health Service Corps Rural Community Loan Repayment Program contract, at their rural National Health Service Corps-approved substance use disorder treatment facility. Further, participants of the National Health Service Corps

Rural Community Loan Repayment Program are expected to perform an integral role in the delivery of substance use disorder treatment services. These providers will support an integrated care model allowing rural National Health Service Corps-approved substance use disorder treatment facilities to provide comprehensive care.

Full-Time Clinical Practice. For the purposes of the National Health Service Corps Rural Community Loan Repayment Program, full-time clinical practice is defined as a minimum of 40 hours/week, for a minimum of 45 weeks each service year. The 40 hours/week may be compressed into no less than four days/week, with no more than 12 hours of work to be performed in any 24-hour period. Participants do not receive service credit for hours worked over the required 40 hours/week, and excess hours cannot be applied to any other work week. Also, time spent “on call” will not be counted towards the service obligation, except to the extent the provider is providing patient clinical care during that period. Additional rules apply based on discipline and practice location.

Half-Time Clinical Practice. For the purposes of the National Health Service Corps Rural Community Loan Repayment Program, half-time clinical practice is defined as 20-39 hours/week, for a minimum of 45 weeks each service year. The minimum 20 hours/week may be compressed into no less than two days/week, with no more than 12 hours of work to be performed in any 24-hour period. Participants do not receive service credit for hours worked over the required 20 hours/week and excess hours cannot be applied to any other work week. Also, time spent “on call” will not be counted towards the service obligation, except to the extent the provider is providing patient clinical care during that period. Additional rules apply based on discipline and practice location.

Primary Care Providers: Must Serve in Primary Care or Mental Health, Health Professional Shortage Areas

| Disciplines | Specialty | Full Time (40 hours/week) | Half-time (20-39 hours/week) |
|--|--|---|---|
| Physicians: <ul style="list-style-type: none"> • Allopathic • Osteopathic | Family medicine, general internal medicine, general pediatrics, geriatrics | <ul style="list-style-type: none"> • Direct Clinical Care: At least 36 hours/week, which may include up to eight hours/week in teaching activities or in approved alternative settings. • Administrative Duties: Up to four hours/week. | <ul style="list-style-type: none"> • Direct Clinical Care: At least 18 hours/week, which may include up to four hours/week in teaching activities or in approved alternative settings. • Administrative Duties: Up to two hours/week. |
| Physician assistants | Adult, family, pediatric, women’s health, geriatrics | <ul style="list-style-type: none"> • Direct Clinical Care: At least 36 hours/week, which may include up to eight hours/week in teaching activities or in approved alternative settings. • Administrative Duties: Up to four hours/week. | <ul style="list-style-type: none"> • Direct Clinical Care: At least 18 hours/week, which may include up to four hours/week in teaching activities or in approved alternative settings. • Administrative Duties: Up to two hours/week. |

| Disciplines | Specialty | Full Time (40 hours/week) | Half-time (20-39 hours/week) |
|------------------------------|--|--|---|
| Nurse practitioners | Adult, family, pediatric, women's health, geriatrics | <ul style="list-style-type: none"> • Direct Clinical Care: At least 36 hours/week, which may include up to eight hours in teaching activities or in approved alternative settings. • Administrative Duties: Up to four hours/week. | <ul style="list-style-type: none"> • Direct Clinical Care: At least 18 hours/week, which may include up to four hours/week in teaching activities or in approved alternative settings. • Administrative Duties: Up to two hours/week. |
| Registered nurses | Adult, family, pediatric, women's health, geriatrics | <ul style="list-style-type: none"> • Direct Clinical Care: At least 36 hours/ week, which may include up to eight hours/week in teaching activities or in approved alternative settings. • Administrative Duties: Up to four hours/week. | <ul style="list-style-type: none"> • Direct Clinical Care: At least 18 hours/week, which may include up to four hours/week in teaching activities or in approved alternative settings. • Administrative Duties: Up to two hours/week. |
| Certified nurse anesthetists | Adult, family, pediatric, women's health, geriatrics | <ul style="list-style-type: none"> • Direct Clinical Care: At least 36 hours/ week, which may include up to eight hours/week in teaching activities or in approved alternative settings. • Administrative Duties: Up to four hours/week. | <ul style="list-style-type: none"> • Direct Clinical Care: At least 18 hours/week, which may include up to four hours in teaching activities or in approved alternative settings. • Administrative Duties: Up to two hours/week. |
| Pharmacists | N/A | <ul style="list-style-type: none"> • Direct Clinical Care: At least 36 hours/ week, which may include up to eight hours/week in teaching activities or in approved alternative settings. • Administrative Duties: Up to four hours/week. | <ul style="list-style-type: none"> • Direct Clinical Care: At least 18 hours/week, which may include up to four hours/week in teaching activities or in approved alternative settings. • Administrative Duties: Up to two hours/week. |

Behavioral Health Providers: Must Serve in Primary Care or Mental Health Professional Shortage Areas

| Disciplines | Specialty | Full Time (40 hours/week) | Half time (20-39 hours/week) |
|---|---|---|---|
| Physicians: Allopathic Osteopathic | Psychiatry (Both general child and adolescent psychiatrists are eligible) | <ul style="list-style-type: none"> • Direct Clinical Care: At least 36 hours/week, which may include up to eight hours/week in teaching activities, and up to 20 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site. • Administrative Duties: Up to four hours/week. | <ul style="list-style-type: none"> • Direct Clinical Care: At least 18 hours/week, which may include up to four hours/week in teaching activities, and up to 10 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site. • Administrative Duties: Up to two hours/week. |
| Nurse practitioners | Mental health and psychiatry | <ul style="list-style-type: none"> • Direct Clinical Care: At least 36 hours/week, which may include up to eight hours/week in teaching activities, and up to 20 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site. • Administrative Duties: Up to four hours/week. | <ul style="list-style-type: none"> • Direct Clinical Care: At least 18 hours/week, which may include up to four hours/week in teaching activities, and up to 10 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site. • Administrative Duties: Up to two hours/week. |
| Physician assistants | Mental health and psychiatry | <ul style="list-style-type: none"> • Direct Clinical Care: At least 36 hours/week, which may include up to eight hours/week in teaching activities, and up to 20 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site. • Administrative Duties: Up to four hours/week. | <ul style="list-style-type: none"> • Direct Clinical Care: At least 18 hours/week, which may include up to four hours/week in teaching activities and up to 10 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site. • Administrative Duties: Up to two hours/week. |

| Disciplines | Specialty | Full Time (40 hours/week) | Half time (20-39 hours/week) |
|------------------------------|-------------------------------------|--|--|
| Registered nurses | Mental health and psychiatry | <ul style="list-style-type: none"> • Direct Clinical Care: At least 36 hours/ week, which may include up to eight hours/week in teaching activities, and up to 20 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site. • Administrative Duties: Up to four hours/week. | <ul style="list-style-type: none"> • Direct Clinical Care: At least 18 hours/week, which may include up to four hours/week in teaching activities and up to 10 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site. • Administrative Duties: Up to two hours/week. |
| Certified nurse anesthetists | Mental health and psychiatry | <ul style="list-style-type: none"> • Direct Clinical Care: At least 36 hours/ week, which may include up to eight hours/week in teaching activities, and up to 20 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site. • Administrative Duties: Up to four hours/week. | <ul style="list-style-type: none"> • Direct Clinical Care: At least 18 hours/week, which may include up to four hours/week in teaching activities and up to 10 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site. • Administrative Duties: Up to two hours/week. |
| Health service psychologists | <i>All specialties are eligible</i> | <ul style="list-style-type: none"> • Direct Clinical Care: At least 36 hours/ week, which may include up to eight hours/week in teaching activities, and up to 20 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site. • Administrative Duties: Up to four hours/week | <ul style="list-style-type: none"> • Direct Clinical Care: At least 18 hours/week, which may include up to four hours/week in teaching activities and up to 10 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site. • Administrative Duties: Up to two hours/week |

| Disciplines | Specialty | Full Time (40 hours/week) | Half time (20-39 hours/week) |
|----------------------------------|-------------------------------------|--|---|
| Licensed clinical social workers | <i>All specialties are eligible</i> | <ul style="list-style-type: none"> • Direct Clinical Care: At least 36 hours/ week, which may include up to eight hours/week in teaching activities, and up to 20 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site. • Administrative Duties: Up to four hours/week. | <ul style="list-style-type: none"> • Direct Clinical Care: At least 18 hours/week, which may include up to four hours/week in teaching activities, and up to 10 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site. • Administrative Duties: Up to two hours/week. |
| Psychiatric nurse specialists | <i>All specialties are eligible</i> | <ul style="list-style-type: none"> • Direct Clinical Care: At least 36 hours/week, which may include up to eight hours/week in teaching activities, and up to 20 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site. • Administrative Duties: Up to four hours/week. | <ul style="list-style-type: none"> • Direct Clinical Care: At least 18 hours/week, which may include up to four hours/week in teaching activities, and up to 10 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site. • Administrative Duties: Up to two hours/week. |
| Marriage and family therapists | <i>All specialties are eligible</i> | <ul style="list-style-type: none"> • Direct Clinical Care: At least 36 hours/week, which may include up to eight hours/week in teaching activities, and up to 20 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site. • Administrative Duties: Up to four hours/week. | <ul style="list-style-type: none"> • Direct Clinical Care: At least 18 hours/week, which may include up to four hours/week in teaching activities, and up to 10 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site. • Administrative Duties: Up to two hours/week. |

| Disciplines | Specialty | Full Time (40 hours/week) | Half time (20-39 hours/week) |
|-----------------------------------|-------------------------------------|---|---|
| Licensed professional counselors | <i>All specialties are eligible</i> | <ul style="list-style-type: none"> • Direct Clinical Care: At least 36 hours/week, which may include up to eight hours/week in teaching activities, and up to 20 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site. • Administrative Duties: Up to four hours/week. | <ul style="list-style-type: none"> • Direct Clinical Care: At least 18 hours/week, which may include up to four hours/week in teaching activities, and up to 10 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site. • Administrative Duties: Up to two hours/week. |
| Substance use disorder counselors | <i>All specialties are eligible</i> | <ul style="list-style-type: none"> • Direct Clinical Care: At least 36 hours/week, which may include up to eight hours/week in teaching activities, and up to 20 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site. • Administrative Duties: Up to four hours/week. | <ul style="list-style-type: none"> • Direct Clinical Care: At least 18 hours/week, which may include up to four hours/week in teaching activities, and up to 10 hours/week in approved alternative settings or performing services as a behavioral or mental health professional in schools or other community-based settings as directed by the site. • Administrative Duties: Up to two hours/week. |

Maternity Care Health Professionals Must Serve in Maternity Care Target Areas within Primary Care Health Professional Shortage Areas

| Disciplines | Specialty | Full Time (40 hours/week) | Half-time (20-39 hours/week) |
|---|---|---|---|
| Physicians: Allopathic, Osteopathic | Family Medicine Physicians who practice obstetrics, Obstetrics/ Gynecology | <ul style="list-style-type: none"> • Direct Clinical Care: At least 36 hours/week, which may include up to eight hours/week in teaching activities and up to 12 hours/week in approved alternative settings. • Administrative Duties: Up to four hours/week. | <ul style="list-style-type: none"> • Direct Clinical Care: At least 18 hours/week, which may include up to four hours/week in teaching activities and up to four hours/week in approved alternative settings. • Administrative Duties: Up to two hours/week. |
| Certified Nurse Midwives | N/A | <ul style="list-style-type: none"> • Direct Clinical Care: At least 36 hours/week, which may include up to eight hours/week in teaching activities, and up to 12 hours/week in approved alternative settings. • Administrative Duties: Up to four hours/week. | <ul style="list-style-type: none"> • Direct Clinical Care: At least 18 hours/week, which may include up to four hours/week in teaching activities, and up to four hours/week in approved alternative settings. • Administrative Duties: Up to two hours/week. |

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

- **Administrative Duties:** may include charting, care coordination activities, training, laboratory follow-up, patient correspondence, attending staff meetings, activities related to maintaining professional licensure and other non-substance use disorder treatment related activities pertaining to the participant's approved National Health Service Corps practice. Any time spent in a management role is also considered to be an administrative activity. The duties of a medical director are also considered primarily administrative, and National Health Service Corps Rural Community Loan Repayment Program applicants serving in such a capacity should keep in mind that they cannot count more than four hours/week of administrative and/or management time (two hours in the case of half-time participants) toward the total required 40 hours/week (or 20-39 hours in the case of half-time participants).
- **Teaching Activities:** to qualify as clinical practice, National Health Service Corps Rural Community Loan Repayment Program participants are required to provide clinical education to students and residents in their area of expertise. All teaching must be conducted as directed by the rural National Health Service Corps-approved substance use disorder treatment facility/facilities, subject to the National Health Service Corps limits on the number of hours per week allowed for teaching (see [Eligible Providers and Clinical Practice Requirements](#) section, as applicable). Teaching activities cannot count more than eight hours per week (four hours in the case of half-time participants) toward the total required 40 hours per week (or 20-39 hours in the case of half-time participants).
The clinical education may:

- (1) Be conducted as part of an accredited clinical training program;
- (2) Include the clinical supervision of a student/resident that is required for that student/resident to receive a license under state law; or
- (3) Include mentoring that is conducted as part of the Health Careers Opportunity Program, or the Centers of Excellence Program.

Clinical service provided by National Health Service Corps Rural Community Loan Repayment Program participants while a student/resident observes may count as direct clinical care, not teaching, as the National Health Service Corps Rural Community Loan Repayment Program participant is treating the patient.

SPECIAL CIRCUMSTANCES

Clinical Practice Service Requirements at Teaching Health Centers

If a participant is serving full-time under a Federal Assignment or Private Practice Assignment and participating in a Health Resources and Services Administration-funded [Teaching Health Center Graduate Medical Education](#) program, as authorized under 42 U.S.C. § 256h, they are allowed to count teaching activities up to 20 hours/week toward the direct clinical care requirement; the remaining 20 hours must be spent providing direct clinical care at approved site(s), of which eight hours/week may be spent providing direct clinical care in an approved alternative setting to address continuity of care (for example, hospital, nursing home, or shelter) or performing administrative duties up to four hours/week.

Clinical Practice Service Requirements for School-Based Clinics

All school-based clinics must be rural National Health Service Corps-approved substance use disorder treatment facilities. Participants serving at school-based clinics as their primary rural National Health Service Corps-approved substance use disorder treatment facility/facilities must provide required documentation (for example, In-Service Verification Forms) that demonstrates they are meeting their National Health Service Corps service obligation at that facility. The National Health Service Corps understands that the school-based clinic may not be open year-round.

Providers who work at school-based clinics that are not open year-round will not receive National Health Service Corps Rural Community Loan Repayment Program service credit for any period they are not serving at a school-based clinic. To meet the National Health Service Corps' clinical practice requirements, participants who are working at school-based clinics that are not open for a minimum of 45 weeks per service year have the option to work at an additional rural National Health Service Corps-approved substance use disorder treatment facility/facilities. The additional rural National Health Service Corps-approved substance use disorder treatment facility/facilities must satisfy the Health Professional Shortage Area requirements identified in the participant's National Health Service Corps Rural Community Loan Repayment Program contract. Providers must request to transfer to an additional rural National Health Service Corps-approved substance use disorder treatment facility/facilities by submitting a Site Status Change Request. For details on accessing your BHW Account to make this request, go the [NHSC Rural Community LRP Program](#) page of the National Health Service Corps website.

If the participant's school is closed for a portion of the year, and the participant does not have an alternate rural National Health Service Corps-approved substance use disorder treatment facility that will enable the participant to fulfill the National Health Service Corps' annual clinical practice requirements, the participant's National Health Service Corps Rural Community Loan Repayment Program service obligation will be extended.

Note: Licensed Professional Counselors

Licensed Professional Counselors who work at schools that are rural National Health Service Corps-approved substance use disorder treatment facilities must be primarily engaged in direct clinical and counseling services and must meet the clinical practice requirements for the *entire* calendar year. Psychologists focused on career or guidance counseling are **not** eligible.

Clinical Practice Service Requirements at an Indian Health Service Hospital or Centers for Medicare & Medicaid Services-Approved Critical Access Hospital

Physicians (including psychiatrists), physician assistants (including those with a mental health specialization), nurse practitioners (including those with a mental health specialization), and certified nurse midwives may serve in the full-time or half-time clinical practice at an Indian Health Service hospital or Centers for Medicare & Medicaid Services-approved Critical Access Hospital with an affiliated outpatient clinic. Applicants must list in their application both the Indian Health Service hospital and its affiliated outpatient clinic or both the Critical Access Hospital and its affiliated outpatient clinic. The following requirements apply:

| Hourly Schedule | Minimum Hours | Minimum hours providing direct clinical care in the affiliated outpatient clinic | Administrative Duties | Remaining hours that may be spent providing direct clinical care at the hospital or affiliated outpatient clinic |
|-----------------|------------------|--|-----------------------|--|
| Full-time | 40 hours/week | At least 24 hours/week (which may include up to eight hours/week of teaching activities) | Up to four hours/week | Up to 12 hours/week |
| Half-time | 20-39 hours/week | At least 14 hours/week (which may include up to four hours/week of teaching activities) | Up to two hours/week | Up to four hours/week |

TRAINING AND LICENSURE REQUIREMENTS

National Health Service Corps Rural Community Loan Repayment Program applicants must demonstrate satisfactory professional competence and conduct and meet discipline and specialty-specific education, training, and licensure requirements, as described in the [Required Credentials for Eligible Disciplines](#) section.

Applicants who intend to practice under the National Health Service Corps Rural Community Loan Repayment Program as federal employees, federal contractors, or employees of a tribal health program (see the [Appendix](#) for a Glossary of definitions) in a state in which the tribal health

program provides services described in their contract, **must** have by June 30, 2025, a current, full, permanent, unencumbered, unrestricted health professional license, certificate or registration (whichever is applicable) in a state.

All other applicants must have by June 30, 2025, a current, full, permanent, unencumbered, unrestricted health professional license, as set forth in the [Required Credentials for Eligible Disciplines](#) section, in the state where their rural National Health Service Corps-approved substance use disorder treatment facility is located, unless otherwise noted in the Required Credentials for Eligible Disciplines section.

All applicants who are seeking to be considered in Tier Two ([Tiering for Funding Priorities](#) section) for funding, must submit verification of specialized training to provide substance use disorder treatment services (see the [Additional Supplemental Documentation](#) section).

NOTE: Clinicians who are in residency programs may apply to the National Health Service Corps Rural Community Loan Repayment Program with a provisional license; however, they must possess a current, full, permanent, unencumbered, unrestricted health professional license before accepting a National Health Service Corps Rural Community Loan Repayment Program award.

The National Health Service Corps Rural Community 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 in the [Required Credentials for Eligible Disciplines](#) section. Please note that while an applicant may be licensed in the state of intended practice, there may be additional requirements identified in the [Required Credentials for Eligible Disciplines](#) section that must be met to be eligible for the National Health Service Corps Rural Community Loan Repayment Program. See, for example, the [Telehealth and Home Health Policies](#) section for requirements pertaining to participants providing telehealth services.

Required Credentials for Eligible Disciplines

Licensure, Certification, and/or Registration Requirements: In addition to any specific requirements provided below, **all** clinicians must possess by June 30, 2025, a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration, as applicable, that enables the unsupervised practice of the relevant profession as required by applicable state or federal law.

Discipline: Primary Care Physicians (Allopathic and Osteopathic)

| Specialties | Education Requirements | Certification Requirements | Notes |
|---|---|--|--|
| <ul style="list-style-type: none"> Family medicine General internal medicine General pediatrics Obstetrics/gynecology Geriatrics | A certificate of completion of an M.D. or D.O. at an accredited school of allopathic or osteopathic medicine located in a state, the District of Columbia, or a U.S. territory. | Completed (or will complete and begin working by July 18, 2025) a residency program in a primary care specialty (listed under “Specialties” column) or fellowship in addiction medicine, approved by the Accreditation Council for Graduate Medical Education or the American Osteopathic Association. | Providers of geriatric services must show specific advanced training in geriatrics, including but not limited to, a residency, fellowship, or certification in geriatric medicine. |

Discipline: Psychiatrists (Allopathic and Osteopathic) Primary Care or Mental Behavioral Health

| Specialties | Education Requirements | Certification Requirements | Notes |
|---|---|---|-------|
| <ul style="list-style-type: none"> General psychiatry Child and adolescent psychiatry | Certificate of completion of an M.D. or D.O. at an accredited school of allopathic or osteopathic medicine located in a state, the District of Columbia, or a U.S. territory. | Completed (or will complete and begin working by July 18, 2025) a residency program in Psychiatry approved by the Accreditation Council for Graduate Medical Education or the American Osteopathic Association. | N/A |

Discipline: Physician Assistants – Primary Care or Mental Behavioral Health

| Specialties | Education Requirements | Certification Requirements | Notes |
|--|--|---|-------|
| <ul style="list-style-type: none"> Adult Family Pediatric Women's health Geriatrics Mental health and psychiatry | Certificate of completion or an associate, bachelor's, or master's degree from a physician assistant educational program accredited by the Accreditation Review Commission on Education for the Physician Assistant. | National certification by the National Commission on Certification of Physician Assistants. | N/A |

Discipline: Nurse Practitioners – Primary Care or Mental Behavioral Health

| Specialties | Education Requirements | Certification Requirements | Notes |
|--|---|--|-------|
| <ul style="list-style-type: none"> Adult Family Pediatric Women's health Geriatrics Mental health and psychiatry | Master's degree, post-master's certificate, or doctoral degree from a school accredited by the National League for Nursing Accrediting Commission or the Commission on Collegiate Nursing Education, in one of the primary care nurse practitioner specialties. | National certification by the American Nurses Credentialing Center, the American Academy of Nurse Practitioners, the Pediatric Nursing Certification Board (formerly the National Certification Board of Pediatric Nurse Practitioners and Nurses), or the National Certification Corporation in one of the primary care nurse practitioner specialties. | N/A |

Discipline: Certified Nurse Midwives – Primary Care

| Specialties | Education Requirements | Certification Requirements | Notes |
|-------------|---|--|-------|
| None | Master's degree or post-baccalaureate certificate from a school accredited by the American College of Nurse Midwives. | National certification by the American Midwifery Certification Board (formerly the American Colleges of Nurse Midwives Certification Council). | N/A |

Discipline: Pharmacists – Primary Care or Mental Behavioral Health

| Specialties | Education Requirements | Certification Requirements | Notes |
|-------------|---|----------------------------|-------|
| None | A health professional degree from a School of Pharmacy accredited by the Accreditation Council for Pharmacy Education at a college, university, or educational institution that is accredited by the U.S. Department of Education nationally recognized accrediting body or organization. | None | N/A |

Discipline: Registered Nurses – Primary Care or Mental Behavioral Health

| Specialties | Education Requirements | Certification Requirements | Notes |
|--|---|----------------------------|-------|
| <ul style="list-style-type: none"> • Adult • Family • Pediatric • Women’s health • Geriatrics • Mental health and psychiatry | A degree from a school of nursing accredited by the U.S. Department of Education and has passed the National Council Licensure Examination for Registered Nurses. | None | N/A |

Discipline: Certified Nurse Anesthetists – Primary Care or Mental Behavioral Health

| Specialties | Education Requirements | Certification Requirements | Notes |
|--|---|---|-------|
| <ul style="list-style-type: none"> • Adult • Family • Pediatric • Women’s health • Geriatrics • Mental health and psychiatry | Master’s degree from a school of nursing accredited by the U.S. Department of Education and has passed the National Council Licensure Examination of Registered Nurses. | National certification by the National Board of Certification & Recertification for Nurse Anesthetists. | N/A |

Discipline: Health Service Psychologists - Mental Behavioral Health

| Specialties | Education Requirements | Certification Requirements | Notes |
|-------------|---|--|---|
| None | Doctoral degree (Doctor of Philosophy or equivalent) directly related to clinical or counseling psychology from a program accredited by the American Psychological Association, Commission on Accreditation | Passed the Examination for Professional Practice of Psychology; AND Have the ability to practice independently and unsupervised as a health service psychologist. | Health Service Psychologists who work at schools that are rural National Health Service Corps-approved substance use disorder treatment facilities must be primarily engaged in direct clinical and counseling services and must meet the clinical practice requirements for the <i>entire</i> calendar year. Psychologists focused on career or guidance counseling are not eligible. |

Discipline: Licensed Clinical Social Workers – Mental Behavioral Health

| Specialties | Education Requirements | Certification Requirements | Notes |
|--------------------|--|---|--------------|
| None | Master's degree or doctoral degree in social work from a school accredited by the Council on Social Work Education and affiliated with an education institution accredited by the U.S. Department of Education nationally recognized accrediting body. | Successfully passed the Association of Social Work Boards (ASWB) Clinical or Advanced Generalist licensing exam prior to July 1, 1998, or the ASWB Clinical Exam on or after July 1, 1998; OR Successfully passed the Licensed Clinical Social Workers Standard Written Examination and the Clinical Vignette Examination and completed the 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 ASWB exam. | N/A |

Discipline: Psychiatric Nurse Specialists - Mental Behavioral Health

| Specialties | Education Requirements | Certification Requirements | Notes |
|--------------------|---|---|--------------|
| None | Baccalaureate degree or higher degree in nursing from a program accredited by the National League for Nursing Accrediting Commission or the Commission on Collegiate Nursing Education with a specialization in psychiatric/mental health and two years of post-graduate supervised clinical experience in psychiatric/mental health nursing. | Certification by the American Nurses Credentialing Center as a Psychiatric and Mental Health Nurse, Clinical Specialist in Adult Psychiatric and Mental Health Nursing, or Clinical Specialist in Child and Adolescent Psychiatric and Mental Health Nursing. | N/A |

Discipline: Marriage and Family Therapists- Mental Behavioral Health

| Specialties | Education Requirements | Certification Requirements | Notes |
|-------------|---|---|-------|
| None | <p>Master's or doctoral program in marriage and family therapy from a program accredited by the American Association for Marriage and Family Therapy, Commission on Accreditation for Marriage and Family Therapy Education;</p> <p>OR</p> <p>Graduate degree in another mental health field (psychiatry, psychology, clinical social work, psychiatric nursing, etc.) and completed a Commission on Accreditation for Marriage and Family Therapy Education accredited post-graduate degree clinical training program in marriage and family therapy.</p> | <p>Have at least two years of post-graduate supervised clinical experience as a Marriage and Family Therapist;</p> <p>OR</p> <p>Be a Clinical Fellow member of the American Association for Marriage and Family Therapy;</p> <p>OR</p> <p>Successfully passed the Marriage and Family Therapist Standard Written Examination.</p> | N/A |

Discipline: Licensed Professional Counselors – Mental Behavioral Health

| Specialties | Education Requirements | Certification Requirements | Notes |
|-------------|--|---------------------------------------|---|
| None | <p>Master's or higher degree with a major study in counseling from a school accredited by a U.S. Department of Education nationally recognized regional or state institutional accrediting agency.</p> <p>AND</p> <p>Have at least two years of post-graduate supervised counseling experience.</p> | License, certificate, or registration | <p>If a licensed professional counselor license, certificate or registration is not available in the state of intended practice, the individual must have a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration, as applicable, to practice independently and unsupervised as a Licensed Mental Health Counselor (or as another discipline meeting the licensed professional counselor educational requirements) in a state and be practicing independently and unsupervised as required by applicable state or federal law (for example licensed mental health counselor can apply as a licensed professional counselor).</p> |

Discipline: Substance Use Disorder Counselors – Mental Behavioral Health

| Specialties | Education Requirements | Certification Requirements | Notes |
|-------------|--|--|---|
| None | Master's degree or higher in a health professional field of study from a school accredited by the U.S. Department of Education nationally recognized regional or state institutional accrediting agency. | A state-issued certification or license to provide substance use disorder treatment. A provider's certification or license to provide substance use disorder treatment must meet the national standard recognized by the National Board for Certified Counselors; the Association for Addiction Professionals, or International Certification & Reciprocity Consortium | <p>Substance use disorder counselors are required to have a level of licensure that allows them to practice independently and without supervision. The substance use disorder licensure and certification should be unencumbered, unrestricted and it cannot be a provisional, temporary, or an internship document.</p> <p>Substance use disorder counselors must also develop substance use disorder treatment plans, collaborate with other professionals, and make referrals as needed.</p> |

ELIGIBLE RURAL NATIONAL HEALTH SERVICE CORPS-APPROVED SUBSTANCE USE DISORDER TREATMENT FACILITIES

A rural National Health Service Corps-approved substance use disorder treatment facility is in a Rural-Urban Commuting Area Census Tract and operates as a health care facility providing comprehensive outpatient services to populations residing in Health Professional Shortage Areas and has been determined to meet the rural National Health Service Corps-approved substance use disorder treatment facility eligibility requirements and qualifications. To determine if an applicant's site is considered "rural" for purposes of the National Health Service Corps Rural Community Loan Repayment Program, use this Health Resources and Services Administration Data Warehouse tool: [Rural Health Grants Eligibility Analyzer](#).

To be approved as a rural National Health Service Corps-approved substance use disorder treatment facility, the facility must [apply](#) during an open National Health Service Corps site application period; however, site approvals are not processed during the National Health Service Corps Rural Community Loan Repayment Program open application cycles. As part of the site application review process, the National Health Service Corps will determine whether the site has demonstrated that it meets the requirements set forth in the [National Health Service Corps Site Agreement](#) and [National Health Service Corps Site Reference Guide](#), including submission of [Rural Community-related documentation](#).

The following types of sites may be eligible to become a rural National Health Service Corps-approved substance use disorder treatment facility. See the [Health Workforce Connector](#) for all rural National Health Service Corps-approved substance use disorder treatment facilities.

Eligible Rural National Health Service Corps-Approved Substance Use Disorder Treatment Facility Types

- American Indian Health facilities, including Indian Health Service hospitals affiliated with an outpatient clinic
- Centers for Medicare & Medicaid Services-certified rural health clinics
- Community outpatient facilities
- Critical Access Hospitals affiliated with an outpatient clinic
- Federal and state correctional facilities or detention centers
- Federally Qualified Health Center look-alikes
- Federally Qualified Health Centers
- Mobile units and free clinics
- Office-based opioid treatment facilities
- Private practices
- School-based clinics
- State or local health departments
- Substance Abuse and Mental Health Services Administration-certified outpatient treatment programs (opioid treatment programs)

The following are ***not*** eligible rural National Health Service Corps-approved substance use disorder treatment facilities, even if they are in a Health Professional Shortage Area:

- Inpatient hospitals (except Centers for Medicare & Medicaid Services-certified Critical Access Hospitals affiliated with outpatient clinics and some Indian Health Service hospitals affiliated with outpatient clinics)
- Clinics that exclusively provide care to veterans and active-duty military personnel (for example, Veterans Health Administration medical centers, hospitals and clinics, and military treatment facilities)
- Other types of inpatient facilities and inpatient rehabilitation programs
- Residential facilities
- Local/county/city/private correctional facilities
- Home-based health care settings of patients or clinicians
- Specialty (except those specialty areas listed in the Discipline section) clinics and/or service specific sites limited by gender identity, organ system, illness, categorical population or service (for example, clinics that only provide sexually transmitted diseases/human immunodeficiency virus/tuberculosis services)
- Facilities that provide 100 percent telehealth services
- Non-opioid substance use disorder treatment facilities

NOTE: Existing National Health Service Corps-approved sites that are not approved as rural National Health Service Corps-approved substance use disorder treatment facilities are not eligible.

Comprehensive Primary Care and Behavioral Health Facilities

In general, rural National Health Service Corps-approved substance use disorder treatment facilities must be certified under the [Comprehensive Behavioral Health Services Certification process](#). Applicants who are providing behavioral health services in a certified, non-exempt National Health Service Corps behavioral health site will only be eligible for a Loan Repayment Program award if the site can verify that it offers comprehensive primary behavioral health care services (see the Glossary in the [Appendix](#) section). Acceptable documentation includes affiliation agreements; memorandums of understanding/agreement; contracts; letters of referral; letters of support/commitment; or referral and follow-up policy statements.

Non-exempt National Health Service Corps behavioral health sites must provide the following services directly, not through affiliation or referral: screening and assessment, treatment plans, and care coordination. For additional information regarding this requirement, including certification timelines for sites, refer to the [Behavioral Health Services Checklist](#). The following National Health Service Corps-approved sites are exempt from the Comprehensive Behavioral Health Services Certification process: Federally Qualified Health Centers (Health Center Grantees), Federally Qualified Health Center look-alikes, Indian Health Service facilities, Tribally Operated 638 Health Programs, Urban Indian Health Programs, federal prisons, and state prisons.

Inpatient Settings

Inpatient hospital settings (except Critical Access Hospitals and Indian Health Service Hospitals with affiliated outpatient clinics) are not eligible rural National Health Service Corps-approved substance use disorder treatment facilities. Thus, clinicians whose employment is fully in an inpatient setting are not eligible for a National Health Service Corps Rural Community Loan Repayment Program award.

Critical Access Hospital and Indian Health Service Hospitals with Outpatient Clinics

Critical Access Hospitals and Indian Health Service hospitals must have an affiliated outpatient primary care clinic and provide comprehensive primary care and related inpatient services. Both the Critical Access Hospitals and Indian Health Service Hospitals and their affiliated primary care clinics must submit separate site applications during the same application cycle. The sites must document how National Health Service Corps placement will be solely for primary care and certify compliance with the National Health Service Corps Site Agreement.

Practice Agreement Types

There are three (3) practice types available to National Health Service Corps Rural Community Loan Repayment Program participants:

- (1) **Federal Assignment.** National Health Service Corps Rural Community Loan Repayment Program participants serving as federal employees are either federal civil service employees or active members of the U.S. Public Health Service Commissioned Corps and will typically be working at a federal site (for example, an Indian Health Service facility). This site must also be a rural National Health Service Corps-approved substance use disorder treatment

facility. Participants assigned as Civil Servants may request to serve half-time (subject to federal personnel regulations); U.S. Public Health Service Commissioned Officers must serve full-time.

- (2) **Private Practice Assignment.** Under a Private Practice Assignment, a National Health Service Corps Rural Community Loan Repayment Program participant is employed by a public or private entity and is subject to the personnel system (that means, employment policies) of the entity to which they are assigned. In addition, the rural National Health Service Corps-approved substance use disorder treatment facility assures that the participant will receive a salary and malpractice coverage at least equal to what they would have received as a civilian employee of the U.S. government. Malpractice insurance, including tail coverage, can be provided through a commercial carrier or through the Federal Tort Claims Act, if available. The Private Practice Assignment service option is available to both full-time and half-time participants.
- (3) **Private Practice Option.** Under the Private Practice Option, a National Health Service Corps Rural Community Loan Repayment Program participant is either (a) self-employed (for example, a solo practitioner or co-owner of the rural National Health Service Corps-approved substance use disorder treatment facility at which the applicant works); (b) part of a group practice; (c) an independent contractor; or (d) a salaried employee of an eligible, rural National Health Service Corps-approved substance use disorder treatment facility who is not receiving salary and malpractice coverage at least equal to what they would receive as a federal civil servant. In order to serve under the Private Practice Option, the participant must submit a Private Practice Option request (application) and, if the National Health Service Corps approves the request, the participant must enter into a Private Practice Option Agreement that stipulates the special provisions that apply to those serving under the Private Practice Option. The Private Practice Option service option is available only to full-time participants.

NOTE: Federal Assignments and Private Practice Assignments require the rural National Health Service Corps-approved substance use disorder treatment facility to accept Medicare assignment, enter into the appropriate agreements under Medicaid and the Children’s Health Insurance Program, and utilize a schedule of discounts (including, as appropriate, waivers) of fees based on a patient’s ability to pay. See the definition of rural National Health Service Corps-approved substance use disorder treatment facility in the Glossary in the [Appendix](#) section. The Private Practice Option requires the individual to comply with the same billing requirements.

NOTE: For U.S Public Health Service Commissioned Corps members, we understand that due to your orders with the U.S. Public Health Service Commissioned Corps you may have limited options for accepting a site assignment at another rural National Health Service Corps-approved substance use disorder treatment facility if you are no longer able to continue at the original site. If you are selected for a National Health Service Corps Rural Community Loan Repayment Program award, you are required to complete your service at a rural National Health Service Corps-approved substance use disorder treatment facility according to the terms specified in your contract. Failure to do so will result in breach of your contractual obligation with the National Health Service Corps.

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

Telehealth and Home Health Policies

Telehealth. Participants serving under a Private Practice Option agreement are ineligible to receive service credit for telehealth delivered services. Other participants will not receive service credit for telehealth delivered services that exceed more than 75 percent of the minimum weekly hours required to provide direct clinical care, under the National Health Service Corps Rural Community Loan Repayment Program contract. National Health Service Corps Rural Community Loan Repayment Program participants must comply with all applicable telemedicine policies of their rural National Health Service Corps-approved substance use disorder treatment facility, as well as all applicable federal and state rules and policies regarding telemedicine services, including those related to Medications for Opioid Use Disorder.

National Health Service Corps Rural Community Loan Repayment Program participants who are performing telehealth are encouraged to visit the Health Resources and Services Administration's [Telehealth Resource Centers](#) website and use the resources provided. These centers provide free telehealth technical assistance and training for providers using telehealth.

The Health Resources and Services Administration and the National Health Service Corps Rural Community Loan Repayment Program are committed to expanding and improving access to quality opioid use disorder and other substance use disorder treatment in rural and underserved areas across the country, including through the use of telehealth.

Subject to the restrictions listed in this section, the National Health Service Corps Rural Community Loan Repayment Program will consider telehealth as direct clinical care when both the **originating site** (location of the patient) and the **distant site** (location of the National Health Service Corps Rural Community Loan Repayment Program clinician) are located in a Health Professional Shortage Area and are rural National Health Service Corps-approved substance use disorder treatment facilities. All National Health Service Corps Rural Community Loan Repayment Program participants who are providing telehealth services are subject to the following restrictions:

- a. Participants must be practicing in accordance with applicable licensure and professional standards.
- b. Participants must be available, at the discretion of the rural National Health Service Corps-approved substance use disorder treatment facility, to provide in-person care at the direction of each telehealth site on the loan repayment program application regardless of whether such facilities are distant or originating.
- c. Sites may direct telehealth to be conducted to or from an approved **alternative setting**, but participants will only receive credit for telehealth conducted in compliance with National Health Service Corps Rural Community Loan Repayment Program guidelines. Approved alternative settings such as hospitals, nursing homes, and shelters, must be **in a Health Professional Shortage Area** and must provide services that are appropriate for the discipline and specialty of the clinician and the services provided. Services at approved alternative settings must be an **extension** of the comprehensive primary care provided. For more information, please see the definition for approved alternative setting in the glossary in the [Appendix](#) section.
- d. Participants serving under a Private Practice Option agreement are not eligible to earn National Health Service Corps Rural Community Loan Repayment Program service credit for telehealth services.
- e. Telehealth services must be furnished using an interactive telecommunications system, defined as multimedia communications equipment that includes, at a minimum, audio and video equipment permitting two-way, real-time interactive communication between the patient at the originating site and the National Health Service Corps participant at the distant facility. Telephones, facsimile machines, and electronic mail systems do not meet the definition of an interactive telecommunications system.

Home Health. The National Health Service Corps Rural Community Loan Repayment Program does not currently recognize the homes of patients or providers as rural National Health Service Corps-approved substance use disorder treatment facilities. As such, home visits may only be conducted at the direction of the rural National Health Service Corps-approved substance use disorder treatment facility and may only be counted in the alternative setting allotment for direct clinical care (see the [Eligible Providers and Clinical Practice Requirements](#) section).

HOW LOAN REPAYMENT AWARDS ARE DETERMINED

The National Health Service Corps Rural Community Loan Repayment Program determines loan repayment awardees using rankings of Health Professional Shortage Areas or Maternity Care Target Areas, as applicable, funding priorities and other selection factors.

Health Professional Shortage Areas

The National Health Service Corps Loan Repayment Program statute requires that Corps clinicians work in Health Professional Shortage Areas of greatest need.

The applications for those applicants who are determined to meet individual eligibility for the National Health Service Corps Rural Community Loan Repayment Program are prioritized and awarded in the following manner:

- 1) First, based on the tiers in the [Tiering for Funding Priorities](#) section;
- 2) Then within each tier, on descending order of the Health Professional Shortage Area or Maternity Care Target Area score, as applicable, for the applicant's intended site of service (that means, your work site); and
- 3) Then within each Health Professional Shortage Area score, on the criteria identified in the [Tiering for Funding Priorities](#) section.

If an applicant is serving or will serve at multiple rural National Health Service Corps-approved substance use disorder treatment facilities, with differing Health Professional Shortage Area scores, the lowest score will be used to determine the order in which the application will be reviewed. Health Professional Shortage Area data as of the application submission deadline will be used for the Fiscal Year 2025 award cycle.

Maternity Care Target Areas

A Maternity Care Target Area is a geographic area within a primary care Health Professional Shortage Area that has a shortage of maternity care health professionals. A higher Maternity Care Target Area score indicates greater need for maternity care health professionals. The National Health Service Corps Rural Community Loan Repayment Program will review and approve applications from maternity care health professionals by descending primary care Health Professional Shortage Area or Maternity Care Target Area score, whichever is higher, and based on the information in the [Funding Priorities](#) and [Tiering for Funding Priorities](#) sections of this document. Maternity care health professionals are obstetricians/gynecologists, family medicine physicians who practice obstetrics, and certified nurse midwives.

Note: Maternity care health professionals must serve in a Maternity Care Target Area within a primary care Health Professional Shortage Area. Maternity care health professionals serving exclusively in a mental health, Health Professional Shortage Area are not eligible for an award.

Funding Priorities

Consistent with the National Health Service Corps Loan Repayment Program enabling statute and policy, priorities in funding will be applied to eligible and qualified applicants as follows:

- **Current (or former) National Health Service Corps Scholars and Participants with Remaining Eligible Loans.** Former National Health Service Corps members include Scholarship Program recipients and former participants of the various National Health Service Corps Loan

Repayment Programs who have completed their service obligation and continue to have eligible student loans.

- **Characteristics Likely to Remain Practicing in a Health Professional Shortage Area.** The National Health Service Corps Rural Community Loan Repayment Program will also give priority to an applicant who has (and whose spouse, if any, has) characteristics that indicate a higher likelihood of continuing to practice in a Health Professional Shortage Area after the service obligation is completed. The program will assess the applicant's education, training, and experience in working with underserved populations by considering the following factors to determine this priority:

- a. **Applicants who have completed:** a postgraduate medical or dental training program funded by the Health Resources and Services Administration through the Teaching Health Center Graduate Medical Education Payment Program,³ or a Health Resources and Services Administration-funded Advanced Nursing Education Nurse Practitioner Residency Program⁴ Advanced Nursing Education Nurse Practitioner Residency Integration Program⁵ or Advanced Nursing Education Nurse Practitioner Residency Fellowship Program.⁶ See Glossary in the [Appendix](#) section for all programs details.
- b. The duration of the applicant's tenure at their current rural National Health Service Corps-approved substance use disorder treatment facility; and
- c. The characteristics of the applicant's spouse, if applicable, that indicate they are likely to remain in a Health Professional Shortage Area. If this funding priority is applicable, the National Health Service Corps will contact applicant(s) directly.

- **Training in a Specialty Determined by the Secretary to be Needed by the National Health Service Corps**

The National Health Service Corps will also give priority to an applicant who has training in a health profession or specialty determined by the Secretary to be needed by the National Health Service Corps. The Secretary has determined that completers of the following programs have training in a specialty needed by the National Health Service Corps:

- a. **Applicants who have completed:** a Health Resources and Services Administration-funded Addiction Medicine Fellowship Program⁷. The National Health Service Corps has identified a need for addiction medicine specialists trained in community-based settings. Accordingly, the National Health Service Corps will give priority to applicants who have completed a Health Resources and Services Administration-funded Addiction Medicine Fellowship Program. The Addiction Medicine Fellowship Program trains addiction medicine specialists

³ The Teaching Health Center Graduate Medical Education Program is authorized under Section 340H of the Public Health Service Act (42 U.S.C. § 256h). Funding was awarded under Notice of Funding Opportunity number HRSA-20- 011.

⁴ The Advanced Nursing Education Nurse Practitioner Residency Program is authorized by Section 811 of the Public Health Service Act (42 U.S.C § 296j). Funding was awarded under Notice of Funding Opportunity number HRSA-19-001.

⁵ The Advanced Nursing Education Nurse Practitioner Residency Integration Program is authorized by Section 811 of the Public Health Service Act (42 U.S.C § 296j). Funding was awarded under Notice of Funding Opportunity number HRSA-20-118.

⁶ The Advanced Nursing Education Nurse Practitioner Residency Fellowship Program is authorized by Section 811 of the Public Health Service Act (42 U.S.C § 296j). Funding was awarded under Notice of Funding Opportunity number HRSA-23-009.

⁷ The Addiction Medicine Fellowship program is authorized under Section 760(a)(1) of the Public Health Service Act (42 U.S.C. § 294k(a)(1)). Funding was awarded under Notice of Funding Opportunity number HRSA-20-013.

who work in underserved, community-based settings that integrate primary care with mental health disorders and substance use disorder prevention and treatment services.

Program completers will have received training in one of three tracks:

- (1) A virtual training track that includes an in-person rotation at a teaching health center or in a community-based setting, followed by a virtual rotation in which the resident or fellow continues to support the care of patients at the teaching health center or in the community-based setting through the use of health information technology and, as appropriate, telehealth services;
- (2) An in-person training track that includes a rotation, during which the resident or fellow practices at a teaching health center or in a community-based setting; or
- (3) An in-person training track that includes a rotation during which the resident practices in a community-based setting that specializes in the treatment of infants, children, adolescents, or pregnant or postpartum women.

- b. **Applicants who have completed:** a Health Resources and Services Administration-funded Graduate Psychology Education Program. The National Health Service Corps has identified a need for specialists with addiction medicine training in community-based settings. Accordingly, the National Health Service Corps will give priority to applicants who have completed a Health Resources and Services Administration-funded Graduate Psychology Education Program⁸. The Graduate Psychology Education Program trains addiction medicine specialists who work in underserved, community-based settings that integrate primary care with mental health disorders and substance use disorder prevention and treatment services. Program completers will have completed at least 25 percent of the time in the experiential training site(s) delivering opioid use disorder and other substance use disorder prevention, treatment, and recovery services.

- **Disadvantaged Background** (see the [Appendix](#) for a Glossary of definitions). Consistent with the governing statute, the National Health Service Corps Rural Community Loan Repayment Program will also give priority to an applicant who has (and whose spouse, if any, has) characteristics that indicate a higher likelihood of continuing to practice in a Health Professional Shortage Area after the service obligation is completed, and who comes from a disadvantaged background. The applicant may submit certification from their school on the National Health Service Corps-approved Disadvantaged Background form that they:
 - (i) were identified as having a “disadvantaged background” based on environmental and/or economic factors, or
 - (ii) received a federal Exceptional Financial Need Scholarship. Applicants may also self-attest to having a disadvantaged background by uploading a document that validates that they meet the criteria included on the disadvantaged background form, for example, a Federal Student Aid report.

⁸ The Graduate Psychology Education Program is authorized by Section 756(a)(2) of the Public Health Service Act (42 U.S.C. § 294e–1(a)(2)). Funding was awarded under Notice of Funding Opportunity number HRSA-22-043.

Tiering for Funding Priorities

The National Health Service Corps uses the funding priority factors above to rank the applicants in the tiers as reflected in the Tiering for Funding Priorities table.

| Clinician Type and Substance Use Disorder Credentials | Rural National Health Service Corps - approved Substance Use Disorder Treatment Facility Requirement | Health Professional Shortage Area/Maternity Care Target Area score range |
|--|--|--|
| Tier 1 | | |
| All substance use disorder professionals with OR without specialized training to provide substance use disorder treatment (<i>for example, Licensure/Certification</i>) | Rural Communities Opioid Response Program Consortium Member Site | 25-0 |
| Tier 2 | | |
| All substance use disorder professionals with specialized training to provide substance use disorder treatment (<i>for example, Licensure/Certification</i>) | Substance Abuse and Mental Health Services Administration-certified opioid treatment program Office-based opioid treatment facility | 25-0 |
| Tier 3 | | |
| All substance use disorder professionals without specialized training to provide substance use disorder treatment (<i>for example, Licensure/Certification</i>) | Substance Abuse and Mental Health Services Administration-certified opioid treatment program Office-based opioid treatment facility | 25-0 |

Selection Factors

Applicants who meet the eligibility criteria outlined in the [Funding Priorities](#) section, must also demonstrate the following:

- (1) **History of honoring prior legal obligations.** The National Health Service Corps will perform a hard inquiry⁹ with the credit bureaus prior to making the award decision. Applicants who do **not** have a history of honoring prior legal obligations, as evidenced by one or more of the following factors, will not be selected:
 - a. Default on any federal payment obligations, for example, Department of Education student loans, Health Education Assistance Loans, Nursing Student Loans, Federal Housing Administration Loans, federal income tax liabilities, federally

⁹ According to the U.S. Consumer Financial Protection Bureau (<https://www.consumerfinance.gov/ask-cfpb/whats-a-credit-inquiry-en-1317/>), 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.”

- guaranteed/insured loans (for example, student or home mortgage loans) or any non-federal payment obligations (for example, court-ordered child support payments or state tax liabilities), unless the obligation was subsequently satisfied.
- b. Write-offs/charge-offs of any federal or non-federal debt as **uncollectible** or **waiver** of any federal service or payment obligation.
 - c. Default on a prior service obligation. Applicants who have defaulted on a prior service obligation to the federal government, a state or local government, or other entity, will not be selected, unless the obligation was subsequently satisfied.
 - d. Any judgment liens arising from federal debt.
 - e. Failure/refusal to provide appropriate permission/consent for the National Health Service Corps to access the participant's credit report and failure/refusal to unlock and unfreeze a frozen credit report.
- (2) **Do not have any negative reports in the National Practitioner Data Bank.** The National Health Service Corps will request and review the applicant's National Practitioner Data Bank report.
 - (3) **Are not in breach of any service obligation.** Applicants will **not** be selected for an award if they are currently in breach or default of a health professional service obligation to a federal, state, or other entity.
 - (4) **Do not have an existing current service obligation and agree not to incur a service obligation that would be performed concurrently or overlap with their National Health Service Corps Rural Community Loan Repayment Program service obligation.** Participants who subsequently enter into other service obligations (for example, State Loan Repayment Program) will be subject to the breach of contract provision (see the [Breaching the National Health Service Corps Rural Community Loan Repayment Program Contract](#) section).

EXCEPTIONS:

- a. Applicants who are already obligated to a federal, state, or other entity (for example, National Health Service Corps Loan Repayment Programs, Nurse Corps Loan Repayment Program, active military duty, State Loan Repayment Program, Indian Health Service Loan Repayment Program, or any other entity that obligates you to remain employed at a certain geographical location) for professional practice or service may be eligible for the National Health Service Corps Rural Community Loan Repayment Program, if they will completely satisfy that obligation by the following applicable date:
 - For National Health Service Corps Scholarship Program or Nurse Corps Scholarship Program participants: July 31, 2025.
 - For all others, including National Health Service Corps Loan Repayment Programs participants, Nurse Corps Loan Repayment Program participants, active military duty, State Loan Repayment Program participants, or Indian Health Service Loan Repayment Program participants: July 18, 2025.

- b. Members of a Reserve component of the Armed Forces or National Guard who are not on active duty prior to receiving a National Health Service Corps Rural Community 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 National Health Service Corps Rural Community Loan Repayment Program service obligation. If a participant's military training and/or service, in combination with the participant's other absences from the rural National Health Service Corps-approved substance use disorder treatment facility, will exceed seven weeks per service year, the participant should request a suspension. The National Health Service Corps Rural Community Loan Repayment Program service obligation end date will be extended to compensate for the break in National Health Service Corps service.
 - If the reservist is deployed, they are expected to return to the rural National Health Service Corps-approved substance use disorder treatment facility where they were serving prior to deployment. If unable to do so, the reservist must request a transfer to another rural National Health Service Corps-approved substance use disorder treatment facility. If the reservist fails to seek a transfer and subsequently refuses to accept a National Health Service Corps assignment to another rural National Health Service Corps-approved substance use disorder treatment facility, 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 National Health Service Corps Rural Community Loan Repayment Program, a participant must agree to provide immediate written notice to the Health Resources and Services Administration's National Health Service Corps Rural Community 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 National Health Service Corps will verify each participant's status through the [U.S. Department of the Treasury's Do Not Pay](#) site.

PROGRAM COMPLIANCE

To qualify for the National Health Service Corps Rural Community Loan Repayment Program, the applicant must either: 1) Be working at a rural National Health Service Corps-approved substance use disorder treatment facility, or 2) Have accepted an offer of employment at a rural National Health Service Corps-approved substance use disorder treatment facility by the date they submit their application and will begin meeting the National Health Service Corps Rural Community Loan Repayment Program clinical practice requirements at the rural National Health Service Corps-approved substance use disorder treatment facility they identified (in their application) by July 18, 2025. However, all applications, regardless of employment start date, must be submitted by the application closing

deadline. For details on the deadline, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website.

Dates of the Service Obligation

The participant's National Health Service Corps Rural Community Loan Repayment Program service obligation begins on the date that the National Health Service Corps Rural Community Loan Repayment Program contract becomes effective, which is on 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 in your My BHW Account. For details accessing your My BHW Account, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website.

Participants will not receive service credit for any employment at a rural National Health Service Corps-approved substance use disorder treatment facility prior to the effective date of their National Health Service Corps Rural Community Loan Repayment Program contract.

The last day of the service obligation is determined in whole years from the start date. For example, the last day of service for a participant with a three-year full-time service obligation that began on July 15, 2025, would be July 14, 2028. Adjustments in the end date will be made by the National Health Service Corps if a participant is away from their rural National Health Service Corps-approved substance use disorder treatment facility for more than seven weeks (roughly 35 workdays) per service year (see the [Worksite Absences](#) section).

Role of the Site Point of Contact

For the National Health Service Corps Rural Community Loan Repayment Program, the site point of contact is the on-site official at the rural National Health Service Corps-approved substance use disorder treatment facility who has agreed to and is qualified to perform the applicant's initial Employment Verification, as well as the participant's in-service verifications – including verification that the participant is meeting their service obligations – throughout the obligated service period. Once initiated by the applicant, the point of contact must complete the online Employment Verification in order for the application to be completed and ultimately submitted by the applicant, prior to the application cycle deadline. If an applicant is working at multiple National Health Service Corps-approved sites, each Employment Verification should reflect the hours worked at each site. The total hours from all the Employment Verifications must total 40 hours weekly for full-time employment and 20 hours weekly for half-time employment. After the site point of contact(s) completes the Employment Verification, the applicant must submit the complete application by the application deadline. For details on the deadline, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website.

Please note: Applicants are encouraged to initiate Employment Verifications as early as possible. Serving in multiple sites may cause delays in submitting an application due to multiple points of contact being required to review employment.

The point of contact will receive periodic reminders to complete the Employment Verification; however, it is the applicant's responsibility to ensure that the Employment Verification is complete and accurate, within a timeframe that will allow the applicant to submit the National Health Service Corps Rural Community Loan Repayment Program application by the application deadline. The applicant will receive notification that the point of contact has completed the Employment Verification and should work to complete and submit the application as soon as possible. The applicant must contact the point of contact to resolve any concerns regarding the responses provided on the Employment Verification.

Employment Status

Most National Health Service Corps Rural Community Loan Repayment Program participants are employees or independent contractors of non-federal facilities. Employment contract negotiations are solely the responsibility of the clinician and are between the clinician and the service facility. Applicants may want to seek legal guidance from private counsel before entering into an employment contract.

The participant's service contract with the National Health Service Corps Rural Community Loan Repayment Program is separate and independent from the participant's employment contract with the service facility. The participant must meet the hours per week specified in their National Health Service Corps Rural Community Loan Repayment Program contract even if their employment contract stipulates fewer hours (and their salary is based on those hours).

Worksite Absences

The information provided in this section pertains to compliance with the National Health Service Corps Rural Community Loan Repayment Program service obligation and is not a guarantee that a rural National Health Service Corps-approved substance use disorder treatment facility will allow any particular amount of leave. Leave must be approved by a participant's rural National Health Service Corps-approved substance use disorder treatment facility; therefore, participants cannot receive credit for leave if they are unemployed.

- (1) Full-time participants are allowed to spend no more than seven weeks (approximately 35 full-time workdays or 280 full-time working hours) per service year away from the rural National Health Service Corps-approved substance use disorder treatment facility for vacation, holidays, continuing professional education, illness, or any other reason.
- (2) Half-time participants are allowed to spend no more than seven weeks (approximately 35 half-time workdays or 140 half-time working hours) per service year away from the rural National Health Service Corps-approved substance use disorder treatment facility for vacation, holidays, continuing professional education, illness, or any other reason.

If a participant works more than the minimum number of hours per week (40 for full-time participants, 20 for half-time participants), the only time spent away from the rural National Health Service Corps-approved substance use disorder treatment facility that will need to be reported (see the [Service Verification](#) section) and deducted from the allowed absences per service year (as set forth in the [Worksite Absences](#) section) are the hours of absence that cause a participant's work hours to fall below the National Health Service Corps Rural Community Loan Repayment Program required minimum

number of hours per week. For example, a half-time participant who works 32 hours a week would not need to report 12 hours of sick leave because the participant has still met the National Health Service Corps Rural Community Loan Repayment Program minimum requirements of 20 hours a week.

Absences over 280 full-time working hours or 140 half-time working hours (which translates into seven weeks or 35 workdays) will result in the extension of the participant's service obligation end date. Participants who have a medical or personal emergency that will result in an extended period of absence will need to request a suspension of the National Health Service Corps Rural Community Loan Repayment Program service obligation through the My BHW Account and provide supporting documentation. For details accessing your My BHW Account to submit a request, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website. The National Health Service Corps Rural Community Loan Repayment Program cannot guarantee that a suspension request will be approved. If a suspension is requested and approved, the participant's service obligation end date will be extended accordingly. See the [Suspensions of Service Obligation and Payment Obligation](#) section.

Service Verification

Every six months, National Health Service Corps Rural Community Loan Repayment Program participants must submit in-service verification documentation. The in-service verification will be available through the My BHW Account 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 rural National Health Service Corps-approved substance use disorder treatment facility for electronic verification. By completing and electronically signing the in-service verification form, the participant and the site point of contact are certifying the participant's compliance or noncompliance with the clinical practice requirements during the preceding six-month period. The in-service verification will also record the time spent away from the site during the six-month period and hours that fall below 40 (full-time) and 20 (half-time) hours/week. For details accessing your My BHW Account to access In-Service Verification, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website.

While the National Health Service Corps Rural Community Loan Repayment Program will take steps to alert both the participant and the rural National Health Service Corps-approved substance use disorder treatment facility to the due date for an in-service verification submission, it is the participant's responsibility to ensure that the site point of contact at their rural National Health Service Corps-approved substance use disorder treatment facility completes the verification in a timely manner and that it is accurate. Participants who fail to complete and submit their in-service verification on time may jeopardize receiving service credit and may also be recommended for default.

Continuing Service after Initial Three-year Contract

A National Health Service Corps Rural Community Loan Repayment Program participant is not eligible to receive a continuation contract for participation in the program beyond the three-year contract. However, if individuals still have remaining qualifying educational loans they may review the website to determine [which National Health Service Corps loan repayment program is right for them](#) and apply to the program during an open application cycle. See the [Funding Priorities](#) section. If awarded, a new contract and service obligation will be in effect, accordingly.

APPLICATION WITHDRAWAL AND CONTRACT TERMINATION

Withdrawal Processes

After submitting a signed contract, an applicant may withdraw their application by logging into My BHW Account and requesting a withdrawal any time **before** the contract is countersigned by the Secretary or their designee (see the [Application Review and Award Process](#) section). After a contract has taken effect, the Secretary or their designee may terminate the contract only under the circumstances set forth in the [Contract Termination](#) section. For details accessing your My BHW Account to request a withdrawal, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website

An applicant's signature alone on the National Health Service Corps Rural Community Loan Repayment Program contract document does not constitute a contractual agreement. The National Health Service Corps Rural Community Loan Repayment Program contract becomes effective on the date it is countersigned by the Secretary of the U.S. Department of Health and Human Services or their designee. It is anticipated that all Fiscal Year 2025 National Health Service Corps Rural Community Loan Repayment Program contracts will be countersigned on or before **September 30, 2025**.

Contract Termination

An applicant becomes a participant in the National Health Service Corps Rural Community Loan Repayment Program only upon entering into a contract with the Secretary of the 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 2025 National Health Service Corps Rural Community Loan Repayment Program contracts, Congress has provided that the Secretary may terminate a National Health Service Corps Rural Community Loan Repayment Program contract if the participant meets one of the following conditions:

- (1) Submits a written request to terminate the contract within 60 days following the contract's execution date **and** repays all National Health Service Corps Rural Community 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.

A written request for contract termination should be submitted through their My BHW Account. If the National Health Service Corps Rural Community Loan Repayment Program funds have been disbursed to the participant, they will receive separate instructions in their My BHW Account or directly from a National Health Service Corps representative outlining the process for returning the awarded funds. For details accessing your My BHW Account, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website.

Requests to terminate the contract after 60 days will not be considered unless the participant 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.

Transitioning from the National Health Service Corps Scholarship Program to the National Health Service Corps Rural Community Loan Repayment Program

National Health Service Corps scholars completing their service obligation who wish to be considered for a Fiscal Year 2025 National Health Service Corps Rural Community Loan Repayment Program award will be able to complete an application by accessing their My BHW Account and submitting a complete application. For details accessing your My BHW Account to complete an application, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website.

National Health Service Corps scholars intending to *remain* at the same National Health Service Corps-approved site where they will complete their National Health Service Corps Scholarship Program service obligation are eligible to apply for the National Health Service Corps Rural Community Loan Repayment Program, so long as their site is a rural National Health Service Corps-approved substance use disorder treatment facility. In addition, the scholarship obligation must be fulfilled on or before July 31, 2025. Scholar applicants will receive funding priority, as described in the [Funding Priorities](#) section.

Scholars who intend to transfer to a rural National Health Service Corps-approved substance use disorder treatment facility must complete their National Health Service Corps Scholarship Program obligation at their current National Health Service Corps-approved site by July 31, 2025. When completing the National Health Service Corps Rural Community Loan Repayment Program application, scholar applicants who intend to transfer to a new site will need to submit the new site for the National Health Service Corps Rural Community Loan Repayment Program so that the Health Resources and Services Administration can verify the future employment. The transfer site must be a rural National Health Service Corps-approved substance use disorder treatment facility.

Conversion from Full-Time to Half-Time Status

At the discretion of the Secretary or their designee, and upon written request, a waiver may be granted to allow a full-time participant to complete the service obligation through half-time service by extending the time commitment of the service obligation. The following conditions must be met to be considered for half-time service:

- (1) The participant's rural National Health Service Corps-approved substance use disorder treatment facility agrees in writing that the participant may convert to half-time clinical practice (as defined by the National Health Service Corps);
- (2) The participant is a federal employee or a Private Practice Assignee (see the [Practice Agreement Types](#) section); and
- (3) The participant agrees in writing (by signing an addendum to the National Health Service Corps Rural Community Loan Repayment Program Full-Time Contract) to complete the remaining service obligation through half-time clinical practice for twice as long as the full-time commitment.

Participants will **not** be allowed to switch back to full-time service once they have converted to half-time service. The half-time option is not authorized for Private Practice Option practitioners.

Leaving the Rural National Health Service Corps-Approved Substance Use Disorder Treatment Facility Prior to Completion of Service Obligation

The National Health Service Corps Rural Community Loan Repayment Program expects that participants will fulfill their obligation at the rural National Health Service Corps-approved substance use disorder treatment facility 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 their rural National Health Service Corps-approved substance use disorder treatment facility, the participant should discuss the situation and/or concerns with management at their rural National Health Service Corps-approved substance use disorder treatment facility and must contact the National Health Service Corps Rural Community Loan Repayment Program immediately through their My BHW Account. For details accessing your My BHW Account, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website.

If the participant leaves their rural National Health Service Corps-approved substance use disorder treatment facility without prior approval of the National Health Service Corps Rural Community Loan Repayment Program, they may be placed in default as of the date they stopped providing direct clinical care at the rural National Health Service Corps-approved substance use disorder treatment facility and become liable for the monetary damages specified in the participant’s National Health Service Corps Rural Community Loan Repayment Program contract. **Participants who are terminated for-cause by their site will be placed in default.**

Transfer Requests to Another Rural National Health Service Corps-Approved Substance Use Disorder Treatment Facility

The National Health Service Corps Rural Community Loan Repayment Program understands that circumstances may arise that require a participant to leave their initial rural National Health Service Corps-approved substance use disorder treatment facility and complete service at another rural National Health Service Corps-approved substance use disorder treatment facility. National Health Service Corps Rural Community Loan Repayment Program participants will only be allowed to transfer to another rural National Health Service Corps-approved substance use disorder treatment facility. The participant must submit a transfer request through their My BHW Account. For details accessing your My BHW Account, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website. Approval of all transfer requests is at the National Health Service Corps’ discretion and may depend on the circumstances of the participant’s resignation or termination from the current rural National Health Service Corps-approved substance use disorder treatment facility.

The rural National Health Service Corps-approved substance use disorder treatment facility change must be approved and processed by the National Health Service Corps prior to the participant beginning to receive service credit for employment at the new rural National Health Service Corps-approved substance use disorder treatment facility. If a participant begins employment at a rural National Health Service Corps-approved substance use disorder treatment facility prior to National Health Service Corps Rural Community Loan Repayment Program approval, they may not receive service credit for the time period between their last day providing direct clinical care at the initial rural National Health Service Corps-approved substance use disorder treatment facility and resumption of service at the transfer rural National Health Service Corps-approved substance use disorder treatment

facility following National Health Service Corps approval. If the proposed transfer rural National Health Service Corps-approved substance use disorder treatment facility is disapproved by the National Health Service Corps Rural Community Loan Repayment Program and the participant refuses assignment to another rural National Health Service Corps-approved substance use disorder treatment facility, they may be placed in default and become liable for the monetary damages specified in the participant's National Health Service Corps Rural Community Loan Repayment Program contract.

Maternity/Paternity/Adoption Leave

Requests for maternity/paternity/adoption leave of 12 weeks or fewer will be automatically approved by the National Health Service Corps, if documented in their My BHW Account. If participants plan to be away from their rural National Health Service Corps-approved substance use disorder treatment facility for maternity/paternity/adoption leave, they are required to inform the National Health Service Corps before taking the leave. The National Health Service Corps will allow participants to be away from their rural National Health Service Corps-approved substance use disorder treatment facility within the timeframes established by either the Family Medical Leave Act (up to 12 weeks) or the participant's state of residence; however, the participant must also adhere to the leave policies of their rural National Health Service Corps-approved substance use disorder treatment facility. If participants plan to take more than 12 weeks, they are required to request a medical suspension (see the [Suspensions of Service Obligation and Payment Obligation](#) section), which may or may not be approved by the National Health Service Corps. Requests should be submitted through their My BHW Account. For details accessing your My BHW Account, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website.

Remember that a participant is required to serve a minimum of 45 weeks per service year and is allowed to be away from the rural National Health Service Corps-approved substance use disorder treatment facility for no more than seven weeks (35 workdays) per service year; therefore, a participant's obligation end date will be extended for each day of absence over the allowable seven weeks (35 workdays).

Suspensions of Service Obligation and Payment Obligation

The National Health Service Corps requires participants to fulfill their service obligation without excessive absences or significant interruptions in service. Participants are allowed approximately seven weeks (35 workdays) of leave per service year; however, circumstances may occur that prevent a participant from staying within this timeframe. In these cases, the Secretary of the U.S. Department of Health and Human Services may, under certain circumstances, suspend (that means, put "on hold") the National Health Service Corps Rural Community Loan Repayment Program service or payment obligation.

Suspension. A suspension of the National Health Service Corps Rural Community Loan Repayment Program commitment may be granted if compliance with the commitment by the participant: (i) is temporarily impossible, or (ii) would involve a temporary extreme hardship such that enforcement of the commitment would be unconscionable. Periods of approved suspension of service will extend the participant's service obligation end date.

The major categories of suspension are set forth below. Suspension requests are submitted through the My BHW Account. For details accessing your My BHW Account, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website.

- a. **Leave of Absence for Medical or Personal Reasons.** A suspension may be granted for up to one year, if the participant provides independent medical documentation of a physical or mental health disability, or personal circumstances, including a terminal illness of an immediate family member (for example, child or spouse), which results in the participant's temporary inability to perform the National Health Service Corps Rural Community Loan Repayment Program service obligation.
- b. **Maternity/Paternity/Adoption Leave.** If the participant's maternity/paternity/adoption leave will exceed 12 weeks (or a longer period as permitted under state law where the participant resides) during a service year, a suspension may be granted by the National Health Service Corps based on documented medical need.
- c. **Call to Active Duty in the Armed Forces.** Participants who are military reservists and are called to active duty must submit a request for a National Health Service Corps service suspension through the My BHW Account. The period of active military duty will not be credited towards the National Health Service Corps service obligation. Suspensions for active-duty military assignment are granted for up to one year, beginning on the activation date described in the reservist's call to active-duty order. A copy of the order to active duty must be provided to the National Health Service Corps with the request for a suspension. In the event that the National Health Service Corps Rural Community Loan Repayment Program participant's period of active duty with the Armed Forces entity is extended beyond the approved suspension period, the participant must contact the National Health Service Corps through the My BHW Account for guidance on how to request an extension of the suspension period. For details accessing your My BHW Account, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website.

Unemployment During Service Obligation

The National Health Service Corps Rural Community Loan Repayment Program recognizes that circumstances may arise whereby a participant feels that they can no longer continue serving at their assigned rural National Health Service Corps-approved substance use disorder treatment facility. In some of these situations, the participant may be eligible to transfer to another rural National Health Service Corps-approved substance use disorder treatment facility to continue service in accordance with the requirements specified in their service contract. Participants who resign, or are terminated, by their rural National Health Service Corps-approved substance use disorder treatment facility/facilities, must contact the National Health Service Corps Rural Community Loan Repayment Program immediately through their My BHW Account. For details accessing your My BHW Account, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website.

If the National Health Service Corps Rural Community Loan Repayment Program deems the participant eligible for a transfer, the National Health Service Corps Rural Community Loan Repayment Program will give the participant a specified period of time in which to obtain and accept an employment offer at a rural National Health Service Corps-approved substance use disorder treatment facility identified by the National Health Service Corps Rural Community Loan Repayment Program or at another suitable rural National Health Service Corps-approved substance use disorder treatment facility identified by the participant.

Although the National Health Service Corps Rural Community Loan Repayment Program may assist unemployed participants with identifying suitable positions at a rural National Health Service Corps-approved substance use disorder treatment facility (referred to as “site assistance”), **it is the participant’s responsibility to obtain suitable employment at a rural National Health Service Corps-approved substance use disorder treatment facility.** Please note that the National Health Service Corps Rural Community Loan Repayment Program contract is not limited to service in a particular geographic area, and there may not be transfer opportunities in the participant's preferred area.

NOTE:

- Unemployed participants may need to relocate in order to fulfill their National Health Service Corps Rural Community Loan Repayment Program service obligation.
- Approval of a transfer or reassignment is at the National Health Service Corps Rural Community Loan Repayment Program’s discretion, and available service opportunities may not be in the participant’s preferred geographic area.
- Participants who voluntarily resign from their rural National Health Service Corps-approved substance use disorder treatment facility/facilities without prior approval from the National Health Service Corps Rural Community Loan Repayment Program, are terminated by their rural National Health Service Corps-approved substance use disorder treatment facility/facilities “for cause,” or are deemed ineligible for rural National Health Service Corps-approved substance use disorder treatment facility site assistance, may not receive a transfer to another rural National Health Service Corps-approved substance use disorder treatment facility, and may be placed in default and become liable for the monetary damages specified in the participant’s National Health Service Corps Rural Community Loan Repayment Program contract.

Work at an Unapproved Satellite Clinic

If a rural National Health Service Corps-approved substance use disorder treatment facility asks a participant to work at a clinic that is not listed as a rural National Health Service Corps-approved substance use disorder treatment facility on the [Health Workforce Connector](#), is not a rural National Health Service Corps-approved substance use disorder treatment facility identified on the participant’s Portal profile, and is not an approved alternative setting to address continuity of care, the participant should **immediately** notify the National Health Service Corps Rural Community Loan Repayment Program through their My BHW Account. Time spent at unapproved clinics will **not** count towards the participant’s service obligation. For details accessing your My BHW Account, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website.

Breaching the National Health Service Corps Rural Community Loan Repayment Program Contract

Participants should immediately contact the National Health Service Corps through their My BHW Account if a situation arises that may result in the participant being unable to begin or complete their National Health Service Corps Rural Community Loan Repayment Program service obligation. While the National Health Service Corps Rural Community Loan Repayment Program will work with participants to assist them, to the extent possible, to avoid a breach and fulfill the service obligation, participants are reminded that the failure to complete service for any reason is a breach of the National Health Service Corps Rural Community Loan Repayment Program contract. Participants should make sure they understand the following monetary damages that are required by federal law when a National Health Service Corps Rural Community Loan Repayment Program contract is breached. For details accessing your My BHW Account, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website.

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

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

Except the amount the United States is entitled to recover shall not be less than \$31,000.
See Section 338E(c)(1) of the Public Health Service Act (42 U.S.C. 254o(c)(1)).

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

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

Except the amount the United States is entitled to recover shall not be less than \$31,000.
See Sections 331(i)(2)(F) and 338E(c)(1) of the Public Health Service Act (42 U.S.C. 254d(i)(2)(F) and 254o(c)(1)).

Note: A participant who breaches a full-time or half-time service commitment will owe *no less than \$31,000*.

Any participant who breaches the National Health Service Corps Rural Community Loan Repayment Program contract, and who is placed into default status, will receive a default notice from the Program Support Center's Debt Collection Center that specifies the amount the United States is entitled to recover in accordance with Public Health Service Act, sections 331(i)(2)(F); 338E(c)(1). The debt will be

due to be paid within one year of the date of the default. 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 (that means, remains unpaid at the end of the one-year repayment period), it will be reported as “delinquent.”
- (2) **The debt may be referred to a debt collection agency and the Department of Justice.** Any National Health Service Corps Rural Community 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 defaulter.
- (3) **Administrative Offset.** Federal or state payments due to the participant (for example, an Internal Revenue Service or state income tax refund) may be offset by the Department of Treasury to pay a delinquent National Health Service Corps Rural Community Loan Repayment Program debt. Also, defaulters who are federal employees may have up to 15 percent of their take-home pay garnished to pay a delinquent National Health Service Corps Rural Community Loan Repayment Program 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 National Health Service Corps Rural Community Loan Repayment Program debt.

Bankruptcy and Default Scenarios

The participant should also be aware that it is not easy to discharge a National Health Service Corps Rural Community Loan Repayment Program debt by filing for bankruptcy. A financial obligation under the National Health Service Corps Rural Community Loan Repayment Program is not dischargeable in bankruptcy for seven years after the debt becomes due (that means, for seven years from the end of the one- year repayment period). After the seven-year period of absolute non-discharge expires, the debt may be discharged in bankruptcy only if a bankruptcy court determines that it would be unconscionable not to discharge the debt.

Sample Default Scenarios

Scenario 1: Dr. Jane Smith entered into a three-year National Health Service Corps Rural Community Loan Repayment Program full-time service contract effective January 14, 2025. Her service end date is January 13, 2028. She received \$100,000 in loan repayment program financial support to apply toward her qualifying educational loans. She was terminated for cause by her rural National Health Service Corps-approved substance use disorder treatment facility at the end of her workday on March 31, 2026. The National Health Service Corps determines that she defaulted on her Loan Repayment Program contract on April 1, 2026, and served 443 days of her three-year (1,096-day) service obligation.

Dr. Smith is liable to the United States for approximately: (1) \$59,580 for the loan repayments received for obligated service not completed ($653/1096 \times \$100,000$) and (2) \$165,000 for the months of service not completed ($\$7,500 \times 22$). Her total National Health Service Corps Rural Community Loan Repayment Program debt of \$224,580 will begin accruing interest at the maximum legal prevailing rate as of her default date (April 1, 2026) and is due to be paid in full within one year from the date of the default.

Scenario 2: Dr. Jane Smith entered into a three-year National Health Service Corps Rural Community Loan Repayment Program half-time service contract effective January 15, 2025. Her service end date is January 14, 2028. She received \$50,000 in loan repayment program financial support to apply toward her qualifying educational loans. She resigned from her rural National Health Service Corps-approved substance use disorder treatment facility at the end of her workday on September 30, 2026, because she found a higher paying job at a clinic that is not located in a Health Professional Shortage Area. The National Health Service Corps determines that she defaulted on her Loan Repayment Program contract on October 1, 2026 and served 625 days of her three-year (1,096-day) service obligation.

Dr. Smith is liable to the United States for approximately: (1) \$21,487 for the loan repayments received for obligated service not completed ($471/1096 \times \$50,000$), and (2) \$60,000 for the amount owed for the months of service she did not complete ($\$3,750 \times 16$). Dr. Smith's debt from (1) and (2) equals \$81,487 for breach of contract damages and will begin accruing interest at the maximum legal prevailing rate as of her default date (October 1, 2026). The debt is also due to be paid in full within one year from the date of the default.

Waivers and Cancellation of the Service or Payment Obligation

Waiver. A waiver permanently relieves the participant of all or part of the National Health Service Corps Rural Community Loan Repayment Program service or payment obligation. A waiver may be granted only if the participant demonstrates that compliance with their commitment is permanently impossible or would involve an extreme hardship such that enforcement of the commitment would be unconscionable. A waiver request must be submitted by uploading a signed request letter, including the reason(s) the waiver is being sought, as an inquiry through your My BHW Account. The participant will be contacted by the Health Resources and Services Administration regarding the medical and financial documentation necessary to complete the waiver request. All documents can be submitted through your My BHW Account. For details accessing your My BHW Account, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website.

Note: Waivers are not routinely granted and require documentation of compelling circumstances.

Cancellation. The National Health Service Corps obligation will be cancelled in its entirety in the event of a participant's death. No liability will be transferred to the participant's heirs.

Application Information

APPLICATION DEADLINE

A complete online application must be submitted using your My BHW Account. For details accessing your My BHW Account, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website.

All supporting documentation for the application must be uploaded before an individual can submit a complete application package. Applicants must upload all documents; the National Health Service Corps 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 download 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 National Health Service Corps 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 National Health Service Corps Rural Community Loan Repayment Program Online Application consists of:

- (1) Online Application, including the electronic employment verification (completed by the site point of contact);
- (2) Required Supporting Documentation; and
- (3) Additional Supplemental Documentation (if applicable).

The National Health Service Corps Rural Community Loan Repayment Program will not accept requests to update a submitted application or permit the submission/resubmission of incomplete, rejected, or otherwise delayed application materials after the deadline. In addition, National Health Service Corps Rural Community 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 listed here to be able to submit an online application.

- (1) **National Health Service Corps Eligibility.** 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 [Program Eligibility Requirements](#) section of the Guidance for further details.
- (2) **Program Eligibility.** Answers to this section will determine the National Health Service Corps Loan Repayment Program that is optimal for you to apply for an award.

- (3) **General Information.** Answers to this section pertain to the applicant's name, Social Security number, mailing and email addresses, and other contact information. Answers also pertain to individual and family background.
- (4) **Discipline, Training and Certification.** Answers to this section pertain to the applicant's education, training, and licensure/certification.
- (5) **Employment.** In this section, applicants will search for and select the rural National Health Service Corps-approved substance use disorder treatment facility/facilities where they are providing or will provide direct clinical care. If any of the rural National Health Service Corps-approved substance use disorder treatment facility/facilities are not listed in the search results, applicants are required to select the option below the search tool, which states to "Click this box if your rural National Health Service Corps-approved substance use disorder treatment facility is not listed in the search results." If selected, the applicant is provided instructions on how to resolve the concern. If any of the facilities where the applicant provides care are not currently a rural National Health Service Corps-approved substance use disorder treatment facility, the provider is not eligible to apply. Applicants who work at more than one rural National Health Service Corps-approved substance use disorder treatment facility (for example, several satellite clinics) must include all service locations in their application by selecting from the drop-down menu and initiating an electronic Employment Verification for each rural National Health Service Corps-approved substance use disorder treatment facility. Selecting a rural National Health Service Corps-approved substance use disorder treatment facility where the applicant is not providing direct clinical care will disqualify their application.
- (6) **Employment Verification.** Once an applicant selects the rural National Health Service Corps-approved substance use disorder treatment facility/facilities at which they are or will be working, the applicant will need to initiate an electronic Employment Verification. Once initiated, the designated point(s) of contact at the rural National Health Service Corps-approved substance use disorder treatment facility will be notified electronically through their My BHW Account that an Employment Verification has been requested by the applicant. For details accessing your My BHW Account, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website.

Once completed by the rural National Health Service Corps-approved substance use disorder treatment facility/facilities point(s) of contact, the applicant will be notified. The rural National Health Service Corps-approved substance use disorder treatment facility must complete the electronic Employment Verification before an applicant will be allowed to submit the application. If an Employment Verification is not submitted by every rural National Health Service Corps-approved substance use disorder treatment facility identified by the applicant, the application cannot be submitted. It is the applicant's responsibility to ensure that the Employment Verification is completed by the rural National Health Service Corps-approved substance use disorder treatment facility point of contact. The National Health Service Corps will make no exceptions.

NOTE: If serving at an Indian Health Service Hospital or Critical Access Hospital, applicants must include the hospital-affiliated outpatient clinic in their application. This allows the National Health Service Corps to verify that all service obligations are met at the time of submission.

Applicants who work at more than one rural National Health Service Corps-approved substance use disorder treatment facility (for example, several satellite clinics) must include all service locations by selecting from the drop-down menu and initiating an electronic Employment Verification for each facility when completing the National Health Service Corps Rural Community Loan Repayment Program application. Selecting a facility where the applicant is not providing direct clinical care will disqualify the application. Applicants must provide the exact address, including any applicable suite number, of each service facility where they work or intend to work.

Applicants will have the ability to edit their application prior to the application submission deadline and initiate a new Employment Verification if necessary (for example, the site mistakenly stated that the applicant was not employed at the site or that the start work date is later than July 18, 2025). However, the site must complete the corrected Employment Verification before the applicant can resubmit the application, which must be done before the application deadline. The resubmitted application with corrected Employment Verification must be received by deadline or the applicant will be ineligible for an award. Errors made by applicants and/or site point of contact cannot be corrected after the application deadline.

- (7) **Loan Information.** Answers in this section pertain to each qualifying educational loan for which an applicant is seeking repayment. All loans submitted will be verified to determine whether they are eligible for repayment under the National Health Service Corps Rural Community Loan Repayment Program through a review of the supporting documents, by contacting lenders/holders, and by checking the applicant's credit report. Applicants are strongly encouraged to view the link provided in the application for detailed instructions on the types of documents that need to be provided to help the National Health Service Corps verify loan information.

Applying for Spanish Language Award Enhancement

The National Health Service Corps Rural Community Loan Repayment Program will provide a one-time Spanish language award enhancement for eligible applicants of up to \$5,000, in addition to their base loan repayment award. The amount of the enhancement will depend on the amount of the applicant's outstanding qualifying loans balance and will only be awarded if the applicant's outstanding qualifying loans balance is greater than the applicant's base National Health Service Corps Rural Community Loan Repayment Program award.

National Health Service Corps Rural Community Loan Repayment Program applicants interested in the one-time supplemental award enhancement must exhibit Spanish language proficiency. In addition, the applicant's site point of contact must verify on the employment verification form that the applicant directly provides oral Spanish-speaking services to patients with limited English proficiency.

Once the application cycle has closed, applicants that were determined eligible will receive an e-mail with detailed instructions on how to access and take a verbal proficiency language skills assessment. The assessment can take up to 30 minutes. The applicant must score a three (3) or higher on the assessment to be eligible to receive the one-time supplemental award enhancement. Proficiency assessment results will be auto-generated into the applicant's application.

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 U.S. Citizen or U.S. National.** This document may include a copy of a birth certificate, the ID page of a current U.S. passport, or a certificate of citizenship or naturalization. **Documents that are NOT acceptable include: Copies of a driver's license or a Social Security card.**
2. **Health Professional License.** 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 National Health Service Corps Rural Community Loan Repayment Program or from any state if practicing in a federal facility.

Applicants who do not have a 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 National Health Service Corps Rural Community Loan Repayment Program **but who will be licensed by June 30, 2025, may submit an application.** Your site point of contact must submit proof by July 18, 2025, of your full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) with an expiration date, for you to be eligible.

3. **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 qualifying educational 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 (that means, the National Health Service Corps Rural Community 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 the applicant's 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 National Health Service Corps Rural Community 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 a Federal Student Aid ID (FSAID) to log in to their secured area—[create an FSAID](#) on the Federal Student Aid website. If the applicant has multiple federal loans, they will only need to access one Student Aid Summary report. The Student Aid Summary 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 the Disbursement Report section). 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 if the applicant’s responses on the online application indicate that they are relevant. Applicants who are required to submit additional documents will be prompted to do so on the “Supporting Documents” page of the online application. The documents in this section will be added to the Supporting Documents list once the online application has been submitted.

- (1) **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.
- (2) **Geriatrics Certification.** If an applicant selects geriatrics as a specialty, they will be required to upload a copy of the certificate of completion or diploma from the geriatrics training program where they matriculated.
- (3) **Verification of Disadvantaged Background.** This document certifies that the applicant comes from a disadvantaged background and either participated in, or would have been eligible to participate in, federal programs such as “Scholarships

for Disadvantaged Students” or “Loans to Disadvantaged Students.” This document may be completed by a school official. Applicants may also self-attest to having a disadvantaged background by uploading a document that validates that they meet the criteria included on the Disadvantaged Background form. (Federal student aid report, etc.).

- (4) **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 before the applicable deadline, as described in the [Selection Factors](#) section.
- (5) **Postgraduate Training Verification.** This document verifies that the applicant completed the Addiction Medicine Fellowship Program, Advanced Nursing Education Nurse Practitioner Residency Program, the Advanced Nursing Education Nurse Practitioner Residency Integration Program, the Advanced Nursing Education Nurse Practitioner Residency Fellowship Program, or the Graduate Psychology Education Program. This documentation is in addition to the postgraduate training related to the applicant’s practice area. Such documentation may include an official completion certificate.
- (6) **Teaching Health Center Graduate Medical Education (THCGME) Identification Number.** Applicants who have completed a postgraduate medical training program funded by the Health Resources and Services Administration through the Teaching Health Center Graduate Medical Education Payment Program are required to submit the residency identification number and residency completion certificate, if available. Applicants should use the [Accreditation Council for Graduate Medical Education](#) website to look up their program identification number.
- (7) **Proof of Name Change.** Applicants will be required to provide legal documents (marriage license or divorce decree) if the name on the proof of citizenship document is different from the name in the application.
- (8) **Payment History.** Former National Health Service Corps Loan Repayment Program participants must provide verification that all National Health Service Corps Loan Repayment Program funds were used to repay the qualifying educational loans that were approved as part of the applicant’s most recent National Health Service Corps Loan Repayment Program contract. Generally, this information is in the form of a payment history, which varies in name (such as, Payment History, Financial Activity Summary, or Transaction History Report) that is provided by the lender servicer for each of the approved loans. The verification document must be uploaded to the application and clearly show that the entire award amount was applied to the approved loans during the most recent National Health Service Corps Loan Repayment Program service period. Documentation requirements include the following:
 - a. An official document or printed webpage that includes the lender’s name, the account holder’s name, the loan account number, and must reflect all payments made during the contract period.
 - b. The payment history must show that all National Health Service Corps Loan Repayment Program funds received have been paid toward their qualifying

educational loans that were approved by the National Health Service Corps with the most recent contract.

- c. For loans consolidated during the most recent contract period, loan documents, including the lending institution's list of the loans included in the consolidation and their original disbursement dates, are required. If the applicant's loans were consolidated and the National Health Service Corps does not receive an itemized loan list, the applicant will not be given credit for payments made toward those loans. If the applicant consolidated their qualifying educational loans with non-qualifying debt, the National Health Service Corps cannot give credit for payments made toward the consolidated loans.

NOTE: Cancelled checks, bank statements, and "Paid in Full" letters will not be accepted as proof that loan payments were properly applied.

Application Review and Award Process

Applicants receive a receipt of submission immediately upon submitting the online application. Applicants can view the overall status of their application, as well as a copy (PDF format) of their submitted application, uploaded supporting documents, and completed Employment Verifications 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 Verifications) 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. For details on the deadline, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website

Each time the application is reopened for editing, or to check specific elements of the application, the applicant must: 1) complete the "Self-Certifications" section, and 2) click the "Submit" button to resubmit their application, or the application will not be submitted. The National Health Service Corps advises that applicants 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 of the U.S. Department of Health and Human Services or their designee. To withdraw, applicants must log into their application account and select the “Withdraw” option on the “Submitted” page.

The National Health Service Corps will not begin to review applications for funding until the application deadline has passed. For details on the deadline, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website.

If review of the electronic Employment Verification indicates that the applicant’s position would be identified as a Private Practice Option (see the [Practice Agreement Types](#) section), the applicant will electronically certify a Private Practice Option Request, as required by law. In addition, the applicant will e-sign the Private Practice Option Agreement, also required by law, which sets forth the requirements and limitations for a Private Practice Option. If the individual is selected for an award and the National Health Service Corps determines that the practice meets Private Practice Option requirements, the Secretary or their designee will countersign the Private Practice Option Agreement.

All participants must notify the National Health Service Corps of changes in personal information. Applicants and participants must provide the National Health Service Corps with notification of any changes to their contact information (for example, name change, email, mailing address, or telephone number) prior to the change occurring, if possible, or immediately after the change occurs. Applicants can manage their contact information through their online application account on the “Account Settings” page. Once an applicant becomes a participant, they will be provided with information for logging into their My BHW account. For details accessing your My BHW Account, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website.

CONFIRMATION OF INTEREST

The National Health Service Corps Rural Community Loan Repayment Program frequently corresponds with applicants by email. Applicants should check their email during the application process for correspondence from the National Health Service Corps office and **disable “spam” blockers (or check their spam folder)**.

Applicants selected as a finalist will receive a **Confirmation of Interest email** with instructions to sign and return the National Health Service Corps Rural Community 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 countersigned by the Secretary (or designee) and funds are awarded.

Award finalists must log into their application account to confirm their continued interest in receiving an award by the deadline. The applicant will sign the National Health Service Corps Rural Community Loan Repayment Program contract and must verify the following:

- They are currently employed by (that means, are already working at) the rural National Health Service Corps-approved substance use disorder treatment facility/facilities they selected when they submitted their application. Applicants who are not employed at the

rural National Health Service Corps-approved substance use disorder treatment facility/facilities verified by the National Health Service Corps, must check “NO” where asked.

- They are currently meeting and will, to the best of their knowledge, continue to meet the clinical practice requirements for their discipline and specialty, as outlined in this Application and Program Guidance, throughout the period of obligated service.
- The loans approved by the National Health Service Corps for repayment are correct.
- The loan and the employment information provided to the National Health Service Corps on their application remains valid.
- They have read and understand the National Health Service Corps Rural Community Loan Repayment Program contract.

Finalists **must** also provide their direct deposit banking information for award funds in the event the Secretary (or designee) countersigns their National Health Service Corps Rural Community Loan Repayment Program contract.

This Confirmation of Interest is not a guarantee that the individual will receive an award, as awards are subject to the availability of funds.

If an applicant does not complete the Confirmation of Interest process by the deadline, their application may be withdrawn from consideration and (if interested in participating in the program) they will be required to submit a new application during a future application cycle for first-time participants and compete with other providers based on program requirements in effect at that time.

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 opportunities to reclaim the award.

All participants will receive final notification of an award, including the service obligation dates, no later than September 30, 2025.

The National Health Service Corps Rural Community Loan Repayment Program Contract

Only the Secretary of the U.S. Department of Health and Human Services or their designee can grant a National Health Service Corps Rural Community Loan Repayment Program award. Awards cannot be guaranteed or granted by personnel at the rural National Health Service Corps-approved substance use disorder treatment facility, National Health Service Corps staff, a Primary Care Office, a Primary Care Association, or any other person or entity.

The National Health Service Corps Rural Community Loan Repayment Program contract becomes effective and the participant’s National Health Service Corps Loan Repayment Program service obligation begins on the date the contract is countersigned by the Secretary or their designee, which is anticipated on or

before September 30, 2025, although the contract can be countersigned at any time. An applicant's signature alone on the National Health Service Corps Loan Repayment Program contract document does not constitute a contractual agreement.

RECEIVING YOUR AWARD

Once an applicant has been selected for an award, the applicant will be provided with information for logging into their My BHW Account. For details accessing your My BHW Account, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website. This web-based system will allow National Health Service Corps Rural Community Loan Repayment Program participants to communicate with the National Health Service Corps and manage several customer service inquiries, such as contact information changes.

The participant's award letter (available in the My BHW Account) will note the beginning and estimated end date of the service obligation. A participant's end date may change depending on circumstances arising during the term of their service obligation.

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

NOTE: Under the Treasury Offset Program, the Treasury Department is authorized to offset National Health Service Corps Rural Community 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 a "New National Health Service Corps Rural Community Loan Repayment Program Awardee Webinar" that will review program requirements. Participants will be notified by email of upcoming webinars and other training opportunities.

Additional Information

PAPERWORK REDUCTION ACT PUBLIC BURDEN STATEMENT

The purpose of this information collection is to obtain information through the National Health Service Corps Rural Community Loan Repayment Program that is used to assess a Loan Repayment Program applicant's eligibility and qualifications for the Loan Repayment Program, or for National Health Service Corps Site Application and Recertification purposes. Clinicians interested in participating in the National Health Service Corps Rural Community Loan Repayment Program must submit an application to the National Health Service Corps. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. The OMB control number for this information collection is 0915-0127 and it is valid until 5/31/2027. This information collection is required to obtain or retain a benefit (Section 338B of the Public Health Service Act (42 USC 254I-1); Section 331(i) of the Public Health Service Act (42 USC 254d(i)). The information is protected by the Privacy Act, but it may be disclosed outside the U.S. Department of Health and Human Services, as permitted by the Privacy Act and Freedom of Information Act, to Congress, the National Archives, and the Government Accountability Office, and pursuant to court order and various routine uses as described in the System of Record Notice 09-15-0037. Public reporting burden for this collection of information is estimated to average 0.5 hours per response, including the time for reviewing instructions, searching existing data sources, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to HRSA Reports Clearance Officer, 5600 Fishers Lane, Room 14N136B, Rockville, Maryland 20857.

RESOURCES FOR APPLICANTS

Glossary

See the [Appendix](#) to review a glossary of terms, which contains the general definitions for Bureau of Health Workforce terms used throughout this Guidance.

My BHW Account

Once an applicant has been selected for an award, they will be provided with instructions for establishing a My BHW Account. The system allows National Health Service Corps Rural Community Loan Repayment Program participants to access pertinent program materials and their participant profile, make service requests, and to communicate with the National Health Service Corps directly.

Customer Care Center

Any individual with questions about National Health Service Corps programs 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
- Questions or inquiries may also be sent using the [Ask a Question contact form](#).

Health Professional Shortage Area Find

All National Health Service Corps Rural Community Loan Repayment Program participants must serve at a

rural National Health Service Corps-approved substance use disorder treatment facility in a Health Professional Shortage Area appropriate to their discipline, as noted above. You may find the locations of current Health Professional Shortage Areas by using the following tools:

- [Health Professional Shortage Area Find](#)
- [Find Shortage Areas by Address](#)

Health Workforce Connector

The Health Resources and Services Administration's [Health Workforce Connector](#) is a searchable database of open job opportunities and information, including opportunities at rural National Health Service Corps-approved substance use disorder treatment facilities.

National Health Service Corps Website and Social Media

- Stay informed with National Health Service Corps updates via its [website](#) and email [signup](#).

Like and follow us on social media:

- [National Health Service Corps Facebook](#)
- [National Health Service Corps X \(Twitter\)](#)
- [National Health Service Corps LinkedIn](#)
- [National Health Service Corps Instagram](#)

NOTE: You should send specific questions or issues regarding your service obligation using your My BHW Account. For details accessing your My BHW Account, go to the [NHSC Rural Community LRP Program](#) page on the National Health Service Corps website.

Appendix: Glossary

[Fiscal Year 2025 National Health Service Corps Rural Community Loan Repayment Program Application and Program Guidance Glossary](#)