

FISCAL YEAR 2025 SUBSTANCE USE DISORDER TREATMENT AND RECOVERY LOAN REPAYMENT PROGRAM APPLICATION AND PROGRAM GUIDANCE GLOSSARY

Behavioral Health Providers - For purposes of the Substance Use Disorder Treatment and Recovery Loan Repayment Program:

- allopathic or osteopathic physicians, psychiatrists, physician assistants (including those with mental health specialty)
- nurse practitioners
- certified nurse midwives
- pharmacists
- registered nurses
- certified registered nurse anesthetists
- psychologists
- Licensed clinical social worker
- licensed or certified master's level social workers
- psychology doctoral interns
- psychiatric nurse specialists
- marriage and family therapists
- licensed professional counselors
- substance use disorder counselors
- clinical nurse specialists
- certified nursing assistants
- licensed practical nurses
- licensed occupational therapists, and
- certified medical assistants.

In general, these providers collectively diagnose, prevent and treat mental health and substance use disorders, life stressors, crises, and stress-related physical symptoms. To be eligible for the Substance Use Disorder Treatment and Recovery Loan Repayment Program, the primary intent and function of the position must be the direct treatment or recovery support of patients with or in recovery from a substance use disorder, and the provider must serve 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 CDC, or in a mental health professional shortage area.

Behavioral Health-Related Paraprofessional – An individual who is not a mental or behavioral health service professional, but who works at the first stage of contact with individuals and families who are seeking mental or behavioral health services, including substance abuse prevention and treatment services. This job classification includes occupations such as mental health workers, health educators, peer support counselors, peer support specialists, community health workers, 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. The Substance Use Disorder Treatment and Recovery Loan Repayment Program will review additional occupations and credentials to determine their eligibility for the Substance Use Disorder Treatment and Recovery Loan Repayment Program.

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

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.

Drug Overdose Mortality Rate – Number of deaths due to drug poisoning per 100,000 people.

Family and Family Member – As used in the Application and Program Guidance and for the purposes of the Health Resources and Services Administration, “family member” includes spouses, as well as unmarried partners, living in the same household.

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

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

Fiscal Year – Defined as October 1 through September 30.

Full-Time Service or Full-Time Employment – For all disciplines, except psychology doctoral interns, full-time service or full-time employment means working a minimum of 40 hours per week providing direct treatment or recovery support of patients with or in recovery from a substance use disorder, for a minimum of 45 weeks per service year, in a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility. For a more detailed explanation of the full-time service or full-time employment requirement, see the “*Service Obligation and Loan Repayment Award Amount*” section in the Application and Program Guidance. The 40 hours per week includes scheduled breaks. For psychology doctoral interns, full-time service or 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 work a minimum of 40 hours per week providing direct treatment or recovery support of patients with or in recovery from a substance use disorder, for a minimum of 45 weeks per service year, at a Substance Use Disorder Treatment and Recovery Loan

Repayment Program-approved facility.

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

Health Resources and Services Administration – An operating agency of the United States Department of Health and Human Services.

Health Workforce Connector – The [Health Workforce Connector](#) is 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.

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

Lender – The commercial or government institution that initially made the eligible loan (for example, the United States Department of Education).

Medications for Opioid Use Disorder – The use of United States Food and Drug Administration-approved medications, in combination with counseling and behavioral therapies, to provide a “whole-patient” approach to the treatment of substance use disorders. Pharmacological treatment for opioid use disorder was previously referred to as “Medication-Assisted Treatment.”

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

Substance Use Disorder Treatment and Recovery Loan Repayment Program-Approved Facility – A 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, or federal medical facility that 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 in a mental Health Professional Shortage Area. For a list of Substance Use Disorder Treatment and Recovery Loan Repayment Program-eligible facility types, please see [Substance Use Disorder Treatment and Recovery Loan Repayment Program Facility Type Definitions](#).

Spouse – As used in this Application and Program Guidance and for the purposes of the Substance Use Disorder Treatment and Recovery Loan Repayment Program, “spouse” includes same-sex married couples, as well as opposite-sex married couples.

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

Substance Use Disorder – Involves the overuse of, or dependence on, one or more substances leading to a clinically significant impairment whose effects are detrimental to the individual's physical and mental health, or the welfare of others.

Substance Use Disorder Treatment – As used in this Application and Program Guidance and for purposes of the Substance Use Disorder Treatment and Recovery Loan Repayment Program, substance use disorder Treatment refers to substance use disorder-related care that is delivered based on a standardized assessment of substance use disorder treatment needs.

Substance Use Disorder Treatment Employment – Means full-time employment (including a fellowship):

- (A) Where the primary intent and function of the position is the direct treatment or recovery support of patients with or in recovery from a substance use disorder, including master's level social workers, psychologists, counselors, marriage and family therapists, psychiatric mental health practitioners, occupational therapists, psychology doctoral interns, and behavioral health-related paraprofessionals and physicians, physician assistants, and nurses, who are licensed or certified in accordance with applicable state and federal laws; and
- (B) Which is located at a 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, or federal medical facility.

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

Telemedicine/Telehealth – The practice of medicine with regard to the Substance Use Disorder Treatment and Recovery Loan Repayment Program, which is in accordance with applicable federal and state laws by a practitioner (other than a pharmacist) who is at a location remote from the patient; and is communicating with the patient, or health care professional who is treating the patient, using interactive telecommunications system, defined as multimedia communications equipment that includes, at a minimum, audio and video equipment permitting two-way, real time interactive communication between the patient and the Substance Use Disorder Treatment and Recovery Loan Repayment Program participant, while:

(A) The patient is being treated by, and physically located in, a Drug Enforcement Administration-registered hospital or clinic, and by a practitioner who is:

- Acting in the usual course of professional practice;
- Acting in accordance with applicable state law; and
- Registered with the Drug Enforcement Administration in the state in which the patient is located.

-OR-

(B) The patient is being treated by, and in the physical presence of, a Drug Enforcement Administration-registered practitioner who is:

- Acting in the usual course of professional practice;
- Acting in accordance with applicable state law; and
- Registered with Drug Enforcement Administration in the state in which the patient is located.

Importantly, remote practitioners engaged in the practice of telemedicine must be registered with the Drug Enforcement Administration in the state where they are physically located and, in every state, where their patient(s) is (are) physically located. All records for prescribing of a United States Food and Drug Administration-approved narcotic for the substance use disorder treatment of opioid addiction need to be kept in accordance with federal regulations.

Telehealth Platform: For purposes of the Substance Use Disorder Treatment and Recovery Loan Repayment Program, a telehealth platform is a Substance Use Disorder Treatment and Recovery Loan Repayment Program-approved facility that provides 100 percent audio or audio/visual substance use disorder treatment and recovery services, using technology infrastructure, services, and support, that allows for private, secure, Health Insurance Portability and Accountability Act-compliant, and virtual consultations. The telehealth platform offers face-to-face video calls, direct messaging, voice calls, remote patient monitoring, billing, and patient education. The telehealth platform is located in either 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 per 100,000 people, as reported by the Centers for Disease Control and Prevention, or in a mental Health Professional Shortage Area.

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