



**Substance Use Disorder
Treatment and Recovery
Loan Repayment Program**

Full-Time Service Opportunities

**Fiscal Year 2025
Application & Program Guidance**

May 2025

Application Submission Deadline: **July 10, 2025, 7:30 p.m. ET**

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

For questions, please call 1-800-221-9393 (TTY: 1-877-897-9910) Monday through Friday (except federal holidays) 8:00 a.m. to 8:00 p.m. ET.

Authority: 42 U.S.C. § 295h (Section 781 of the Public Health Service Act)

Assistance Listings (AL/CFDA) Number 93.162

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Executive Summary

The Health Resources and Services Administration (HRSA) is accepting applications for the Substance Use Disorder Treatment and Recovery Loan Repayment Program. Eligible individuals who provide direct treatment or recovery support to patients with or in recovery from a substance use disorder at a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility can receive loan repayment assistance through the Substance Use Disorder Treatment and Recovery Loan Repayment Program.

In exchange for loan repayment, you must provide six years of full-time employment that involves direct treatment or recovery support to patients with or in recovery from a substance use disorder at a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility. The facility must be located in either (1) a county (or a municipality, if not contained within any county) where the mean drug overdose death rate per 100,000 people over the past three years for which official data is available from the state, is higher than the most recent available national average overdose death rate of (31.3 based on current rate) per 100,000 people, as reported by the [Centers for Disease Control and Prevention](#), **OR** (2) in a [Health Professional Shortage Area](#) designated for mental health.

Eligible Applicants	Individuals who provide direct treatment or recovery support to patients with or in recovery from a substance use disorder at a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility
Funding	Up to \$250,000 for a six-year service obligation subject to availability of appropriations
Service Obligation	Six-year full-time employment at a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility
Where Members Serve	Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility (Find sites on the Health Workforce Connector .)
Application Deadline	July 10, 2025
Tax Liability	Taxable



DEPARTMENT OF HEALTH & HUMAN SERVICES

Health Resources and Services
Administration

Rockville, MD 20857
Bureau of Health Workforce

A Letter from Candice Chen, MD, MPH

Dear Potential Applicant,

Thank you for your consideration and time in applying to the [Substance Use Disorder Treatment and Recovery Loan Repayment Program](#), offered by the Bureau of Health Workforce in the Health Resources and Services Administration. The program provides financial support to health care professionals who are combating the nation's mental health and substance use disorder crisis using evidence-based behavioral health and medications for opioid use disorder treatment.

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 and, in some cases, all of your health professional student loan debt.

If you meet our program eligibility criteria, we want to help you with your student loan debt and increase access to quality substance use disorder treatment for patients in underserved communities. We will award up to \$250,000 to eligible health professionals in exchange for your service providing care in areas with high overdose death rates or in Health Professional Shortage Areas designated for mental health.

The Substance Use Disorder Treatment and Recovery Loan Repayment Program expands the pool of providers eligible for the Health Resources and Services Administration's loan repayment awards to disciplines such as bachelor's-level substance use disorder counselors, behavioral health paraprofessionals and clinical support staff. It also broadens the clinical best practice of a warm handoff from care team to care team and recognizes the importance of integrating substance use disorder treatment teams as part of primary care.

Again, thank you for taking time to read the Fiscal Year 2025 Substance Use Disorder Treatment and Recovery Loan Repayment Program Application and Program Guidance. Thank you as well for your consideration in applying to the Substance Use Disorder Treatment and Recovery Loan Repayment Program. If you are not already employed by an approved site 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 in compliance with your contract.

Sincerely,
/Candice Chen, MD, MPH/

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

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

42 U.S.C. § 295h (Section 781 of the Public Health Service Act).

Purposes and Uses

The purpose of the Substance Use Disorder Treatment and Recovery Loan Repayment Program is to recruit and retain medical, nursing, behavioral health providers and paraprofessionals who provide direct treatment or recovery support for patients with or in recovery from a substance use disorder. Substance Use Disorder Treatment and Recovery Loan Repayment Program participants must provide services in either a county (or a municipality, if not contained within any county) where the mean drug overdose death rate per 100,000 people over the past three years for which official data is available from the state, is higher than the most recent available national average overdose death rate per 100,000 people, as reported by the Centers for Disease Control and Prevention, or in a Health Professional Shortage Area designated for mental health. The information applicants submit will be used to evaluate their eligibility, qualifications, and suitability for participating in the Substance Use Disorder Treatment and Recovery Loan Repayment Program. In addition, information from other sources will be considered.

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

The name of a Substance Use Disorder Treatment and Recovery Loan Repayment Program participant, and their discipline, specialty, business address, business telephone number, and service obligation completion date may be provided to professional placement firms in response to requests made under the Freedom of Information Act.

Effects of Nondisclosure

Disclosure of the information sought is voluntary; however, if not submitted, except for the replies to questions related to Race/Ethnicity (Section 3 of the online application for Substance Use Disorder Treatment and Recovery Loan Repayment Program), an application may be considered incomplete and therefore, may not be considered for an award under this announcement.

Substance Use Disorder Treatment and Recovery Loan Repayment Program Overview

The Substance Use Disorder Treatment and Recovery Loan Repayment Program seeks eligible disciplines (see the [Eligible Providers](#) section for a complete list of eligible disciplines) who provide direct treatment or recovery support to patients with or in recovery from a substance use disorder at a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility, located in either a county (or a municipality, if not contained within any county) where the mean drug overdose death rate per 100,000 people over the past three years for which official data is available from the state, is higher than the most recent available national average overdose death rate of 31.3 per 100,000 people, as reported by the Centers for Disease Control and Prevention, or in a mental Health Professional Shortage Area (see definition of Health Professional Shortage Area and drug overdose mortality rate in the glossary in the [Appendix](#)).

HRSA offers a variety of [loan repayment programs](#). However, you can only participate in one of these programs at a time. If you apply for and are eligible for more than one of these programs, the Substance Use Disorder Treatment and Recovery Loan Repayment Program team may contact you to determine which program you prefer. However, HRSA cannot guarantee that you will be offered an award under your preferred loan repayment program.

Under the Substance Use Disorder Treatment and Recovery Loan Repayment Program, the Secretary of the United States Department of Health and Human Services (Secretary) will repay up to \$250,000, less the amount withheld for federal taxes, of eligible post-secondary or higher educational loans of applicants selected to participate in the program. In return for these loan repayments, participants agree to provide six years of full-time employment involving the direct treatment or recovery support of patients with or in recovery from a substance use disorder at a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility.

An applicant becomes a participant in the Substance Use Disorder Treatment and Recovery Loan Repayment Program after their contract is signed by the applicant and by the Secretary or their designee. The Substance Use Disorder Treatment and Recovery Loan Repayment Program contract means the written agreement, which is signed by an applicant and the Secretary, wherein the applicant agrees to accept repayment of eligible educational loans and to serve in accordance with the provisions of the contract, this Application and Program Guidance, and section 781 of the Public Health Service Act, for a prescribed six-year period of obligated service.

Substance Use Disorder Treatment and Recovery Loan Repayment Program participants should be aware of the following provisions:

- All disciplines, including psychology doctoral interns, are expected to begin full-time substance use disorder treatment employment immediately on the date that the Substance Use Disorder Treatment and Recovery Loan Repayment Program contract becomes effective, which is the date that 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's profile on their [My BHW](#). **Participants will not receive credit for any employment at a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility prior to the effective date of their Substance Use**

Disorder Treatment and Recovery Loan Repayment Program contract.

Participants who fail to begin or complete, in good faith, the years of service for which payments were made to them may be in breach of the Substance Use Disorder Treatment and Recovery Loan Repayment Program contract and incur the damages described in the [Breaching the Substance Use Disorder Treatment and Recovery Loan Repayment Program Contract](#) section.

- All disciplines, except psychology doctoral interns, are employed by a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility and commit to full-time employment in direct treatment or recovery support to patients with or in recovery from a substance use disorder for six years at a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility located in either a county where the overdose death rate for the past three years exceeds the national average or a mental Health Professional Shortage Area.
- Psychology doctoral interns will be committing to full-time employment as psychologists upon completion of their internship for the remaining years of their six-year service obligation. Both their internship and their full-time employment must involve direct treatment or recovery support to patients with or in recovery from a substance use disorder at a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility located in either a county where the overdose death rate for the past three years exceeds the national average or a mental Health Professional Shortage Area. Within 90 days of completing the internship, psychology doctoral interns must demonstrate that they:
 - Have a doctoral degree (Doctor of Philosophy or equivalent) from a school or program accredited by any recognized body or bodies approved for such purpose by the United States Department of Education;
 - Passed the Examination for Professional Practice of Psychology;
 - Have the ability to practice independently and unsupervised as a psychologist;
 - Have a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) from the state in which they intend to practice that allows them to practice independently and without direct clinical supervision under the Substance Use Disorder Treatment and Recovery Loan Repayment Program or from any state if practicing in a federal facility; and
 - Continue to be employed at a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility.

NOTE: If these requirements are not met within 90 days of the completion of the internship, the participant may be in breach of the Substance Use Disorder Treatment and Recovery Loan Repayment Program contract and liable for damages (see the [Breaching the Substance Use Disorder Treatment and Recovery Loan Repayment Program Contract](#) section). Additionally, the participant's service obligation end date will be extended to account for time between the conclusion of the internship and the start of eligible full-time employment as a psychologist.

What to Look for in 2025

- The former Bureau of Health Workforce Customer Service Portal (our online system for applying to programs) is now "[My BHW](#)."
- For Fiscal Year 2025, we expect to make approximately 160 new awards to providers committed to providing direct treatment or recovery support to patients with or in recovery from a substance use disorder at a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility.

Application and Program Guidance

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

Key Dates

Substance Use Disorder Treatment and Recovery Loan Repayment Program applicants should be aware of the following key dates:

- **Application Launch Date:** May 27, 2025
- **Application Submission Deadline:** July 10, 2025, 7:30 pm ET
- **Employment Start Date:** July 10, 2025
- **Notification of Award:** On or before September 30, 2025

Contract Termination Deadline:

At any time if the individual who has been awarded such a contract has not received funds due under the contract and the individual submits a written request to terminate the contract through their [My BHW](#) account.

PROGRAM ELIGIBILITY REQUIREMENTS

To be eligible for a Substance Use Disorder Treatment and Recovery Loan Repayment Program award, an applicant must:

- Be a United States citizen (either United States-born or naturalized), national, or permanent resident with a non-conditional [Permanent Resident Card](#) (green card).
- Meet applicable education requirements and have a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration in the discipline in which they are applying to serve, in accordance with applicable state and federal laws. (See the [Required Credentials for Eligible Disciplines](#) section for additional details).
- Be employed at, or accepted a position at a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility that is located in either (1) a county (or a municipality, if not contained within any county) where the mean drug overdose death rate per 100,000 people over the past three years for which official data is available from the state, is higher than the most recent available national average overdose death rate per 100,000 people, as reported by the [Centers for Disease Control and Prevention](#), **OR (2)** in a mental Health Professional Shortage Area. For the Fiscal Year 2025 application cycle, the Substance Use Disorder Treatment and Recovery Loan Repayment Program will use (enter current OMR) as the most recent available national average overdose death rate per 100,000 people, as reported by the [Centers for Disease Control and Prevention](#). You can find your [county's mortality rate](#) on the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility webpage. The Substance Use Disorder Treatment and Recovery Loan Repayment Program will also use the mental Health Professional Shortage Area data as of the application submission deadline throughout that fiscal year's application and award cycle.
- Be employed by, or have accepted a position at, a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility where employment will begin by June 30, 2025.
- Submit a complete application on or before July 10, 2025. See the instructions for [Completing an Application](#) in the [Application Information](#) section later in this Application and Program Guidance.

SERVICE OBLIGATION AND LOAN REPAYMENT AWARD AMOUNT

An applicant to the Substance Use Disorder Treatment and Recovery Loan Repayment Program can apply for the following:

Up to \$250,000 in loan repayment for a six-year full-time service obligation. The Substance Use Disorder Treatment and Recovery Loan Repayment Program will pay up to \$250,000, **less the amount withheld for federal taxes**, as a lump sum, to participants in exchange for six years of full-time employment that involves direct treatment or recovery support to patients with or in recovery from a substance use disorder. Participants can refer to [My BHW](#) account for their **net payment and tax withholding details upon disbursement**. For a more detailed definition of full-time service see the [Requirements for Full-Time Employment](#) section.

Substance Use Disorder Treatment and Recovery Loan Repayment Program participants agree to apply all loan repayments received through the Substance Use Disorder Treatment and Recovery Loan

Repayment Program to the participant's eligible post-secondary or higher education loans. By law, the Substance Use Disorder Treatment and Recovery Loan Repayment Program funds **are not exempt from federal income and employment taxes**. These funds are included as wages when determining benefits under the Social Security Act (see the [Substance Use Disorder Treatment and Recovery Loan Repayment Program Award Taxes and Financial Information](#) section).

NOTE: If an applicant's outstanding balance of eligible educational loans is less than the maximum award amount, the Substance Use Disorder Treatment and Recovery Loan Repayment Program will pay only the outstanding balance, not the maximum award amount. However, in such cases, the participant will still be obligated to complete the six-year service obligation.

To receive the award, the applicant must remain working at the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility. A participant's Substance Use Disorder Treatment and Recovery Loan Repayment Program contract obligation period becomes effective on the date it is countersigned by the Secretary or their designee. The last day of the service obligation is determined in whole years from the start date. For example, the last day of the service obligation for a participant with a six-year full-time service obligation that began on June 30, 2025, would be June 29, 2031.

Eligible and Ineligible Educational Loans

Substance Use Disorder Treatment and Recovery Loan Repayment Program applicants must have eligible post-secondary or higher educational loans. Eligible loans are:

- Any loan for education or training for a substance use disorder treatment employment.
- Any loan under part E of title VIII of the Public Health Service Act (relating to nursing student loans).
- Any Federal Direct Stafford Loan, Federal Direct PLUS Loan, Federal Direct Unsubsidized Stafford Loan, or Federal Direct Consolidation Loan (as such terms are used in section 455 of the Higher Education Act of 1965).
- Any Federal Perkins Loan under part E of title I of the Higher Education Act of 1965.

A participant will receive loan repayment funding to be applied to the principal of and interest on eligible educational loans outstanding on the date the individual began service. Documentation of the educational loans must be submitted with their online application to the Substance Use Disorder Treatment and Recovery Loan Repayment Program by July 10, 2025, which is the Fiscal Year 2025 Substance Use Disorder Treatment and Recovery Loan Repayment Program application deadline.

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

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

- Loans for which the applicant incurred a service obligation, which will not be fulfilled before the deadline for submission of the Substance Use Disorder Treatment and Recovery Loan Repayment Program application (July 10, 2025).
- Loans **consolidated/refinanced with ineligible (non-qualifying) debt** of the applicant, or with loans owed by any other person.
- Loans for which the associated documentation cannot identify which loan was solely applicable to the post-secondary, undergraduate, or graduate education of the applicant.
- Loans that have been repaid in full.
- Parent PLUS Loans (made to parents).
- Personal lines of credit.
- Loans subject to cancellation.
- Residency and relocation loans.
- Credit card debt.
- Tuition reimbursement.

All applicants must provide documentation that proves that their educational loans were contemporaneous with the education received. HRSA will verify loans by contacting lenders/holders and reviewing the applicant's credit report.

NOTE: 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 loan forgiveness is **after** the Secretary (or the Secretary's designee) has countersigned the contract and the Substance Use Disorder Treatment and Recovery Loan Repayment Program award has been disbursed, the participant is still obligated to serve the full length of their Substance Use Disorder Treatment and Recovery Loan Repayment Program service obligation.

Eligible Providers and Full-Time Employment Requirements

Requirements for Full-Time Employment

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

- **Requirements for All Disciplines Except Psychology Doctoral Interns**
For the purposes of the Substance Use Disorder Treatment and Recovery Loan Repayment Program, full-time employment is defined as a minimum of 40 hours per week, for a minimum of 45 weeks each service year. Of the 40 hours per week, a minimum of 36 hours must be spent providing direct treatment or recovery support to patients with or in recovery from a substance use disorder at the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility, during normally scheduled office hours. The remaining four (4) hours per week may be used for clinical-related administrative, management or other activities. The 40 hours per week includes scheduled breaks. Participants do not receive service credit for hours worked over the required 40 hours per week and excess hours cannot be applied to any other work week. Time spent "on call" will not be counted toward the service obligation, except to the extent the provider is providing patient care during that period.
- **Requirements for Full-Time Substance Use Disorder Treatment Employment for Psychology Doctoral Interns**

For the purposes of the Substance Use Disorder Treatment and Recovery Loan Repayment Program, full-time employment is defined as the active participation in a full-time internship at a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility. Upon completion of the internship, psychology doctoral interns must be employed as psychologists and meet the full-time employment requirements outlined in the Requirements for All Disciplines Except Psychology Doctoral Interns section of this document.

The following disciplines are eligible to apply for the Substance Use Disorder Treatment and Recovery Loan Repayment Program, so long as the primary intent and function of the position is the direct treatment or recovery support to patients with or in recovery from a substance use disorder, and they meet the discipline-specific training, licensure, certification, and credentialing requirements described in the [Required Credentials for Eligible Disciplines](#) section of this Application and Program Guidance:

- Certified nursing assistants
- Certified medical assistants
- Licensed occupational therapists
- Licensed clinical social workers
- Licensed professional counselors
- Marriage and family therapists
- Licensed or certified master's level social workers
- Psychologists
- Psychology doctoral interns
- Behavioral health-related paraprofessionals (including but not limited to community health workers, peer recovery specialists, case managers and health navigators; see full list for behavioral health-related paraprofessionals in the glossary in the [Appendix](#) section)
- Physicians
- Physician assistants
- Nurse practitioners
- Registered nurses
- Certified registered nurse anesthetists
- Certified nurse-midwives
- Clinical nurse specialists
- Licensed practical nurses
- Psychiatric nurse specialists
- Pharmacists
- Substance use disorder counselors

TRAINING AND LICENSURE REQUIREMENTS

Substance Use Disorder Treatment and Recovery Loan Repayment Program applicants must demonstrate satisfactory professional competence and conduct and meet discipline and specialty-specific education, training, licensure, and certification requirements, as described in the [Required Credentials for Eligible Disciplines](#) section of this document.

Applicants who intend to practice under the Substance Use Disorder Treatment and Recovery Loan Repayment Program as federal employees, federal contractors, or employees of a tribal health program (see the glossary in the [Appendix](#)) in a state in which the tribal health program provides services described in its contract, **must** have a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) in a state.

All other applicants must have a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable), as set forth in the [Required Credentials for Eligible Disciplines](#) section of this document, in the state where their Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility is located, unless otherwise noted in this document.

The Substance Use Disorder Treatment and Recovery 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 this document. 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 Substance Use Disorder Treatment and Recovery Loan Repayment Program. See the [Telehealth](#) section for requirements pertaining to participants providing telehealth services.

HRSA understands that some applicants will be dually credentialed at the time of award under the Substance Use Disorder Treatment and Recovery Loan Repayment Program. All program participants are expected to maintain all current licenses, registration and/or certifications (as applicable) throughout the duration of their full-time service obligation; failure to do so may result in a breach of their Substance Use Disorder Treatment and Recovery Loan Repayment Program contract.

NOTE: Please be advised that the National Practitioner Data Bank may be queried for all applicants as a part of the application review process.

Required Credentials for Eligible Disciplines

Discipline: Allopathic or Osteopathic Physicians, including Psychiatrists

Education Requirements	Certification Requirements	Licensure Requirements	Notes
A certificate of completion of an allopathic or osteopathic medicine degree at a school or program accredited by any recognized body or bodies approved for such purpose by the United States Department of Education.	Completed a residency program approved by the Accreditation Council for Graduate Medical Education.	A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows them to practice independently and without direct clinical supervision in the state in which they intend to practice under the Substance Use Disorder Treatment and Recovery Loan Repayment Program or from	None

Education Requirements	Certification Requirements	Licensure Requirements	Notes
		any state if practicing in a federal facility.	

Discipline: Physician Assistants, including those with a mental health specialty

Education Requirements	Certification Requirements	Licensure Requirements	Notes
A certificate of completion or an associate, bachelor's, or master's degree from a school or program accredited by any recognized body or bodies approved for such purpose by the United States Department of Education.	Certified as a physician assistant by the state in which they intend to practice, if required by state law.	A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows them to practice independently and without direct clinical supervision in the state in which they intend to practice under the Substance Use Disorder Treatment and Recovery Loan Repayment Program or from any state if practicing in a federal facility.	None

Discipline: Nurse Practitioners

Education Requirements	Certification Requirements	Licensure Requirements	Notes
A master's degree, post-master's certificate, or doctoral degree from a school or program accredited by any recognized body or bodies approved for such purpose by the United States Department of Education.	Certified as a nurse practitioner in the state in which they intend to practice, if required by state law.	A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows them to practice independently and without direct clinical supervision in the state in which they intend to practice under the Substance Use Disorder Treatment and Recovery Loan Repayment Program or from any state if practicing in a federal facility.	None

Discipline: Certified Nurse Midwives

Education Requirements	Certification Requirements	Licensure Requirements	Notes
Master's degree or post-baccalaureate certificate from a school or program accredited by any recognized body or bodies approved for such purposes by the United States Department of Education.	Certified as a certified nurse midwife in the state in which they intend to practice, if required by state law.	A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows them to practice independently and without direct clinical supervision in the state in which they intend to practice under the Substance Use Disorder Treatment and Recovery Loan Repayment Program or from any state if practicing in a federal facility.	None

Discipline: Pharmacists

Education Requirements	Certification Requirements	Licensure Requirements	Notes
A health professional degree from a School of Pharmacy or program accredited by any recognized body or bodies approved for such purposes by the United States Department of Education.	No additional certifications required.	A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows them to practice independently and without direct clinical supervision in the state in which they intend to practice under the Substance Use Disorder Treatment and Recovery Loan Repayment Program or from any state if practicing in a federal facility.	None

Discipline: Registered Nurses

Education Requirements	Certification Requirements	Licensure Requirements	Notes
A degree from a school of nursing accredited by the United States Department of Education and has passed the National Council Licensure Examination for Registered Nurses.	No additional certifications required.	A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows them to practice independently and without direct clinical supervision in the state in which they intend to practice under the Substance Use Disorder	None

Education Requirements	Certification Requirements	Licensure Requirements	Notes
		Treatment and Recovery Loan Repayment Program or from any state if practicing in a federal facility.	

Discipline: Certified Registered Nurse Anesthetists

Education Requirements	Certification Requirements	Licensure Requirements	Notes
A master's degree from a school of nursing accredited by the United States Department of Education and has passed the National Council Licensure Examination for Registered Nurses.	Certified as a Certified Registered Nurse Anesthetist in the state in which they intend to practice, if required by state law.	A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows them to practice independently and without direct clinical supervision in the state in which they intend to practice under the Substance Use Disorder Treatment and Recovery Loan Repayment Program or from any state if practicing in a federal facility.	None

Discipline: Psychologists

Education Requirements	Certification Requirements	Licensure Requirements	Notes
A doctoral degree (Doctor of Philosophy or equivalent) from a school or program accredited by any recognized body or bodies approved for such purpose by the United States Department of Education.	Passed the Examination for Professional Practice of Psychology; have the ability to practice independently and unsupervised as a psychologist.	A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows them to practice independently and without direct clinical supervision in the state in which they intend to practice under the Substance Use Disorder Treatment and Recovery Loan Repayment Program or from any state if practicing in a federal facility.	None

Discipline: Licensed Clinical Social Workers

Education Requirements	Certification Requirements	Licensure Requirements	Note
Master's degree or doctoral degree in social work from a school or program accredited by any recognized body or bodies approved for such purpose by the United States Department of Education.	Successfully passed the Association of Social Work Boards Clinical or Advanced Generalist licensing exam prior to July 1, 1998, or the Association of Social Work Boards Clinical Exam on or after July 1, 1998; OR Successfully passed the licensed clinical social worker Standard Written Examination and the Clinical Vignette Examination; and completed state required number of years or hours of clinical social work experience under the supervision of a licensed independent social worker and passed the clinical level of the Association of Social Work Boards exam.	A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows them to practice independently and without direct clinical supervision in the state in which they intend to practice under the Substance Use Disorder Treatment and Recovery Loan Repayment Program or from any state if practicing in a federal facility.	None

Discipline: Psychology Doctoral Interns

Education Requirements	Certification Requirements	Licensure Requirements	Notes
Must be enrolled or have completed a psychology doctoral degree program (Doctor of Philosophy or equivalent) directly related to full professional work in psychology from a school or program accredited by any recognized body or bodies approved for such purpose by the United States Department of Education.	Must be enrolled and participating in a full-time internship at a Substance Use Disorder Treatment and Recovery Loan Repayment Program – approved facility.	No additional licensure requirements.	See Note below

NOTE: By signing a Substance Use Disorder Treatment and Recovery Loan Repayment Program contract, psychology doctoral interns agree to provide full-time employment as psychologists upon completion of their internship for the remaining years of their six-year service obligation. Within 90 days of completing the internship, psychology doctoral interns must demonstrate that they:

- (1) Have completed a doctoral degree (Doctor of Philosophy or equivalent) from a school or program accredited by any recognized body or bodies approved for such purpose by the United States Department of Education;
- (2) Passed the Examination for Professional Practice of Psychology;
- (3) Have the ability to practice independently and unsupervised as a psychologist;
- (4) Have a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) from the state in which they intend to practice that allows them to practice independently and without direct clinical supervision under the Substance Use Disorder Treatment and Recovery Loan Repayment Program or from any state if practicing in a federal facility; and
- (5) Are employed at a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility.

If these requirements are not met within 90 days of the completion of the internship, the participant may be in breach of the Substance Use Disorder Treatment and Recovery Loan Repayment Program contract and liable for damages (see the [Breaching the Substance Use Disorder Treatment and Recovery Loan Repayment Program Contract](#) section).

Discipline: Licensed or Certified Master Level Social Workers

Education Requirements	Certification Requirements	Licensure Requirements	Notes
A master's degree in social work from a school or program accredited by any recognized body or bodies approved for such purpose by the United States Department of Education.	Successfully passed the Association of Social Work Boards Master's Level Examination. OR See Licensure Requirements.	A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) in the state in which they intend to practice under the Substance Use Disorder Treatment and Recovery Loan Repayment Program or from any state if practicing in a federal facility.	Must meet the education requirements and either the certification requirements or the licensure requirements.

Discipline: Psychiatric Nurse Specialists

Education Requirements	Certification Requirements	Licensure Requirements	Notes
A master's degree or higher degree in nursing from a school or program accredited by any recognized body or bodies approved for such purpose by the United States Department of Education with a specialization in psychiatric/mental health and two years of postgraduate supervised clinical experience in psychiatric/mental health nursing OR A baccalaureate or higher degree in nursing from a school or program accredited by any recognized body or bodies approved for such purpose by the United States Department of Education.	Certified as a Psychiatric Nurse Specialist in the state in which they intend to practice, if required by state law.	A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows them to practice independently and without direct clinical supervision in the state in which they intend to practice under the Substance Use Disorder Treatment and Recovery Loan Repayment Program or from any state if practicing in a federal facility.	None

Discipline: Marriage and Family Therapists

Education Requirements	Certification Requirements	Licensure Requirements	Notes
A master's or doctoral degree in marriage and family therapy from a school or program accredited by any recognized body or bodies approved for such purpose by the United States Department of Education.	Certified as a marriage and family therapist in the state in which they intend to practice, if required by state law.	A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows them to practice independently and without direct clinical supervision in the state in which they intend to practice under the Substance Use Disorder Treatment and Recovery Loan Repayment Program or from any state if practicing in a federal facility.	None

Discipline: Licensed Professional Counselors

Education Requirements	Certification Requirements	Licensure Requirements	Notes
A master's degree or higher degree with a major study in counseling from a school or program accredited by any recognized body or bodies approved for such purpose by the United States Department of Education; and at least two years of postgraduate supervised counseling experience.	No additional certifications required.	A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows them to practice independently and without direct clinical supervision in the state in which they intend to practice under the Substance Use Disorder Treatment and Recovery Loan Repayment Program or from any state if practicing in a federal facility. OR If such licensure is not available in the state of intended practice, have a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) to practice independently and unsupervised as a licensed professional counselor in a state and in a manner consistent with state law in the state where they intend to practice (for example, licensed mental health counselor can apply as a licensed professional counselor).	None

Discipline: Substance Use Disorder Counselors

Education Requirements	Certification Requirements	Licensure Requirements	Notes
A bachelor's degree or higher in a health professional field of study from a school accredited by the United States Department of Education nationally recognized regional or state institutional accrediting agency.	Certified as a substance use disorder counselor in the state in which they intend to practice. OR See Licensure Requirements.	A state-issued license to provide substance use disorder treatment.	Must meet the education requirements and either the certification requirements or the licensure requirements. Certification or licensure requirements are applicable to the state in which they practice.

Discipline: Clinical Nurse Specialists

Education Requirements	Certification Requirements	Licensure Requirements	Notes
A master's degree or higher from a school or program accredited by any recognized body or bodies approved for such purpose by the United States Department of Education.	Certified as a clinical nurse specialist in the state in which they intend to practice, if required by state law.	A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows them to practice in the state in which they intend to practice under the Substance Use Disorder Treatment and Recovery Loan Repayment Program or from any state if practicing in a federal facility.	None

Discipline: Certified Nursing Assistants

Education Requirements	Certification Requirements	Licensure Requirements	Notes
A postsecondary non-degree certificate or diploma from a school or program accredited by any recognized body or bodies approved for such purpose by the United States Department of Education.	Certified as a certified nursing assistant in the state in which they intend to practice, if required by state law. OR See Licensure Requirements.	A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows them to practice under the supervision of a registered nurse, or a licensed practical nurse in the state in which they intend to practice under the Substance Use Disorder Treatment and Recovery Loan Repayment Program or from any state if practicing in a federal facility.	Must meet the education requirements and either the certification requirements or the licensure requirements.

Discipline: Licensed Practical Nurses

Education Requirements	Certification Requirements	Licensure Requirements	Notes
Completed a board-approved nursing education program accredited by the National American Nurse Association League for Nursing or a similar accrediting body.	No additional certification required.	Passed the National Council Licensure Examination for Registered Nurses and have a current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows them to practice in the state in which they intend to practice under the Substance Use Disorder Treatment and Recovery Loan Repayment Program or from any state if practicing in a federal facility.	None

Discipline: Licensed Occupational Therapists

Education Requirements	Certification Requirements	Licensure Requirements	Notes
A bachelor's degree in occupational health from a school or program accredited by any recognized body or bodies approved for such purpose by the United States Department of Education.	Certified as a licensed occupational therapist in the state in which they intend to practice, if required by state law. OR See Licensure Requirements.	A current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable) that allows them to practice in the state in which they intend to practice under the Substance Use Disorder Treatment and Recovery Loan Repayment Program or from any state if practicing in a federal facility.	Must meet the education requirements and either the certification requirements or the licensure requirements.

Discipline: Certified Medical Assistants

Education Requirements	Certification Requirements	Licensure Requirements	Notes
Successfully completed a medical assistant program from a school or program accredited by any recognized body or bodies approved for such purpose by the United States Department of Education.	Certified as a certified medical assistant in the state in which they intend to practice.	No state licensure requirements.	None

Behavioral Health-Related Paraprofessionals: Behavioral health-related paraprofessionals are individuals who are not mental or behavioral health service professionals but work at the first stage of contact with individuals and families who are seeking mental and/or behavioral health services, including substance abuse prevention and treatment services. This job classification includes occupations such as mental health workers, peer support counselors, peer support specialists, community health workers, health educators, outreach workers, social services aides, substance abuse/addictions workers, youth workers, promotor(a)s, recovery managers, recovery mentors, recovery support specialists, and recovery coaches/guides. Behavioral health-related paraprofessionals must meet the educational requirements for the state they intend to practice in and must have:

Discipline: Behavioral Health-Related Paraprofessionals

Education Requirements	Certification Requirements	Licensure Requirements	Notes
Successfully completed a state's education requirement to be certified as one of the behavioral health-related paraprofessional classifications identified above.	Certified as a behavioral health-related paraprofessional by the state in which they intend to practice or considered by the Substance Use Disorder Treatment and Recovery Loan Repayment Program approved facility to be a behavioral health-related paraprofessional.	No state licensure requirements	None

Eligible Substance Use Disorder Treatment and Recovery Loan Repayment Program-Approved Facility Types

All Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facilities must be located in either a county (or a municipality, if not contained within any county) where the mean drug overdose death rate per 100,000 people over the past three years for which official data is available from the state, is higher than the most recent available national average overdose death rate per 100,000 people, as reported by the Centers for Disease Control and Prevention, or in a mental Health Professional Shortage Area.

Applicants who work at more than one Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility must include all Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility locations in their application by selecting from the drop-down menu and initiating an electronic Employment Verification Form for each Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility.

Selecting a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility where the applicant is not providing direct treatment or recovery support of patients with or in recovery from a substance use disorder will disqualify their application.

Please be advised:

- Some organizations that operate Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facilities may also operate other ineligible facilities in close proximity to the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility.
- Such facilities may even share similar names and addresses as the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility but are not approved for the Substance Use Disorder Treatment and Recovery Loan Repayment Program.

Therefore, Substance Use Disorder Treatment and Recovery Loan Repayment Program applicants must **pay very close attention to both the name and address** of the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility location(s) selected in their application.

Also, if an applicant receives an email in the later stages of the application process, confirming the applicant's continued interest in a Substance Use Disorder Treatment and Recovery Loan Repayment Program award (in other words, a Confirmation of Interest), the applicant must verify that the name and address of the Substance Use Disorder Treatment and Recovery Loan Repayment Program approved-facility listed in the Confirmation of Interest is correct.

Errors made by the applicant and/or the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility point of contact during the application process will not be considered grounds for voiding a Substance Use Disorder Treatment and Recovery Loan Repayment Program contract following the termination deadline and may result in the Substance Use Disorder Treatment and Recovery Loan Repayment Program participant breaching their contract.

Facilities eligible for the Substance Use Disorder Treatment and Recovery Loan Repayment Program include, but are not limited to, the following:

- Substance use disorder treatment program
- Private physician practice
- Hospital or health system-affiliated inpatient treatment center or outpatient clinic (including an academic medical center-affiliated treatment program)
- Correctional facility or program
- Youth detention center or program
- Inpatient psychiatric facility
- Crisis stabilization unit
- Community health center
- Community mental health or other specialty community behavioral health center
- Recovery center
- School
- Community-based organization
- Telehealth platform
- Migrant health center
- Health program or facility operated by an Indian tribe or tribal organization
- Federal medical facility

To be approved for the Substance Use Disorder Treatment and Recovery Loan Repayment Program, the facility must:

- Submit the facility type and the recruitment contact(s) through the [My BHW](#) account; and
- Be located in either (1) a county (or municipality, if not contained within any county) where the mean drug overdose death rate per 100,000 people over the past three years for which official data is available from the state, is higher than the most recent available national average overdose death rate of (enter current OMR) per 100,000 people, as reported by the Centers for Disease Control and Prevention, **OR** (2) in a mental Health Professional Shortage

Area.

HRSA will review and approve eligible facilities during the Substance Use Disorder Treatment and Recovery Loan Repayment Program application cycle or at any time a participant submits a request to transfer to an eligible facility. Please visit the [Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved Facility](#) webpage for more detailed instructions on becoming a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility. Find your county's [overdose death rate](#) and the list of [eligible facility types](#) on that web page as well.

Telehealth and Home Health Policies

Telehealth

Substance Use Disorder Treatment and Recovery Loan Repayment Program participants, including those who are employed by a telehealth platform(s), must comply with all applicable telemedicine policies of their Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility, as well as all applicable federal and state rules and policies regarding telemedicine services related to medications for opioid use disorder.

The Substance Use Disorder Treatment and Recovery Loan Repayment Program will consider telehealth as direct treatment or recovery support of patients with or in recovery from a substance use disorder when the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility, including a telehealth platform, is located in either a county (or a municipality, if not contained within any county) where the mean drug overdose death rate per 100,000 people over the past three years for which official data is available from the state, is higher than the most recent available national average overdose death rate per 100,000 people, as reported by the Centers for Disease Control and Prevention, or a mental Health Professional Shortage Area.

Substance Use Disorder Treatment and Recovery Loan Repayment Program participants who are performing telehealth are encouraged to utilize HRSA's [Telehealth Resource Centers](#). These centers provide free telehealth technical assistance and training for providers using telehealth.

Home Health

Home visits may only be conducted at the direction of the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility and cannot exceed more than four (4) hours per week.

HOW LOAN REPAYMENT AWARDS ARE DETERMINED

The Substance Use Disorder Treatment and Recovery Loan Repayment Program determines loan repayment awards using rankings of eligible individuals and other selection factors.

Application Ranking Criteria

The Substance Use Disorder Treatment and Recovery Loan Repayment Program will rank applicants in the tiers as reflected in the table below. The Substance Use Disorder Treatment and Recovery Loan Repayment Program will use county (or a municipality, if not contained within any county) overdose mortality rates where the mean drug overdose death rate per 100,000 people over the past three years for which official data is available from the state is higher than the most recent available national average overdose death rate per 100,000 people, as reported by the Centers for Disease Control and Prevention. The Substance Use Disorder Treatment and Recovery Loan Repayment Program will also use the mental Health Professional Shortage Area data as of the application submission deadline throughout that fiscal year's application and award cycle.

Among eligible applicants, the Substance Use Disorder Treatment and Recovery Loan Repayment Program determines awardees using these ranking factors:

Tier	Ranking Within each Tier
Tier 1: County Overdose Mortality Rate	<ul style="list-style-type: none">• Highest county overdose mortality rate• Duration of tenure at Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility
Tier 2: Mental Health Professional Shortage Area	<ul style="list-style-type: none">• Highest mental Health Professional Shortage Area score• Duration of tenure at Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility

Selection Factors

HRSA utilizes the selection factors below while reviewing eligible Substance Use Disorder Treatment and Recovery Loan Repayment Program applications to determine who will be offered an award.

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

- **Have a history of honoring prior legal obligations.** HRSA will perform a hard inquiry¹ with the credit bureaus to make the award decision. Substance Use Disorder Treatment and Recovery Loan Repayment Program 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:
 - 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

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

guaranteed/insured loans such as student or home mortgage loans) or any non-federal payment obligations, such as court-ordered child support payments or state tax liabilities, unless the obligation was subsequently satisfied.

- Write-off of any federal debt as uncollectible or waiver of any federal service or payment obligation.
 - Default on a prior service obligation (for example, applicants who have defaulted on a prior service obligation to the federal government, a state or local government, or other entity) unless the obligation was subsequently satisfied.
 - Any judgment liens arising from federal debt.
 - Failure/refusal to provide appropriate permission/consent for HRSA to access the participant's credit report and **failure/refusal to unfreeze a frozen** credit report.
- **Do not have a negative report on the National Practitioner Data Bank.** The Substance Use Disorder Treatment and Recovery Loan Repayment Program will request and review the applicant's National Practitioner Data Bank report.
 - **Are not in breach of any service obligation.** Applicants who are currently in breach of a health professional service obligation to a federal, state, or any other entity will not be selected to participate in the Substance Use Disorder Treatment and Recovery Loan Repayment Program.
 - **Do not have an existing service obligation and agree not to incur a service obligation that would be performed concurrently or overlap with their Substance Use Disorder Treatment and Recovery Loan Repayment Program service obligation.**

Applicants who are already obligated to a federal, state, or any other entity for professional practice or service will not be selected for an award unless that obligation will be completely satisfied prior to commencement of the Substance Use Disorder Treatment and Recovery Loan Repayment Program service (see the [Program Compliance](#) section). Further, participants who subsequently enter into other service obligations (for example, a [State Loan Repayment Program](#)) will be subject to the breach of contract provision (see the [Breaching the Substance Use Disorder Treatment and Recovery Loan Repayment Program Contract](#) section).

EXCEPTIONS:

- Applicants whose outstanding service obligation to another entity would be completed by the deadline of July 10, 2025, for meeting the Substance Use Disorder Treatment and Recovery Loan Repayment Program service obligation requirements.
- Members of a Reserve component of the Armed Forces or National Guard who are not on active duty prior to receiving a Substance Use Disorder Treatment and Recovery 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 Substance Use Disorder Treatment and Recovery Loan Repayment Program

service obligation. If a participant's military training and/or service, in combination with the participant's other absences from the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility, will exceed seven weeks per service year, the participant should request a suspension. The Substance Use Disorder Treatment and Recovery Loan Repayment Program service obligation end date will be extended to compensate for the break in Substance Use Disorder Treatment and Recovery Loan Repayment Program service.

- If the reservist is deployed, they are expected to return to the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility where they were serving prior to deployment. If unable to do so, the reservist must request a transfer to another Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility. If the reservist fails to seek a transfer, they may be in breach of their service obligation.

- **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 Substance Use Disorder Treatment and Recovery Loan Repayment Program, a participant must agree to provide immediate written notice to the Substance Use Disorder Treatment and Recovery 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. HRSA will verify each participant's status through the [United States Department of the Treasury's "Do Not Pay"](#) site.

PROGRAM COMPLIANCE

To qualify for the Substance Use Disorder Treatment and Recovery Loan Repayment Program, applicants must either: 1) be working at a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility, or 2) have accepted an offer of full-time employment at a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility by the application deadline, July 10, 2025.

Dates of the Service Obligation

The participant's service obligation begins on the date that the Substance Use Disorder Treatment and Recovery Loan Repayment Program contract becomes effective, which is on the date it is countersigned by the Secretary of the U.S. Department of Health and Human Services or their designee. The participant's award letter will note the beginning and projected end dates of the service obligation. In addition, this information is contained in the participant profile on their [My BHW](#) account. Participants, including psychology doctoral interns, will not receive service credit for any employment or internship at a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility prior to the effective date of their Substance Use Disorder Treatment and Recovery 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 six-year, full-time service obligation that began on June 30, 2025, would be June 29, 2031. Adjustments to the contract end date will be made by HRSA if a participant is away from the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility for:

- More than seven weeks (approximately 35 workdays) per service year.
- An authorized break in service (see [Authorized Break from Service](#) section).
- The time between the end of a psychology doctoral intern's internship and the start of their full-time employment as a psychologist.

Roles of Facility Point of Contact

For the Substance Use Disorder Treatment and Recovery Loan Repayment Program, the facility point of contact is an employee of the facility who has agreed to and is qualified to perform the applicant's Employment Verification Form, as well as the participant's In-Service Verifications, which is verification that the participant is meeting their substance use disorder treatment employment obligations throughout the obligated service period. For additional information, see the [Service Verification](#) section. Once initiated by the applicant, the point of contact must complete the online Employment Verification Form for the application to be completed and ultimately submitted by the applicant, prior to the application cycle deadline. The applicant should initiate regular communication and follow up with the point of contact to ensure that Employment Verification Forms and In-Service Verifications are accurately completed and in a timely manner.

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

Facility Contract vs. Substance Use Disorder Treatment and Recovery Loan Repayment Program Contract

It is important to remember that a participant's contract with the Substance Use Disorder Treatment and Recovery Loan Repayment Program is separate and independent from any employment contract they have with the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility. Employment contract negotiations are solely the responsibility of the clinician and are between the clinician and the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility. The HRSA strongly discourages employers from considering the

Substance Use Disorder Treatment and Recovery Loan Repayment Program funds as income to the clinician when negotiating the clinician's salary.

Please note that the Substance Use Disorder Treatment and Recovery Loan Repayment Program requires a participant to work a specified minimum number of hours per week (see the [Service Obligation And Loan Repayment Award Amount](#) section). If the participant's employment contract stipulates fewer hours (and their salary is based on those hours), the participant is still required to meet the Substance Use Disorder Treatment and Recovery Loan Repayment Program service obligation requirements. The participant's Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility point of contact must verify, in their In-Service Verifications, the participant's total work hours and the Substance Use Disorder Treatment and Recovery Loan Repayment Program full-time work status (see the [Service Verification](#) section) every six months during the participant's period of obligated service.

Worksite Absences

The information provided below pertains to compliance with the Substance Use Disorder Treatment and Recovery Loan Repayment Program service obligation and is not a guarantee that a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility will allow any specific amount of leave. Leave must be approved by your Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility; therefore, you cannot receive credit for leave if you are unemployed. If a participant works more than the minimum 40 hours per week, the only time spent away from the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility that will need to be reported (see the [Service Verification](#) section below) and deducted from the allowed annual absences per service year (as set forth above) are the hours of absence that cause a participant's work hours to fall below HRSA's required minimum number of hours per week. The Substance Use Disorder Treatment and Recovery Loan Repayment Program allows the following worksite absences:

- Participants are allowed to spend no more than seven weeks (approximately 35 workdays) per service year away from the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility for vacation, holidays, continuing professional education, illness, or any other reason without triggering the need for a suspension. However, when circumstances occur that will prevent a participant from staying within this timeframe, the Secretary of the U.S. Department of Health and Human Services may, under certain circumstances, suspend (in other words, put "on hold") the Substance Use Disorder Treatment and Recovery Loan Repayment Program service obligation.
- **Personal/Medical/Parental/Active Duty Leave:** Applicants who anticipate the need to be away from their Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility for more than seven weeks (approximately 35 workdays) for **medical or personal leave, maternity/paternity/adoption leave or call to active duty in the armed forces** must submit a suspension request through their [My BHW](#) account

All suspensions are granted for up to 90 days and will require supporting documentation. HRSA 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. Suspensions of the service obligation are only available when an authorized break in service is not available (see the [Authorized Break from Service](#) section).

Authorized Break from Service

Participants who have completed at least two consecutive years of their service obligation are eligible to take up to a one-year break from service. If a participant of the Substance Use Disorder Treatment and Recovery Loan Repayment Program is considering the option of an authorized break in service, please contact HRSA immediately through their [My BHW](#) account.

Service Verification

Every Substance Use Disorder Treatment and Recovery Loan Repayment Program participant at a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility must submit In-Service Verification documentation for each six months of service. The In-Service Verification Form is 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 facility point of contact at the participant's Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility for electronic verification. By electronically signing, the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility point of contact will be certifying the participant's compliance or noncompliance with the applicable service obligation requirement during the prior six-month period. The In-Service Verifications will also record the time spent away from the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility (for example, the total number of days during the six-month period that the participant fell below the minimum service obligation).

Participants who fail to complete and submit their In-Service Verifications on time may jeopardize receiving service credit and may also be in breach of the Substance Use Disorder Treatment and Recovery Loan Repayment Program contract. While HRSA will take steps to alert both the participant and the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility to the due date for an In-Service Verification submission, it is the participant's responsibility to ensure that their Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility completes the verification in a timely manner.

APPLICATION WITHDRAWAL AND CONTRACT TERMINATION

Award and Withdrawal Process

Applicants may withdraw their application at any time prior to the contract being countersigned by the Secretary or their designee. After a contract has taken effect, the Secretary or their designee may only terminate the contract under the circumstance set forth below (see the [Contract Termination](#) section).

Applicants who wish to withdraw an application and who have not received a Confirmation of Interest notification, must log into their My BHW account, and select the "Withdraw" option on the "Submitted" page. Applicants who wish to withdraw an application after having signed a Substance Use Disorder Treatment and Recovery Loan Repayment Program contract, but before the Secretary

(or the Secretary's designee) has countersigned the contract, must contact the [Bureau of Health Workforce](#) in writing and state their intent to withdraw their application. The Bureau of Health Workforce will contact the applicant within five (5) business days of receipt of the request to confirm the applicant's intent to withdraw their application. After the applicant confirms the request, the Bureau of Health Workforce will remove the application from consideration for a Substance Use Disorder Treatment and Recovery Loan Repayment Program award.

An applicant's signature alone on the Substance Use Disorder Treatment and Recovery Loan Repayment Program contract document does not constitute a contractual agreement. The Substance Use Disorder Treatment and Recovery 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, which is anticipated on or before **September 30, 2025**, although the contract can be countersigned at any time.

Once the Substance Use Disorder Treatment and Recovery Loan Repayment Program contract becomes effective, the applicant (now participant) will be provided with information for logging into their [My BHW](#) account. This web-based system will allow each Substance Use Disorder Treatment and Recovery Loan Repayment Program participant to communicate with program representatives and manage customer service inquiries, such as contact information changes.

The award letter for the participant is in the participant's profile on their [My BHW](#) account. The award letter will note the beginning and projected end dates of the service obligation (see the [Completing an Application](#) section for details).

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 no later than November 15, 2025. 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.

Under the Treasury Offset Program, the Treasury Department is authorized to offset Substance Use Disorder Treatment and Recovery Loan Repayment Program payments for delinquent federal and state debts, including delinquent child support payments.

Once a contract is in place, the participant is required to participate in the Substance Use Disorder Treatment and Recovery Loan Repayment Program New Awardee Webinar that will review program requirements. Participants will be notified by email of upcoming webinars and other training opportunities.

Contract Termination

An applicant becomes a participant in the Substance Use Disorder Treatment and Recovery Loan Repayment Program only upon entering into a contract with the Secretary of the United States 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 Substance Use Disorder Treatment and Recovery Loan Repayment Program contracts, the Secretary may terminate a Substance Use Disorder Treatment and Recovery Loan Repayment Program contract 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 termination request through their My BHW account.

Once the individual receives the funds, the contract cannot be terminated.

Transfer Requests to another Substance Use Disorder Treatment and Recovery Loan Repayment Program-Approved Facility

Substance Use Disorder Treatment and Recovery Loan Repayment Program participants will only be allowed to transfer to other Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facilities. If a Substance Use Disorder Treatment and Recovery Loan Repayment Program participant would like to transfer to another Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility, the participant must submit a transfer request through their [My BHW](#) account. Approval of all transfer requests is at HRSA's discretion and may depend on the circumstances of the participant's resignation or termination from the current Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility.

The Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility change must be approved and processed by HRSA prior to the participant beginning to receive service credit for employment at the new Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility. If a participant begins employment at a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility prior to HRSA's transfer approval, they may not receive service credit for the time period between their last day providing patient care at the initial Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility and resumption of service at the transfer Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility following HRSA's approval.

If the proposed transfer Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility is disapproved by HRSA and the participant refuses assignment to another Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility, they may be in breach of their service contract.

Unemployment During Service Obligation

Substance Use Disorder Treatment and Recovery Loan Repayment Program participants who resign or

are terminated from their initial Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility must contact the Substance Use Disorder Treatment and Recovery Loan Repayment Program immediately through their [My BHW](#) account.

The Substance Use Disorder Treatment and Recovery Loan Repayment Program will provide the participant ninety (90) days in which to obtain an offer and accept a position at an eligible Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility. **It is the participant's responsibility to obtain employment at an eligible Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility.** Participants who do not secure employment at a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility within ninety (90) days, will be in breach of their contract and recommended for default.

Breaching the Substance Use Disorder Treatment and Recovery Loan Repayment Program Contract

Participants should immediately contact HRSA through their [My BHW](#) account if a situation arises that may result in the participant being unable to begin or complete their Substance Use Disorder Treatment and Recovery Loan Repayment Program service obligation. While HRSA will, to the extent possible, work with participants to assist them in fulfilling the service obligation, participants are reminded that the failure to begin or complete any year of service for which payment was made to the participant may result in a breach of the Substance Use Disorder Treatment and Recovery Loan Repayment Program contract.

Liquidated Damages

A participant who breaches a commitment to provide **full-time** direct treatment or recovery support of patients with or in recovery from a substance use disorder will become liable for liquidated damages to the United States in the amount of all Substance Use Disorder Treatment and Recovery Loan Repayment Program payments made to the participant (including the amounts withheld for federal taxes), prorated for the days served, plus interest in accordance with applicable law. Liquidated damages will be calculated in accordance with the following formula:

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

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

Any participant who breaches the Substance Use Disorder Treatment and Recovery Loan Repayment Program contract and is placed in default will receive a notice from the Program Support Center's Debt Collection Center that specifies the amount the United States is entitled to recover. The debt will be due to be paid within one year from the date of the default notice. Failure to pay the debt by the due date has the following consequences:

- **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 (in other words, remains unpaid at the end of the one-year repayment period), it will be reported as delinquent.

- **The debt may be referred to a debt collection agency and the Department of Justice.** Any Substance Use Disorder Treatment and Recovery Loan Repayment Program debt past due for 45 days may be referred to a debt collection agency. If the debt collection agency is unsuccessful in collecting payment, the debt will be referred to the Department of Justice for filing of a lawsuit against the debtor.
- **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 Substance Use Disorder Treatment and Recovery Loan Repayment Program debt. Also, debtors who are federal employees may have up to 15 percent of their take-home pay garnished to pay a delinquent Substance Use Disorder Treatment and Recovery Loan Repayment Program award debt.
- **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 Substance Use Disorder Treatment and Recovery Loan Repayment Program award debt.

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

- Results in the permanent inability of the participant to perform the service obligation and
- Prevents the participant from engaging in substantial gainful employment, as defined in the Glossary in the [Appendix](#), that would allow the participant to pay the liquidated damages.

Participants (or their legal representative) who believe a breach falls within this category may request that the Secretary decline to impose liquidated damages in connection with the breach. To submit a request, participants must upload a signed request letter, including the detailed reason(s) for the request, as an inquiry through their [My BHW](#) account. The participant must also furnish HRSA with any medical and financial documentation requested. All documents can be submitted through their [My BHW](#) account. The decision to grant a request will be made exclusively by the Secretary. Please note that any request based on the medical condition of any individual other than the participant will be denied.

Sample Breach Scenario

Dr. Jane Smith entered into a six-year Substance Use Disorder Treatment and Recovery Loan Repayment Program full-time service contract effective September 30, 2025, and was awarded \$100,000.00. Her service end date is September 29, 2031. She received \$100,000, less the amount withheld for federal taxes, in Substance Use Disorder Treatment and Recovery Loan Repayment Program financial support to apply toward her eligible loans. She was terminated for cause by her Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility at the

end of her workday on March 31, 2026. HRSA determines that she breached her Substance Use Disorder Treatment and Recovery Loan Repayment Program contract on April 1, 2026, and served 183 days of her six-year (2,191-day) service obligation.

Dr. Smith is liable to the U.S. for an amount equal to the loan repayments received (including the amounts withheld for federal taxes), prorated for the days served, plus interest in accordance with applicable law. Therefore, Dr. Smith would be liable for 2,008 unserved days.

In this example, using the above liquidated damages formula, Dr. Smith would be liable to the United States for approximately \$91,651.00, plus interest in accordance with applicable law, and must pay that amount in full within one year from the date of the default notification.

Substance Use Disorder Treatment and Recovery Loan Repayment Program Award Taxes and Financial Information

Participants will receive awards in the form of a lump sum payment electronically, issued to the bank account provided by the participant no later than November 15, 2025. **Substance Use Disorder Treatment and Recovery Loan Repayment Program award payments are subject to federal taxes. The Health Resources and Services Administration will withhold federal income tax and Federal Insurance Contributions Act tax (Social Security and Medicare) from a participant's award.** Taxes are paid directly to the Internal Revenue Service on the participant's behalf. All Substance Use Disorder Treatment and Recovery Loan Repayment Program payments, and federal taxes withheld are reported to the participant and the Internal Revenue Service on a Form W-2 after the end of the tax year. Loan repayments may also be subject to state and local income taxes.

Participants who want additional funds withheld to cover the income tax on their awards should indicate the additional amount to be deducted on Form W-4. Participants should consult the Internal Revenue Service regarding any additional tax obligations. The Health Resources and Services Administration does not provide tax advice, and all tax questions should be directed to a tax professional or the Internal Revenue Service through the TAX HELPLINE at 1-800-829-1040. The Substance Use Disorder Treatment and Recovery Loan Repayment Program is unable to provide an individual with an after-tax calculation or any other tax-related specific advice or information. The Internal Revenue Service encourages the use of their [Withholding Calculator](#) to perform a quick paycheck checkup.

New participants will receive a W-2 Wage and Tax Statement for the taxable income received under the Substance Use Disorder Treatment and Recovery Loan Repayment Program during the prior tax year. W-2 tax documents are issued in January. Participants may sign up to have their W-2 form posted in their [My BHW](#) account. If the W-2 form is not available by January 30, participants should submit an inquiry via their [My BHW](#) account. Participants may also choose to have their W-2 form mailed to the address provided in their [My BHW](#) account. Participants must ensure their name, mailing and email addresses, and banking information are up to date.

Under the Treasury Offset Program, the United States Treasury Department is authorized to offset the Substance Use Disorder Treatment and Recovery Loan Repayment Program award payments for delinquent federal and state debts, including delinquent child support.

Application Information

APPLICATION DEADLINE

To start your application, you will have to set up an account in [My BHW](#). [My BHW](#) account requires multifactor authentication (MFA), which adds an extra layer of protection to your account and reduces the risk of fraud.

With MFA, you **must** use Google Authenticator on your mobile phone or tablet each time you log in. Follow the [Quick Start Guide](#) to set up your authentication

A complete online application must be submitted via the [My BHW](#) account by 7:30 p.m. ET on July 10, 2025. All supporting documentation for the application must be uploaded before an applicant can submit a complete application package. Applicants must upload all documents; the Health Resources and Services Administration will not accept documentation by fax or mail. The electronic [Employment Verification Form](#) must also be completed before an applicant can submit their application.

Applicants should print and keep a copy of the completed application package for their records. Applicants are responsible for submitting a complete and accurate online application, including ALL required documentation in a legible format. **If during the initial review of the application, the Health Resources and Services Administration 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 Substance Use Disorder Treatment and Recovery Loan Repayment Program Online Application consists of:

- An online application
- Required supporting documentation
- Additional Supplemental Documentation (if applicable).

The information in the online application must match the submitted supporting documentation. Application packages will be initially reviewed to determine their completeness. Application packages deemed incomplete (for example, missing, or illegible information, or incomplete application materials) as of the application deadline will not be considered for funding.

The Substance Use Disorder Treatment and Recovery 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, HRSA 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 in this section to be able to submit an

online application.

1. **Substance Use Disorder Treatment and Recovery Loan Repayment Program Eligibility.**
Answers to this section will determine the applicant's baseline eligibility for participation in the Substance Use Disorder Treatment and Recovery Loan Repayment Program. If an individual does not pass the initial screening portion of the online application, they will not be able to continue with the application. Please refer to the [Program Eligibility Requirements](#) section.
2. **Personal Information.** Answers to this section pertain to the applicant's name, Social Security number, mailing and email addresses, and other contact information. Answers also pertain to individual and family background.
3. **Discipline, Training and Certification.** Answers to this section pertain to the applicant's education, training, and licensure/certification.
4. **Employment.** In this section, applicants will search for and select the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility/facilities where they provide or will provide patient care. If any of the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility/facilities are not listed in the search results, applicants are required to select the option below the search tool, which states "Click this box if your Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility is not listed in the search results." If selected, the applicant is provided instructions on how to resolve the concern. A facility may request to become Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved during the application cycle through the [My BHW](#) account. If any of the sites where the applicant provides patient care do not meet Substance Use Disorder Treatment and Recovery Loan Repayment Program facility requirements, the provider is not eligible to apply. Applicants who work at more than one Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility must include all service locations in their application and initiate an electronic Employment Verification Form for each Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility. Selecting a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility where the applicant is not providing patient care will disqualify their application.
5. **Employment Verification Form.** Once an applicant selects the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility/facilities at which they are or will be working, the applicant will need to initiate an electronic Employment Verification Form. Once initiated, the designated point(s) of contact at the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility will be notified electronically through their [My BHW](#) account that an Employment Verification Form has been requested by the applicant. When the point(s) of contact completes the Employment Verification Form, the applicant will be notified. The Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility must complete the electronic Employment Verification Form before an applicant will be allowed to submit the application. If an Employment Verification Form is not submitted by every Substance Use Disorder Treatment

and Recovery Loan Repayment Program approved facility identified by the applicant, the application cannot be submitted.

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

6. **Loan Information.** Answers in this section pertain to each eligible loan for which an applicant is seeking repayment. All loans submitted will be verified to determine whether they are eligible for repayment under the Substance Use Disorder Treatment and Recovery 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 HRSA verify loan information. The following information must be entered about each of the loans applicants wish to submit for repayment, and the [Required Supporting Documentation](#) (as listed in this section) must be uploaded separately:

- a. Name and contact information for the lender/holder.
- b. Loan account number.
- c. Original amount disbursed.
- d. Original date of the loan.
- e. Current outstanding balance (no more than 30 days from the date of the Substance Use

- Disorder Treatment and Recovery Loan Repayment Program application submission).
- f. Current interest rate.
 - g. Type of loan. If a consolidated loan, additional questions will be asked:
 - i. Original date of consolidation.
 - ii. Original balance of consolidation.
 - iii. Account number.
 - h. Purpose of loan.

Required Supporting Documentation

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

1. **Proof of Status as a United States citizen, national or a permanent resident.** This document may include a copy of a birth certificate, the identification page of a current United States passport, a certificate of citizenship or naturalization or a copy of a [Permanent Resident Card](#) (green card). Copies of a driver's license or a Social Security card are not acceptable documents.
2. **Health Professional License, Certification or Registration.** Applicants will be required to submit proof of their current, full, permanent, unencumbered, unrestricted health professional license, certificate, or registration (whichever is applicable), **with an expiration date**, in the state in which they intend to practice under the Substance Use Disorder Treatment and Recovery Loan Repayment Program or from any state if practicing in a federal facility.
3. **Health Professional Degree.** Applicants will be required to submit proof of completion of their health professional degree (see [Required Credentials for Eligible Disciplines](#) section).
4. **Loan Information Verification.** Applicants will be required to provide two types of documentation for each loan that is being submitted for consideration: (a) an account statement; and (b) a disbursement report.
 - a. **Account Statement.** This document is used to provide current information on their eligible loans. Often borrowers receive monthly statements indicating the status of their loan balance. This document should:
 - i. Be on official letterhead or other clear verification that it comes from the lender/holder;
 - ii. Include the name of the borrower (in other words, the Substance Use Disorder Treatment and Recovery Loan Repayment Program applicant);
 - iii. Contain the account number;
 - iv. Include the date of the statement (cannot be more than 30 days from the date of Loan Repayment Program application submission);
 - v. Include the current outstanding balance (principal and interest) or the current payoff balance; and

- vi. Include the current interest rate.
- b. **Disbursement Report.** This 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 Substance Use Disorder Treatment and Recovery Loan Repayment Program application submission);
 - vi. Include the original loan amount; and
 - vii. Include the purpose of the loan.

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

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

Additional Supplemental Documentation (if applicable)

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

1. **Substance Use Disorder Specialized Training.** A specialized training to provide substance use disorder treatment services.
2. **Substance Use Disorder Licensure or Certification.** Substance use disorder licensure or certification refers to a state-issued license or certification to provide substance use disorder treatment that is granted to a health professional in an eligible discipline or specialty (see the [Required Credentials for Eligible Disciplines](#) section). Substance use disorder licensure, or certification must meet national standards as recognized by the National Board of Certified Counselors; the Association for Addiction Professionals; or International Certification & Reciprocity Consortium.
3. **Verification of Completion of Existing Service Obligation.** If the applicant has an existing service obligation, they must submit verification from the entity to which the obligation is

owed that the existing service obligation will be completed prior to July 10, 2025.

4. **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.

Application Review and Award Process

Applicants receive a receipt of submission pop-up window immediately upon submitting the online application. Applicants can view the overall status of their application, as well as a copy (Portable Document Format) of their submitted application, which includes a list of uploaded supporting documents, and a copy (Portable Document Format) of their completed Employment Verification Forms by logging into the application account that was set up when the applicant registered to apply. **It is the applicant's responsibility to ensure that the entirety of the application and required supporting documents (including Employment Verification Forms) 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, and change answers to questions and loan data. The application must be resubmitted after any edits or changes are made. Final edits must be made, and the application resubmitted before the close of the application cycle of July 10, 2025.

Each time the application is reopened for editing, or to check specific elements of the application, the applicant must: (1) complete the "Certify and Submit" section, and (2) click the "Submit" button to resubmit their application, or the application will not be submitted. The Health Resources and Services Administration advises that providers submit their complete applications as early in the open application period as possible. Applicants who wait until the end of the application cycle risk submitting incomplete or ineligible applications if errors are found later during the open application cycle. The "edit" option is available in the applicant's account on the "Submitted" page, until the close of the application cycle. The ability to edit and resubmit an application will be disabled after the application deadline. Applications with changes or edits 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.

HRSA will not begin to review applications for funding until the application deadline (July 10, 2025) has passed. See the [Application Ranking Criteria](#) section for information on the application review process.

All applicants and participants must notify HRSA of changes to their personal information. Applicants and participants must provide HRSA with notification of any changes to their contact information prior to the change occurring, if possible, or immediately after the change occurs. Applicants can manage their contact information through their application account on the "Account Settings" page. Once an applicant becomes a participant, they will need to log into their [My BHW](#) account and select the participants tab to view their award documents and submit communications to the program.

Health Resources and Services Administration Communication Methods

The Substance Use Disorder Treatment and Recovery Loan Repayment Program frequently corresponds with applicants by email. It is important that the applicant check their email during the application process for correspondence from the Substance Use Disorder Treatment and Recovery Loan Repayment Program office and **make certain to disable spam blockers (or check the spam folder)**. The Substance Use Disorder Treatment and Recovery Loan Repayment Program will provide email updates as applicable; however, it is the applicant's responsibility to ensure the contact information that HRSA has on file is correct. If updates are necessary, applicants can make changes prior to the close of the application cycle by logging into their [My BHW](#) account. When submitted applications are opened for editing during the open application cycle, applicants must complete ALL steps to resubmit their application prior to the close of the application cycle. Applications that remain in the "In Progress" state (not submitted) after the close of the application cycle (July 10, 2025) are not eligible for review or award.

CONFIRMATION OF INTEREST

Award finalists are notified by email to log into their application account to confirm their continued interest in receiving an award, and to confirm that the loan and employment information provided to HRSA in their Substance Use Disorder Treatment and Recovery Loan Repayment Program application remains valid. Applicants are also asked to confirm that they have read and understand the Substance Use Disorder Treatment and Recovery Loan Repayment Program contract they will be asked to electronically sign if they accept the award. In addition, applicants are asked to provide their direct deposit banking information for award funds in the event they receive a Substance Use Disorder Treatment and Recovery Loan Repayment Program award.

Note: The Confirmation of Interest is not a guarantee that the individual will receive an award, as awards are subject to the availability of funds. All participants will receive final notification of an award, including the service obligation dates, no later than September 30, 2025.

To confirm interest in receiving a Substance Use Disorder Treatment and Recovery Loan Repayment Program award, an applicant must respond by the deadline provided within the Confirmation of Interest email and verify that:

- They are currently employed by (in other words, are already working at) the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility/facilities they selected when they submitted their application. Applicants who are not employed at the Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility/facilities verified by HRSA must check "NO" where asked;
- They will meet the full-time service requirements, as outlined in this Application and Program Guidance, throughout the period of obligated service; and
- The loans approved by HRSA for repayment are correct.

All finalists must read and electronically sign the contract document. The electronic signature has the effect of a handwritten signature and verifies that all the information in the Confirmation of Interest is accurate. Once countersigned by the Secretary of the U.S. Department of Health and Human Services

or their designee, the contract obligates the participant to a Substance Use Disorder Treatment and Recovery Loan Repayment Program service obligation. Applicants who verify inaccurate information on the Confirmation of Interest may not receive service credit and/or may be in a breach of contract. If an applicant does not complete the Confirmation of Interest process by the deadline, their application may be withdrawn from consideration.

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

If an individual selected for an award decides not to accept it **after signing the contract**, the individual should notify HRSA immediately in writing through the [Bureau of Health Workforce](#) that they no longer want the award.

- **If the Secretary’s designee has not yet countersigned the contract**, the individual will not incur a service obligation or any penalty for withdrawing.
- **If the Secretary’s designee has signed the contract**, the individual can submit a written request to terminate the contract at any time if the individual who has been awarded such contract has not received funds due under the contract. Once the individual has received funds, the contract cannot be terminated.

SUBSTANCE USE DISORDER TREATMENT AND RECOVERY LOAN PAYMENT PROGRAM CONTRACT

Only the Secretary of the U.S. Department of Health and Human Services or their designee can grant a Substance Use Disorder Treatment and Recovery Loan Repayment Program award. Awards cannot be guaranteed or granted by the service site personnel, program staff, a Primary Care Office, a Primary Care Association, or any other person or entity.

Applicants selected as finalists will receive a Confirmation of Interest email with instructions to sign and return the Substance Use Disorder Treatment and Recovery Loan Repayment Program contract and to provide banking information in order to confirm their continued interest in the program and to facilitate the electronic transfer of the award funds if their contract is approved by the Secretary (or designee) of the U.S. Department of Health and Human Services and funds are awarded.

Additional Information

PAPERWORK REDUCTION ACT PUBLIC BURDEN STATEMENT

The purpose of this information collection is to obtain information through the Substance Use Disorder Treatment and Recovery Loan Repayment Program that is used to assess a Loan Repayment Program applicant’s eligibility and qualifications for the Loan Repayment Program and to obtain information for eligible facilities or sites. Clinicians interested in participating in the Substance Use Disorder Treatment and Recovery Loan Repayment Program must submit an application to the Substance Use Disorder and Treatment Loan Repayment Program. 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 0906-0058 and it is valid until 07/31/2026. This information is required to obtain or retain a benefit (Section 781 of the Public Health Service Act [42 U.S.C. § 295h]). 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 14NWH04, Rockville, Maryland, 20857.

RESOURCES FOR APPLICANTS

Glossary

See the Appendix for a glossary of terms, which contains the general definitions for Bureau of Health Workforce terms used throughout this Guidance.

[Bureau of Health Workforce](#) – The bureau within the Health Resources and Services Administration that administers the Substance Use Disorder Treatment and Recovery Loan Repayment Program.

[Substance Abuse and Mental Health Services Administration](#) – An agency within the United States Department of Health and Human Services, whose primary aim is to improve the behavioral health of the nation while reducing the impact of mental illness and substance abuse in communities.

[Health Workforce Connector](#) – a searchable database of open job opportunities and information on Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facilities as well as sites approved for other Health Resources and Services Administration loan repayment and scholarship programs.

[My BHW](#) – An online application that allows individuals to apply to the Substance Use Disorder Treatment and Recovery Loan Repayment Program. If awarded, program participants can communicate with Health Resources and Services Administration staff, make service requests (for example, suspensions, transfers, authorized break from service, etc.), and access the six-month In-Service Verification forms.

Need Help?

Any individual with questions about the Substance Use Disorder Treatment and Recovery Loan Repayment Program may contact the Customer Care Center Monday through Friday (except federal holidays) from 8:00 a.m. to 8:00 p.m. ET.

- 1-800-221-9393
- TTY: 1-877-897-9910
- [Complete the Ask Us a Question form.](#)

Appendix: Glossary

[FY 2025 Substance Use Disorder Treatment and Recovery Loan Repayment Program Application and Program Guidance Glossary](#)