

FY 2025 NURSE CORPS LOAN REPAYMENT PROGRAM APPLICATION PROGRAM AND GUIDANCE DEFINITIONS

Advanced Practice Registered Nurse – a Registered Nurse educated at Master’s or post Master’s level and in a specific role and patient population. An Advanced Practice Registered Nurse is prepared by education and certification to assess, diagnose, and manage patient problems, order tests, and prescribe medications, depending on the state where they practice.

Ambulatory Surgical Center – An entity that operates exclusively for the purpose of furnishing surgical services to patients who do not require hospitalization and for which the expected duration of services does not exceed 24 hours following admission.

American Indian Health Facilities – A health care facility (whether operated directly by the Indian Health Service; or by a tribe or tribal organization contracting with the Indian Health Service pursuant to the Indian Self-Determination and Education Assistance Act, codified at 25 U.S.C. 450 et seq.; or by an urban Indian organization receiving funds under Subchapter IV of the Indian Health Care Improvement Act, codified at 25 U.S.C. 1651 et seq.), which provides clinical treatment services to eligible American Indians and Alaska Natives on an outpatient basis. Visit: [Find Health Care Indian Health Service](#) for information.

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

Birth Centers - also known as a birthing center, is a licensed facility staffed by certified nurse-midwives and/or physicians that provides a home-like setting for people with low-risk pregnancies to pro Policy Workgroup Kick off meeting vide comprehensive care throughout pregnancy, including prenatal care, labor and delivery services, and postpartum care for both mother and newborn. Birth centers can be free-standing buildings or attached to a hospital.

Certified Nurse Midwife – Certified Nurse Midwives are Advanced Practice Registered Nurses who have completed a minimum of a Master of Science in Nursing degree, a post-graduate degree, or a Doctor of Nursing Practice from a nurse-midwifery education program accredited by the Accreditation Commission for Midwifery Education. Certified Nurse Midwives are primary care providers for women throughout their lifespan, with a special emphasis on pregnancy, childbirth, and gynecologic and reproductive health.

Certified Obstetrics and Gynecology Registered Nurse – Registered nurses who have acquired certification through the National Certification Corporation and/or the American Nurse Credentialing Center in areas such as obstetrics, gynecology, perinatal, and labor and delivery nursing.

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Community Mental Health Center – Behavioral and mental health facilities must be located in or serve in a Health Professional Shortage Area and must offer comprehensive primary behavioral health services to all residents in the defined Health Professional Shortage Area. The site must offer comprehensive primary behavioral health care services including, but not limited to:

- **Core Comprehensive Behavioral Health Service Elements:**
 - Screening and assessment;
 - Treatment plans;
 - Care coordination;

- **Non-Core Behavioral Health Service Elements:**
 - Diagnosis;
 - Therapeutic services (including psychiatric medication prescribing and management, chronic disease management, and substance use disorder treatment);
 - Crisis/emergency services (including 24-hour crisis call access);
 - Consultative services; and
 - Case management.

Confirmation of Interest – Confirmation of Interest email from the Nurse Corps Loan Repayment Program to confirm the applicant has continued interest in receiving an award, and that the loan and employment information provided on the Nurse Corps Loan Repayment Program Application remains valid. The Confirmation of Interest is not a guarantee that the individual will receive an award, as funding depends on appropriations by Congress.

Continuation Contract – A Continuation Contract is an optional written contract pursuant to Section 846(a) of the Public Health Service Act, as amended, under which: (1) the participant agrees to engage in a period of continuous full-time service for a third consecutive year as a Registered Nurse or Advanced Practice Registered Nurse at an eligible Critical Shortage Facility or nurse faculty in an accredited eligible school of nursing after completion of their initial two-year service obligation under their initial two-year contract, and (2) the Secretary agrees to repay, in consideration of such service, 25 percent of their original total qualifying educational loan balances that were approved at the time they entered into the initial Nurse Corps Loan Repayment Program Contract.

Critical Access Hospital - A facility certified by the Centers for Medicare & Medicaid Services under section 1820 of the Social Security Act. A Critical Access Hospital must be located in a rural area in a state that has a Rural Hospital Flexibility Program, have no more than 25 inpatient beds, an average annual length of stay of 96 hours or less, and be located either more than a 35-mile drive from the nearest hospital or Critical Access Hospital, or more than a 15-mile drive in areas with mountainous terrain or only secondary roads. For more information, review the [Critical Access Hospital Booklet](#).

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Critical Shortage Facility – A public or private health care facility located in, designated as, or serving a primary medical care or mental Health Professional Shortage Area.

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

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

Disadvantaged background – An individual from a disadvantaged background is defined as a student who:

1. Comes from an environment that has inhibited them from obtaining the knowledge, skills, and abilities required to enroll in and graduate from a health profession or nursing school (**environmentally disadvantaged**). The following are common examples that describe students who are “environmentally disadvantaged.” These characteristics are for guidance only and are not intended to be all-inclusive:
 - Students who graduate from a high school with low average SAT/ACT scores or below the average state test results.
 - Students from a school district where 50 percent or less of graduates go to college.
 - Students who have a diagnosed physical or mental impairment that substantially limits participation in educational experiences.
 - Students for whom English is not their primary language and for whom language is still a barrier to academic performance.
 - Students from a high school where at least 30 percent of enrolled students are eligible for free or reduced-price lunches.
 - Students who come from a family that receives public assistance (e.g., Aid to Families with Dependent Children, food stamps, Medicaid, public housing).
 - Students who are the first generation in the family to attend college.

– OR –

2. The following are characteristics that describe students who are considered “economically disadvantaged:”
 - Students who come from a family with an annual income below a level based on low-income thresholds according to family size established by the U.S. Census Bureau, adjusted annually for changes in the Consumer Price Index and adjusted by the Secretary of Health and Human Services (**economically disadvantaged**). The Secretary of Health and Human Services defines a “low-income family” for various health professions and nursing programs included in Titles III, VII and VIII of the Public Health Service Act as having an annual income that does not exceed 200 percent of the Department’s poverty guidelines.
 - A family is a group of two or more individuals related by birth, marriage, or adoption who live together or an individual who is not living with any relatives.

- Students who received a Pell Grant.

2024 Poverty Guidelines			
Persons in Family	48 Contiguous States and D.C.	Alaska	Hawaii
1	\$15,060	\$18,810	\$17,310
2	\$20,440	\$25,540	\$23,500
3	\$25,820	\$32,270	\$29,690
4	\$31,200	\$39,000	\$35,880
5	\$36,580	\$45,730	\$42,070
6	\$41,960	\$52,460	\$48,260
7	\$47,340	\$59,190	\$54,450
8	\$52,720	\$65,920	\$60,640
For each additional person, add	\$5,380	\$6,730	\$6,190

Disproportionate Share Hospital – A hospital that has a disproportionately large share of low-income patients and receives an augmented payment from the state under Medicaid or a payment adjustment from Medicare. Hospital-based outpatient clinics are included under this definition. Visit: [Disproportionate Share Hospital](#) for more information.

Employment Verification Form – A Nurse Corps Loan Repayment Program form required to be submitted at the time of the application via the My BHW Account and used to verify that an applicant’s employment meets the service requirements to be eligible for the Nurse Corps Loan Repayment Program.

End Stage Renal Disease Dialysis Center – An entity that provides outpatient maintenance dialysis services, or home dialysis training and support services, or both. End Stage Renal Disease facilities are described under section 1881 of the Social Security Act and 42 CFR 413.174 as being either hospital-based or independent facilities.

Existing Service Obligation – Any service obligation owed under an agreement with a federal, state, local government, or other entity. Examples are the National Health Service Corps Loan Repayment or Scholarship Programs, Nurse Corps Scholarship Program, State Loan Repayment Program, Nurse Faculty Loan Program, Faculty Loan Repayment Program, any state-sponsored loan repayment/forgiveness program, any employer-sponsored scholarship or recruitment/retention incentive programs, or active-duty military obligation. The Public Service Loan Forgiveness Program is not considered a service obligation.

Family and Family Member – For the purposes of the Nurse Corps Loan Repayment Program, “family member” includes spouses, as well as unmarried domestic partners (both same sex and

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opposite sex), including those in civil unions or similar formal relationships recognized under state law as something other than marriage.

Federal Direct Student Loans – A student loan offered by the federal government for students and is used to pay for costs of education after high school. The lender of the Federal Direct Student Loan is U.S. Department of Education, rather than an institution such as a bank.

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

Federally Qualified Health Center – Federal Qualified Health Centers include: (1) private nonprofit entities or public agencies that receive a grant under section 330 of the Public Health Service Act or funding from such a grant under a contract with the recipient of such a grant and meets the requirements to receive such a grant; (2) entities designated as “Look-Alikes” by the Secretary of the U.S. Department of Health and Human Services (or designee) as meeting the requirements for receiving a grant under section 330 of the Public Health Service Act; and (3) outpatient health programs or facilities operated by a tribe or tribal organization under the Indian Self-Determination Act or by an urban Indian organization receiving funds under Title V of the Indian Health Care Improvement Act. Federally Qualified Health Centers include, for example, Community Health Centers, Migrant Health Centers, Health Care for the Homeless Health Centers, and Public Housing Primary Care Health Centers.

Fiscal Year – The federal fiscal year is October 1 through September 30.

Free and Charitable Clinics – Free and Charitable Clinics are safety-net health care organizations that utilize volunteers and paid staff to provide a range of medical, dental, pharmacy, vision and/or behavioral health services to economically disadvantaged individuals. Such clinics are 501(c)(3) tax-exempt organizations or operate as a program component or affiliate of a 501(c)(3) organization.

Note: Free clinic volunteer staff are not eligible for Nurse Corps Loan Repayment Program awards. Entities that otherwise meet the above definition, but charge a nominal/sliding fee to patients, may still be considered Free or Charitable Clinics provided that essential services are delivered regardless of the patient's ability to pay. Free or Charitable Clinics restrict eligibility for their services to individuals who are uninsured, underinsured and/or have limited or no access to primary, specialty or prescription health care.

Full-Time Service – Working as an Registered Nurse or Advanced Practice Registered Nurse at a public or private Critical Shortage Facility for a minimum of 32 hours per week, or working full-time (as defined by the employer) as a nurse faculty member for a minimum of 9 months per service year at an accredited public or private school of nursing for the time period specified in the participant’s contract and with no more than 7 weeks (regardless of how many days per week they serve)

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(approximately 35 work days) per service year spent away from the service site for vacation, holidays, continuing education, illness, maternity/paternity/adoption leave, or other reason.

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

Health Professional Shortage Area – A Health Professional Shortage Area is a geographic area, population group, public or nonprofit private medical facility, or other public facility determined by the Secretary of the U.S. Department of Health and Human Services to have a shortage of primary medical care or mental health professionals based on the criteria defined in regulation. Information considered in Health Professional Shortage Area determinations includes health provider to population ratios, rates of poverty, and access to available primary health services, pursuant to Section 332 of the PHS Act (Title 42, U.S. Code, Section 254e) and implementing regulations (Title 42, Code of Federal Regulations, Part 5).

Health Resources and Services Administration – An operating agency of the U.S. Department of Health and Human Services.

Health Workforce Connector – A searchable database of job opportunities and information about approved sites.

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

Home Health Agency – A agency or organization, certified under section 1861(o) of the Social Security Act, which is primarily engaged in providing skilled nursing care and other therapeutic services at a patient's home. Visit: [Home Health Agency Center](#) for more information.

Hospice Program – An agency or organization, certified under section 1861(dd)(2) of the Social Security Act, that provides 24-hour care and treatment services (as needed) to terminally ill individuals and bereavement counseling for their immediate family members. Care is provided in individuals' homes on an outpatient basis, and on a short- term inpatient basis, directly or under arrangements made by the agency or organization. Visit: [Hospice Center](#) for more information.

Initial Two-year Contract – A written contract pursuant to Section 846(a) of the Public Health Service Act, as amended, under which (1) the participant agrees to engage in a period of continuous full-time service for two consecutive years as a Registered Nurse or Advanced Practice Registered Nurse at an eligible critical shortage facility or as nurse faculty in an accredited eligible school of nursing, and (2) the Secretary of the U.S. Department of Health and Human Services agrees to repay, in consideration of such service, a percentage of the amount outstanding balance(s) on the participant's qualifying educational loans in accordance with the payment schedule provided in the contract.

In-Service Verification – The In-Service Verification is used to verify the participant’s compliance with the Nurse Corps Loan Repayment Program service obligation after award and throughout the two-year contract. The In-service verification must be completed by the Point of Contact or an authorized official.

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

Multiple Sites – Participants may work at more than one service site that is owned or operated by a single employer or within the same network. Each site must be a Critical Shortage Facility and meet all eligibility requirements.

National Practitioner Data Bank– A confidential, electronic repository of information related to the professional conduct and competence of physicians, nurses, dentists, and other health care practitioners. The National Practitioner Data Bank collects information about malpractice payments paid on behalf of a health care provider and adverse actions taken against a health care provider’s license, clinical privileges, or professional memberships.

Native Hawaiian Health Center – An entity: (1) which is organized under the laws of the state of Hawaii; (2) which provides or arranges for health care services through practitioners licensed by the state of Hawaii, where licensure requirements are applicable; (3) which is a public or nonprofit private entity; and (4) in which Native Hawaiian health practitioners significantly participate in the planning, management, monitoring, and evaluation of health services. For more information, see the [Native Hawaiian Health Care Act of 1992](#), as amended.

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

Nurse Faculty – A licensed Registered Nurse (Registered Nurse or Advanced Practice Registered Nurse) who is a full-time (as defined by the employer) academic staff member engaged in nursing instruction in an eligible school of nursing.

[Nurse Licensure Compact](#) – The mutual recognition model of nurse licensure that allows a Registered Nurse or Advanced Practice Registered Nurse to have a license in one state and to practice in other states subject to each state’s laws and regulations. Under mutual recognition, a

Registered Nurse or Advanced Practice Registered Nurse may practice in several states unless otherwise restricted.

Nurse Managed Health Clinic/Center – A nurse-practice arrangement where the entity is managed by advanced practice nurses and provides primary care or wellness services to underserved or vulnerable populations. The entity is associated with a school, college, university or department of nursing, Federally Qualified Health Center, or independent health or social services agency. These clinics must serve the general public.

Nurse Staffing Agency/Travel Nurse Agency – An agency, entity, or organization independent of a healthcare provider through which Registered Nurses or Advanced Practice Registered Nurses are hired on a temporary or short-term basis.

Outpatient Facility – Outpatient facilities mean a health care facility, other than a hospital, or a separate facility operated by or in conjunction with a hospital, which provides outpatient services including, but not limited to, prescheduled surgical service, emergency care, urgent care, laboratory or diagnostic services.

Participant Award Worksheet – A detailed payment disbursement report reflecting all the participant's eligible loans that qualify for repayment under the Nurse Corps Loan Repayment Program award. Nurse Corps Loan Repayment Program monthly payments can only be applied to the loans listed on the Participant Award Worksheet.

Point of Contact – An official at a Critical Shortage Facility or eligible school of nursing who is the applicant's immediate supervisor or an authorized agent of the human resources department at the service site. The site Point of Contact must verify (1) the participant's total work hours and (2) work status every six months during the service obligation. The Point of Contact must be currently registered in the My BHW Account.

Private Loans – Loans, including commercial loans made by banks, credit unions, savings and loan associations, insurance companies, schools, and other financial or credit institutions, which are subject to examination and supervision in their capacity as lenders by an agency of the United States or of the state in which the lender has its principal place of business.

Private Hospital – Hospitals or affiliated outpatient clinics that are private entities and are primarily engaged in providing the following care, by or under the supervision of physicians, to inpatients: (a) diagnostic and therapeutic services for medical diagnosis, treatment, and care of injured, disabled, or sick persons, or (b) rehabilitation of injured, disabled, or sick persons. Hospital-based outpatient clinics are included under this definition.

Professional Group/Group Practice – A group of two or more physicians and non-physician

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practitioners legally organized in a partnership, professional corporation, foundation, not-for-profit corporation, faculty practice plan, or similar association.

Psychiatric Nurse Practitioner – Psychiatric Nurse Practitioners must be licensed or have obtained a certificate or registration to practice as an Advanced Practice Registered Nurse in a psychiatric-mental or behavioral health care capacity at an eligible critical shortage facility. Psychiatric Nurse Practitioners must have a master’s degree or higher degree in nursing from a program accredited by the National League for Nursing Accrediting Commission or the Commission on Collegiate Nursing Education with a specialization in psychiatric-mental health.

Public Hospital – Any hospital or hospital-based outpatient clinic that is owned by a government (federal, state, or local), receives government funding, and is primarily engaged in providing the following care, by or under the supervision of physicians, to inpatients: (a) diagnostic and therapeutic services for medical diagnosis, treatment, and care of injured, disabled, or sick persons; or (b) rehabilitation of injured, disabled, or sick persons. U.S. Department of Veterans Affairs hospitals and military treatment facility hospitals are also included under this definition. State psychiatric hospitals must use facility Health Professional Shortage Areas to determine site eligibility—population and geographic Health Professional Shortage Areas cannot be used.

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

Qualifying Nursing Education – Completion of an undergraduate Registered Nurse education resulting in a diploma in nursing, associate or bachelor’s degree in nursing or a graduate nursing education (including post-master’s nursing certificate programs) from an accredited school of nursing in a state.

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

Registered Nurse– A nurse who has graduated from an accredited school of nursing, passed the National Council Licensure Examination [for] Registered Nurses as applicable, and is licensed to practice as a registered nurse in a state.

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Residential Nursing Home – An institution that is primarily engaged in providing, on a regular basis, health-related care and service to individuals who, because of their mental or physical condition, require care and service (above the level of room and board) that can be made available to them only through institutional facilities. This category includes a “skilled nursing facility,” which is an institution (or distinct part of an institution) certified under section 1819(a) of the Social Security Act, that is primarily engaged in providing skilled nursing care and related services to residents requiring medical, rehabilitation, or nursing care and is not primarily for the care and treatment of mental diseases; transitional facilities; assisted living; and group homes.

Rural Health Clinic – An entity that the Centers for Medicare & Medicaid Services (CMS) has certified as a rural health clinic under section 1861(aa)(2) of the Social Security Act. A rural health clinic provides outpatient services to a non-urban area with an insufficient number of health care practitioners.

School-Based Clinic (SBC) – A health clinic that is located in or near a school facility of a school district or board or of an Indian tribe or tribal organization.

School of Nursing – An eligible school of nursing is an accredited, public or private, collegiate, associate degree or diploma school of nursing in a state where graduates are: 1) authorized to sit for the National Council Licensure Examination [for] Registered Nurses, or 2) licensed Registered Nurses who will receive a graduate or equivalent degree or training to become an advanced education nurse. The educational programs in the school of nursing must be accredited by a national nursing accrediting agency or a state agency recognized by the Secretary of Education. See section 801 of the Public Health Service Act for a full and complete definition.

Self-employed - The Nurse Corps considers an individual to be self-employed if the individual is not subject to the personnel system of the Critical Shortage Facility, does not receive a salary directly from the facility, carried on business as a [sole proprietor](#) or an [independent contractor](#) or are otherwise in business for themselves.

Small Rural Hospital – A non-federal, short-term general acute care hospital that is located in a rural area (as defined for purposes of section 1886(d)); and (ii) has less than 50 beds.

State – Includes the 50 states, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, Territory of American Samoa, Territory of Guam, Republic of Palau, Republic of the Marshall Islands, and Federated States of Micronesia.

State or Local Health Department – The state, county, parish, or district entity that is responsible for providing healthcare services, which include health promotion, disease prevention, and intervention services, in clinics or other health care facilities that are funded and operated by the state or local public health, health, or human services departments.

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Telehealth – The use of electronic information and telecommunications technologies to support and promote long-distance clinical health care, patient and professional health-related education, public health, and health administration. Technologies include videoconferencing, the internet, store-and-forward imaging, streaming media, and land and wireless communications.

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

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

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

Urgent Care Center – Urgent care centers provide acute episodic care on a walk-in basis to assist patients with an illness or injury that does not appear to be limb or life-threatening and is either beyond the scope or availability of the typical primary care practice. Urgent care centers primarily treat injuries or illnesses requiring immediate care but not serious enough to require an emergency room visit.

Women's Health Nurse Practitioner – An advanced-practice nurse who specializes in the comprehensive care of women throughout the lifespan. Must have a master's degree or higher degree in nursing from a program accredited by the National League for Nursing Accrediting Commission or the Commission on Collegiate Nursing Education with a specialization in women's health and obtain Women's Health Care Nurse Practitioner certification from the National Certification Corporation.