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DELAWARE HEALTH CARE COMMISSION

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**DELAWARE STATE LOAN
REPAYMENT PROGRAM**

Program Guidance Manual

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Policy Notification Statements

General

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

Statutory Authority

Section 338B of the Public Health Service (PHS) Act (42 United States Code Section 2541-1), as amended; Section 331(i) of the PHS Act (42 United States Code Section 254d(i)), as amended.

Non-Discrimination Policy Statement

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

Effects of Nondisclosure

Disclosure of the information sought is voluntary; however, if not submitted, except for the replies to questions related to Race/Ethnicity, an application may be considered incomplete and therefore may not be considered for an award under this program.

Delaware Freedom of Information Act

Pursuant to [Title 29 Chapter 100](#) of the Delaware Code, the Delaware State Loan Repayment Program is subject to adhere to the general regulations of this regulation:

Declaration of Policy

It is vital in a democratic society that public business be performed in an open and public manner so that our citizens shall have the opportunity to observe the performance of public officials and to monitor the decisions that are made by such officials in formulating and executing public policy; and further, it is vital that citizens have easy access to public records in order that the society remain free and democratic. Toward these ends, and to further the accountability of government to the citizens of this State, this chapter is adopted, and shall be construed.

PROGRAM OVERVIEW

IMPORTANT!! Please read the Program Guidance Manual in its entirety prior to proceeding to the health professionals' application. This guidance and the state loan repayment website provide the details, eligibility criteria and qualifying regulations that govern Delaware's program. Applicants must have a complete understanding of their commitment to serve as a State Loan Repayment Program (SLRP) recipient within an approved practice site in a health professional shortage area.

INTRODUCTION

Since 2001, the [Delaware Health Care Commission](#) (HCC) has acted as the lead agency for the Loan Repayment Program for the State of Delaware. However, the SLRP program is a comprehensive statewide effort jointly administered by the HCC, the [Delaware Higher Education Office](#) (DHEO), and the [Division of Public Health](#) (DPH). More recently, the [Division of Substance Abuse and Mental Health](#) (DSAMH) was added as a key collaborative partner as part of a broader mental health focus and in concert with the State's health care innovation planning initiative.

The Division of Public Health, [Bureau of Health Planning and Resource Management](#) (BHPRM) is the agency responsible for the collection of valid, up-to-date data on the health professional workforce, and for the applications to Health Resources Service Administration (HRSA) for Health Professional Shortage Area designations (HPSAs). The DHEO is the authorizing agency to release funds for loan repayment of outstanding government and commercial loans incurred during undergraduate or graduate education (i.e. principal, interest and related expenses for tuition and educational costs).

Two advisory boards-- the [Delaware Institute of Medical Education and Research](#) (DIMER) and the [Delaware Institute of Dental Education and Research](#) (DIDER)-- provide professional expertise and oversight for the policies and procedures governing the execution of the statewide SLRP program. The DIMER Board provides opportunities for Delaware residents to obtain a high-quality medical education through continued and attested relationships with Sydney Kimmel Medical College (formerly Jefferson Medical College) and Philadelphia College of Osteopathic Medicine (PCOM) (both in Philadelphia) reserving admission slots for Delaware residents. The DIDER was moved under the administration of the HCC in 2001 and given greater ability to function in a manner that serves its broader public purposes, function in concert with DIMER, and address more expansive state health care policy (e.g. integration of oral health into primary health practices). DIDER sustains relationships with Temple University Kornberg School of Dentistry ensuring opportunities for dental education for Delaware residents. DIMER and DIDER have been key partners in the state that assists with the creation of medical and dental opportunities to fill demonstrated needs, recruit candidates to undergo education and training and connect graduates with employers throughout the state.

The Health Care Commission is the recipient of the federal State Loan Repayment grant and has the sole responsibility of administering and reporting Delaware's progress and performance

outcomes to HRSA. Fundamentally, the HCC and the DHEO will be the final authority in determining qualifying educational loans.

PROGRAM PURPOSE

To create healthier communities by recruiting and maintaining highly qualified Primary Care, Dental, and Mental Health Care professionals in identified Health Professional Shortage Areas (HPSAs) and make their services available to Delawareans - notably to underserved populations.

LONG TERM GOALS AND MEASURES:

- Increase the availability and accessibility of Primary Care, Dental and Mental Health Services in underserved areas.
- Recruit and provide incentives to invest in returning and new medical and dental graduates and health care professionals that are increasing their education to provide new or additional services to Delaware's health professional shortage areas.
- Promote the awareness and importance of workforce access and development relative to the policies and practices for the federal and state (when applicable) SLRP program.

PRACTITIONER ELIGIBILITY

Eligibility criteria for Delaware's State Loan Repayment Program are in accordance with the federal HRSA State Loan Repayment Program regulations. State of Delaware approved Practitioners must:

- Be a U.S. citizen (Born or Naturalized) or U.S. National;
- Have **verifiable** student loans which are not in default;
- Have no other existing service commitment;
- Must not have any other outstanding contractual obligation to provide health professional services;
- Not have been convicted of any felony, including but not limited to violent felonies, as so defined under either Federal or State law and as more particularly defined and enumerated in [11 Del.C.Sec.4201](#);
- Not have been convicted or found guilty of, or disciplined by this or any other State licensing Board or Agency authorized to issue a certificate to practice medicine or dentistry in this or any other State, for unprofessional conduct as so defined in [24 Del.C.Sec.1731](#);
- Not have any federal judgment liens;
- Not have a current default on court-ordered child support payments;
- Be currently employed or have accepted employment at a designated Health Professional Shortage Area (HPSA) site;
- Commit to providing service full-time (40 hours per week) in a designated Health Professional Shortage Area (HPSA) and approved by the HCC; and
- Accept the terms and conditions of the State of Delaware Contract boilerplate/Memorandum of Understanding (MOU) if application is approved.

Practitioners (also referred to as *Participant*) must provide services in a HPSA that corresponds to their training and/or discipline. For example, psychiatrists and other mental health providers must serve in a Mental Health HPSA.

To determine if the practice site is an eligible HPSA please visit <http://hpsafind.hrsa.gov>.

Practitioners must have completed training in an accredited graduate training program, and possess an active and valid license in the State of Delaware (*without restrictions or encumbrances*) to practice in one of the following eligible disciplines:

- **MD** Allopathic Medicine
- **DO** Osteopathic Medicine
- **DDS/DMD** General and Pediatric Dentistry
- **NP** Nurse Practitioner
- **CNM** Certified Nurse-Midwife
- **PA** Physician Assistant
- **RDH** Registered Dental Hygienist
- **HSP** Health Service Psychologist (Clinical and Counseling)
- **LCSW** Licensed Clinical Social Worker
- **PNS** Psychiatric Nurse Specialist
- **LPC** Licensed Professional Counselor
- **MFT** Marriage and Family Therapist

Approved Primary Care Specialties for Physicians:

- Family Medicine (and osteopathic general practice)
- Internal Medicine
- Pediatrics
- Obstetrics/Gynecology
- Geriatrics
- Psychiatry

Note- Physicians who have not completed residency training programs are not eligible for funding.

Approved Primary Care Specialties for Nurse Practitioners and Physician Assistants:

- Adult
- Family
- Pediatrics
- Psychiatry/Mental Health
- Geriatrics
- Women's Health

Practitioners must practice full-time providing primary health services at an eligible site. “Full-time” is defined as a minimum of **40 hours per week** (not including travel or time on-call), for a minimum 45 weeks per year. Participants who take more than 7.14 weeks of leave in a service year for any reason (vacation, sick leave, CME, etc.) fail to meet the 45 week minimum. For a more detailed list of “*Practitioner and Site Eligibility Determination*”, please refer to Appendix A.

PRACTICE SITE ELIGIBILITY INFORMATION

In order for any Practitioner to qualify for the Delaware SLRP program, the applicant and the site must submit an application for approval by the HCC. Applications from practice sites seeking to recruit and hire a Practitioner under the SLRP program are accepted on a continuous basis by the HCC.

Site must be Public or Non-Profit

- **Non-Profit** private entity means an entity which may not lawfully hold or use any part of its net earnings to the benefit of any private shareholder or individual and which does not hold or use its net earnings for that purpose.
- **For-profit health facilities operated by non-profit organizations** must follow the same guidelines as all other SLRP sites. They must accept reimbursement from Medicare, Medicaid, and the Children’s Health Insurance Program (CHIP), utilize a sliding fee scale, and see all patients regardless of their ability to pay.
- **Must be located in a federally-designated Health Professional Shortage Area (HPSA)**. To determine if the practice site is an eligible HPSA please visit <http://hpsafind.hrsa.gov>.
- **Must accept Medicare, Medicaid, S-CHIP and/or CHAP patients:**
 - All primary care practitioners must participate in VIP II Program which is administered by the Medical Society of Delaware;
 - All participating practitioners and sites must agree to accept reimbursement under Medicare, Medicaid and CHIP, as appropriate for his/her designated discipline, to utilize a sliding fee scale, and to see all patients regardless of ability to pay;
 - Dental SLRP practitioners must agree to provide preventive dental services to a defined number of eligible clients of the Division of Developmental Disabilities Services (DDDS) as determined by the HCC, DDDS and the DIDER Board of Directors;
 - All dental practitioners and dental sites must agree that a minimum of 20% of their scheduled appointments will be comprised of Medicaid patients and/or low-income (<200 FPL) uninsured patients who will be provided care at reduced rates or free-of-charge. This information must be verified by the site and/or Medicaid prior to release of loan payment to lending institution.

The following Practice Site types are eligible to be approved as practice sites:

1. Federally Qualified Health Centers (FQHCs)

- Community Health Centers
- Migrant Health Centers
- Homeless Programs
- Public Housing Programs

2. FQHC Look-A-Likes

3. Other Health Facilities

- Community Outpatient Facilities (hospital or non-hospital affiliated)
- Community Mental Health Facilities
- State and County Health Department Clinics
- Immigration and Customs Enforcement (ICE) Health Service Corps (IHSC)
- Free Clinics
- Mobile Units
- School-based Programs
- Long-term Care Facilities
- State Mental Health Facilities

4. Correctional or Detention Facilities

- Federal Prisons
- State Prisons

5. Private Practices (Solo or Group)

- *Under the 2014-2018 SLRP Grant Program, all SLRP practice sites, solo or group, must be a public or private non-profit entity.*

The following are not eligible service sites, even if they are located in a HPSA:

- County/local prisons;
- Inpatient hospitals and other inpatient facilities; and
- Clinics that limit care to veterans and active duty military personnel (e.g. Veterans Homes and Tricare) are not eligible.

The State of Delaware, Health Care Commission requires that participating Practice Sites must also agree via a signed contract/MOU to the SLRP program requirements that govern the Practitioners participation in the program. Failure to obtain an executed Practice Site Contract for the applicant (practitioner) will make the Practitioner ineligible to participate in the SLRP program.

Practice Site Requirements require that eligible and participating site must:

- Be identified by the HCC as an eligible loan repayment practice site;
- Be committed to employing a health professional full-time (minimum of 40 hours/week, for a minimum of 45 weeks each service year. The 40 hours per week

- may be compressed into no less than 4 day/week, with no more than 12 hour hours of work in any 24-hour period. For more detailed information on required clinician hours please see Appendix A.
- Provide assurance that compensation to Loan Repayment Clinician(s) will be comparable to prevailing rates in the area;
 - Provide adequate documentation of the medical care that will be provided by the Loan Repayment Clinician; and
 - Certify that the Loan Repayment Clinician will provide health care services to Medicare, Medicaid, State Children Health Insurance Program (S-CHIP), and/or uninsured patients.
 - All practice site *sponsors* must not have been convicted of any felony, including but not limited to violent felonies, as so defined under either Federal or State law and as more particularly defined and enumerated in [11 Del.C.Sec.4201](#); and not have been convicted or found guilty of, or disciplined by this or any other State licensing Board or Agency authorized to issue a certificate to practice medicine or dentistry in this or any other State, for unprofessional conduct as so defined in [24 Del.C.Sec.1731](#).

Practice sites must agree to allow all non-dental clinicians to participate in the [Delaware Community Healthcare Access Program](#) (CHAP) and the [Voluntary Initiative Program](#) (VIP) sponsored by the [Medical Society of Delaware](#). CHAP provides low cost or no cost primary care "medical homes" to individuals who are ineligible for the Diamond State Health Plan or the Delaware Healthy Children Program, yet within established income limits. Enrollment in CHAP also provides eligible individuals with access to a statewide network of medical subspecialty services. CHAP recipients receive discounted medical services based upon their income. The VIP program is a statewide network of private physicians who accept CHAP patients into their practices and serve as their health home or provide medical subspecialty services.

VERIFICATION OF SERVICE (PRACTITIONER & SITES)

The HCC will conduct quarterly site visits for randomly selected Practitioners and their sites. Site visits are not audits, regulatory in nature, or compliance investigations. The site visits will be structured to provide a robust snapshot of the SLRP program's quality. The information gleaned will be used to:

1. Assess the program's potential impact on the community in which the Practitioner is serving;
2. Enhance the marketing and community outreach component of the SLRP program;
3. To inform quality improvement efforts to enhance the Practitioners' and the Sites' overall clinical service delivery experience with the SLRP program to ensure successful outcomes in high risk populations;
4. Provide ongoing training and technical assistance in the area of workforce recruitment and retention in order to achieve successful collaborations with the partnering organizations and stakeholders; and
5. Obtain input and feedback from the Practitioners, Site managers and others to outline goals and expectations of the SLRP program.

Monitoring of Service

By contractual/MOU agreement, practitioners will be required to complete a ***mandatory*** survey, separate from site visits, to provide the HCC and DHEO with requested information for federal performance/progress reports. For example, one important criteria will be verification of participating practitioners and sites term and conditions relative to accepting reimbursement under Medicare, Medicaid and the Children's Health Insurance Program, as appropriate for his/her designated discipline, to utilize a sliding fee scale, and to see all patients regardless of ability to pay. The survey will be issued via email by the HCC one (1) month prior to the release of each payment over the two year contract. Failure to respond and/or provide the requested information will result in delayed release of payments to the lending institution.

QUALIFYING EDUCATION LOANS

As per the federal regulations governing this program, government and commercial loans incurred to obtain a health profession education qualify for the program. Qualifying commercial lending institutions are those that 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 institutions have their place of business.

All Delaware State Loan Repayment participants will receive loan repayment funding to be applied to the *principal, interest, and related expenses* of the outstanding qualified loan amount. Loan balances must be verified as eligible debt prior to approval in the program and before making an initial and/or continuation contract award. There will be absolutely ***no exceptions*** regarding eligible loan debt.

The following loans **do not** qualify for the State Loan Repayment Program:

- Eligible education loans consolidated with loans owned by any other person;
- Education loans that are currently in default;
- Loans for which the associated documentation does not identify the loan as applicable to undergraduate or graduate education;
- Loans not obtained from a Government entity or commercial lending institution. Most loans made by private foundations to individuals are not eligible for repayment;
- Loans that have been repaid in full;
- Loans subject to cancellation;
- Personal lines of credit;
- Parent PLUS Loans (made to parents);
- Residency relocation loans; and
- Credit Cards.

The Health Care Commission and the Office of Higher Education will be the final authority in determining qualifying educational loans.

SERVICE COMMITMENT

LOAN REPAYMENT AWARDS

A limited number of loan repayment Practitioner contracts will be awarded each year. These awards are based on the availability of State and Federal funding. For a two (2) year service commitment, Advanced-level practitioners are eligible to receive a maximum award of \$100,000/2 year contract. Mid-level practitioners are eligible to receive a maximum award of \$70,000/2 year contract for a two (2) year service commitment. However, it is usual and customary procedure to limit the Advance Level Practitioners to a \$70,000/ 2 year contract and Mid-Level Practitioners to a \$35,000/2 year contract.

Application Screening

Practitioner applications will be competitively reviewed, scored and prioritized using a variety of qualitative and quantitative criteria and a 100-point weighted scale. The HCC reserves the discretionary right to provide an **enrichment** opportunity for additional funding (*if available*) and defining priority for practitioners based on the state's need in accordance with areas such as:

- *New provider in Delaware*- A Practitioner is a new practitioner/recruit to Delaware and will provide primary care services in eligible communities of need designated as health professional shortage areas.
- *Delaware Resident*- A Practitioner who has been a long-time resident of Delaware (e.g. attended school for any duration of K-12 in Delaware) or has lived in a designated rural or urban community classified as a Health Professional Shortage Area.
 - The HCC reserves the discretionary right to provide an enrichment award to Delaware residents, or any other eligible practitioner, that is traditionally classified as “underrepresented” in a medical or dental profession in order to promote a more diverse health care workforce in Delaware.
- *Site HPSA score*- Delaware seeks practitioners who demonstrate the characteristics for and an interest in serving the state's medically underserved populations. The HCC reserves the discretionary right to provide a higher weighted qualitative and/or quantitative score for practitioners serving in a practice site with a higher HPSA score than another applicant. This process is a vital component of prioritizing applicants to align with availability of State and Federal funding.
- *DIDER/DIMER Graduates*- Practitioner is a Delaware graduate and scholarship recipient of the Delaware Institute of Medical Education and Research (DIMER) or Delaware's Delaware Institute of Dental Education and Research (DIDER) programs.
 - Programs include: Sydney Kimmel Medical College (formerly Jefferson Medical College; Philadelphia College of Osteopathic Medicine; Temple University Kornberg School of Dentistry; and Christiana Care Health System (Medical and/or Dental Residency programs)
- *SIM Initiative*- identified health care need in specialties and/or geographies (e.g. mental/behavioral/oral health; Sussex County area)

Application Call Schedule

Applications are accepted by the Health Care Commission (HCC) staff on a continual basis. All application materials and documentation must be complete and submitted by the due date to be considered for that round; there will be no exceptions. Applications are due and reviewed according to the application call schedule posted at <http://dhss.delaware.gov/dhss/dhcc/slrp.html>. Applications are reviewed by the State Loan Repayment Review Committee, the Delaware Institute for Medical Education and Research (DIMER) or the Delaware Institute for Dental Education and Research (DIDER), with final review and approval by the Delaware Health Care Commission. Awards/contracts are issued following final approval.

Distribution Schedule

The HCC closely collaborates with the Delaware Higher Education Office (DHEO) to implement the fiscal distribution of a standardized payment structure aligned with a predetermined schedule for each approved Practitioner. Upon notification by the HCC, DHEO will dispense awards using the following frequency and distribution:

Year 1

- First payment released after 6 months of service- 1/10 of total award;
- Second Payment released after 12 months of service- 2/10 of total award;

Year 2

- First payment released after 18 months of service- 3/10 of total award;
- Second Payment released after 24 months of service- 4/10 of total award.

Note- 1) Practitioners are required to provide requested information and respond to a HCC administered survey prior to the release of each payment over the two year contract. Failure to respond and/or provide the requested information will result in delayed release of payments to the lending institution; and 2) **Practitioners are required to continue making their regularly scheduled loan payments to their lending institution to avoid default status.** An award by Delaware's SLRP program is a compliment to your federal payment obligation.

BREACH OF CONTRACT/DEFAULT

Failure to complete service obligations for any reason is a breach of the Delaware State Loan Repayment Program and subject to monetary damages required by Section 338E of the Public Health Service Act ([42 U.S.C. 254o](#)), as amended. Any participant who fails to complete his or her term of obligated service under the terms and conditions of the executed State Loan Repayment Contract will be considered to have breached the Participation Contract.

Participants who falsify or misrepresent information on the Application or Verification Forms or any other required program document will be disqualified from participating. If the participant has already signed the contract they will be considered in breach of the contract.

Participants must not have breached a prior service obligation to the Federal/State/Local government or other entity, even if the obligation is satisfied.

If the participants' employment is terminated for good cause, as determined by the employer and deemed valid by the HCC, the participant is subsequently in breach of contract. If the termination is beyond the control of the participant (e.g. site closure) the participant must immediately find placement in another federally designated HPSA site. If the participant is not employed by another designated and approved HPSA site within 30 days the participant will consequently be placed in breach status. Until such time that a new site is obtained, the Practitioner will have the option to request a suspension as defined on page 12 of this manual in order to avert a breach of contract. Finding a new practice site will be the sole responsibility of the Practitioner. Waivers will not be granted for this situation.

Participant contracts/MOUs will adhere to the federally required default provisions as defined by the [National Health Services Corp](#) (NHSC) LRP as found at [42 U.S.C. § 254o\(c\)\(1\)](#). These components include:

- 1) Termination provision;
- 2) Waiver provision; and
- 3) Breach Provision and incorporate the NHSC LRP default formula.

The contract/MOU will incorporate the following:

- A total of the amounts paid by the SLRP to or on behalf of the participant for loan repayment for any period of obligated service not served;
- An amount equal to the number of months of obligated service not completed multiplied by \$7,500, and
- Interest on the amounts above at the maximum legal prevailing rate as determined by the Treasurer of the United States from the date of breach, *except* that the amount to recover will not be less than \$31,000. The determined amount must be paid to the Health Care Commission within one year of breach.

Example Default Scenario:

Jane Smith, NP, entered into a 2-year SLRP full-time service contract effective January 14, 2013. Her service end date is January 13, 2015. She received \$50,000 in SLRP financial support to apply toward her qualifying educational loans. She was terminated for cause by her service site at the end of her workday on March 31, 2014. The HCC determines that she defaulted on her SLRP contract on April 1, 2014, and served 442 days of her 2-year (730-day) service obligation.

Ms. Smith is liable to the State of Delaware for: (1) \$19,725 for the loan repayments received for obligated service not completed ($288/730 \times \$50,000$) and (2) \$7,500 for the months of service not completed ($\$7,500 \times 10$). Her total SLRP debt of \$94,725 will begin accruing interest at the maximum legal prevailing rate as of her default date (April 1, 2014), and is due to be paid in full on March 31, 2015.

SUSPENSION/WAIVER/CANCELLATION

The State of Delaware SLRP program is required by the federal NHSC program to mandate that Practitioners fulfill their contract without excessive absences, or significant interruptions in service. There are some circumstances that occur which will prevent a participant from fulfilling the entire service commitment according to the designated timeframe.

SUSPENSION

A participant can request a suspension of the loan repayment commitment if compliance with the commitment by the participant is temporarily impossible or would involve a temporary hardship such that enforcement of the commitment would be unconscionable. However, if granted by the HCC, the periods of the approved suspension of the service will extend the participants' service commitment end date.

The major categories of suspension are set forth below. Suspension requests are submitted to the Health Care Commission via certified mail.

- A. **Leave of Absence for Medical or Personal Reasons.** A suspension may be granted for up to one year, if the practitioner provides independent medical documentation of a physical or mental health disability, or personal circumstances, including a terminal illness of an immediate family member which results in the participant's temporary inability to perform the Delaware SLRP service obligation.
- B. **Maternity/Paternity/Adoption Leave.** If the practitioner's maternity/paternity/adoption leave will exceed 12 weeks during that year of obligated service, a suspension may be granted based on documented medical need.
- C. **Call to Active Duty in the Armed Forces.** Practitioners who are military reservists and are called to active duty must submit a request for a service suspension to the Health Care Commission. The period of active military duty will not be credited towards the SLRP service obligation. Suspensions for active duty military assignment are granted for up to one year, beginning on the activation date described in the reservist's call to active duty order. A copy of the order to active duty must be provided to the Health Care Commission with the request for a suspension. In the event that the SLRP practitioner's period of activity duty with the Armed Forces entity is extended beyond the approved suspension period, the participant must contact the Health Care Commission for guidance on how to request an extension of the suspension period.

WAIVER

A waiver permanently relieves the participant of all or part of the SLRP commitment. A waiver may be granted only if the participant demonstrates that compliance with his/her commitment is *permanently* impossible or would involve an extreme hardship such that enforcement of the commitment would be unconscionable. A waiver request must be submitted to the Health Care Commission in-person or via certified mail to include the reason(s) the waiver is being sought. The Practitioner will be contacted by the Health Care Commission, or designated State of

Delaware legal enforcement agency, regarding the medical and financial documentation necessary to complete the waiver request, and this documentation must be submitted to the HCC in-person or via certified mail. Note that waivers are not routinely granted, and require a showing of compelling circumstances.

CANCELLATION

The Delaware SLRP obligation will be cancelled in its entirety in the event of a Practitioner's death. No liability will be transferred to the Practitioner's heirs.

APPLICATION PROCEDURES

To obtain a copy of the online application (Word fillable form) for the Delaware State Loan Repayment Program, please visit:

[Practitioner/Clinician Application \(Part B and Part C\)](#)

[Practice Site Application \(Part A and Part D\)](#)

All required information must be completed and required documentation must be uploaded before an application can be deemed complete.

Once the application has been filled out in its entirety, please submit completed and signed application containing all of the requested information and documentation. Then, the application can be submitted to the Delaware Health Care Commission in one of three (3) ways:

1. **Mail:** Delaware Health Care Commission
Margaret O'Neil Building
410 Federal Street, Suite 7
Dover, DE 19901
2. **Email/PDF scan:** dhcc@state.de.us
3. **Fax to:** (302) 739-6927

All applicants should receive written notification (USPS or Email) of receipt of their application with 14 days of submission. Additionally, all applicants will receive notification of their application being complete prior to the "Applications Complete Date" deadline. All applicants will receive written notification of their acceptance into or denial from the SLRP program. Denial letters will include an explanation for the denial.

SLRP-DE (State Only Program)

A state only program component is defined as Practitioners and Practice Sites having the ability to participate in the SLRP program that do not meet one or more of the federal requirements for the program. One example would be that the participating site is "*for-profit*" thereby making the practitioner ineligible to receive an award using federal funds—if this is their designated work site. Traditionally, the HCC has had the ability to operate the loan repayment program outside

the parameters of the federal program. However, this component is no longer possible with the increased federal award for this project period (2014-2018).

Through this very important federal loan repayment program, Delaware must align to enhance strategies and opportunities to recruit and retain physicians and non-physician providers (e.g. psychiatrists, nurse practitioners, dentists) to support coordinated care activities defined in the state's SIM initiative and decrease health care costs and spending.

If interested stakeholders are able to leverage additional funding to support a non-federal component of the State Loan Repayment program for this project period, the HCC will reinstitute the program and provide a public announcement to this accord. Until such time, all Practitioner and Practice Site applications must meet the federal eligibility requirements.

Reference:

The Delaware Program Guidance Manual has been developed for use as a compendium to the complete [National Health Services Corp Loan Repayment Program Fiscal Year 2014 Application & Program Guidance](#).

APPENDIX A

Delaware State Loan Repayment Program (SLRP) Eligibility Determination

In order to be eligible to receive a SLRP award, Applicant must meet all
Health Professional Requirements
AND
Practice Site must meet all Site Criteria

HEALTH PROFESSIONAL REQUIREMENTS:

1.	Must be United States citizen (Born or Naturalized) or U.S. National.
2.	Must provide services in a Health Professional Shortage Area (HPSA) that corresponds to training and/or discipline. For example, psychiatrists and other mental health providers must serve in a Mental Health HPSA. Visit http://hpsafind.hrsa.gov/ to determine whether a specific location or facility is a designated HPSA.
3.	<p>Must have completed training in an accredited graduate training program in, and possess an active and valid license in the State of Delaware (without restrictions or encumbrances) to practice in one of the following eligible disciplines (see Definitions , Page 6):</p> <ul style="list-style-type: none"> • MD Allopathic Medicine • DO Osteopathic Medicine • DDS/DMD General and Pediatric Dentistry • NP Nurse Practitioner • CNM Certified Nurse-Midwife • PA Physician Assistant • RDH Registered Dental Hygienist • HSP Health Service Psychologist (Clinical and Counseling) • LCSW Licensed Clinical Social Worker • PNS Psychiatric Nurse Specialist • LPC Licensed Professional Counselor • MFT Marriage and Family Therapist
4.	<p>Approved Primary Care Specialties for Physicians:</p> <ul style="list-style-type: none"> • Family Medicine (and osteopathic general practice) • Internal Medicine • Pediatrics • Obstetrics/Gynecology • Geriatrics • Psychiatry <p><i>Physicians who have not completed residency training programs are not eligible for funding.</i></p>

5.	<p>Approved Primary Care Specialties for Nurse Practitioners and Physician Assistants:</p> <ul style="list-style-type: none"> • Adult • Family • Pediatrics • Psychiatry/Mental Health • Geriatrics • Women’s Health
6.	<p>Has Qualifying Educational Loans – Qualifying educational loans are Government and private student loans (college loans) for actual costs paid for tuition and reasonable educational and living expenses related to the undergraduate or graduate education of the participant that were obtained by the clinician prior to his/her submission of a SLRP application. Such loans must be contemporaneous with the education received.</p> <p>If the applicant has a consolidated/refinanced loan that is made up entirely of qualifying educational loans of the applicant, the consolidated/refinanced loan is eligible for repayment. If the applicant has consolidated otherwise qualifying educational loans with any non-qualifying debt, no portion of the consolidated/refinanced loan will be eligible.</p>
7.	<p>Must practice full-time providing primary health services at an eligible site. “Full-time” is defined as a minimum of 40 hours per week (not including travel or time on-call), for a minimum 45 weeks per year. Participants who take more than 7.14 weeks of leave in a service year for any reason (vacation, sick leave, CME, etc.) fail to meet the 45 week minimum.</p> <ul style="list-style-type: none"> • For providers of primary medical care services, dentists (with the exception of pediatric dentists) and dental hygienists, at least 32 hours of the minimum 40 hours per week must be spent providing clinical services at the SLRP-approved practice site during normally scheduled office hours. The remaining eight hours can be spent providing clinical services for patients or teaching* at the SLRP-approved practice site, or providing clinical services in alternative settings (e.g., hospitals, nursing homes, shelters) as directed by the SLRP-approved practice site, or performing practice-related administrative activities. • For obstetrics/gynecology, geriatric, behavioral and mental health providers, and pediatric dentists, at least 21 hours of the minimum 40 hours per week must be spent providing clinical services at the SLRP-approved practice site during normally scheduled office hours. The remaining 19 hours can be spent providing clinical services for patients or teaching* at the SLRP-approved practice site, or providing clinical services in alternative settings (e.g., hospitals, nursing homes, shelters) as directed by the SLRP-approved practice site, or performing practice-related administrative activities. (administrative activities are limited to eight hours per week). <p>*See definition of “Teaching”.</p>
8.	<p>Must agree to provide primary health services for a minimum of two (2) years full-time at a</p>

	public or non-profit private entity that serves a Federally-designated HPSA.
9.	Must agree to accept reimbursement under Medicare, Medicaid and the Children's Health Insurance Program, as appropriate for his/her designated discipline, to utilize a sliding fee scale, and to see all patients regardless of ability to pay.
10.	Must not have any outstanding contractual obligation for health professional service to the Federal Government, or to a State or other entity, unless that service obligation will be completely satisfied prior to the SLRP contract being signed.
11.	Must not have any federal judgment liens.
12.	Must not have a current default on any Federal payment obligations, even if creditor now considers them to be in good standing.
13.	Must not have a current default on court-ordered child support payments.
14.	Must not have breached a prior service obligation to the Federal/State/local government or other entity, even if the obligation was subsequently satisfied.
15.	Must not have had any Federal or non-Federal debt written off as uncollectible or received a waiver of any Federal service or payment obligation.
16.	Must not have been convicted or found guilty of, or disciplined by this or any other State licensing Board or Agency authorized to issue a certificate to practice medicine or dentistry in this or any other State, for unprofessional conduct as so defined in 24 Del.C.Sec.1731 . Such a bar to applying for the Delaware State Loan Repayment Program For Health Professionals shall occur if the applicant was disciplined by means of levying a fine or by the restriction, suspension or revocation, either permanently or temporarily, of the applicant's certificate to practice medicine or dentistry, or by other appropriate action, which may include a requirement that the applicant who was disciplined must also complete specified continuing professional education courses.
17.	Have not been convicted of any felony, including but not limited to violent felonies, as so defined under either Federal or State law and as more particularly defined and enumerated in 11 Del. C. Sec. 4201 .

SITE REQUIREMENTS:

1.	Site must be located in a federally-designated Health Professional Shortage Area (HPSA). To determine HPSA status visit: http://hpsafind.hrsa.gov/ Medically Underserved Areas (MUAs) do NOT qualify for State Loan Repayment.
2.	Site must be Public or Non-Profit <ul style="list-style-type: none"> • Non-Profit private entity means an entity which may not lawfully hold or use any

	<p>part of its net earnings to the benefit of any private shareholder or individual and which does not hold or use its net earnings for that purpose.</p> <ul style="list-style-type: none"> • For-profit health facilities operated by non-profit organizations must follow the same guidelines as all other SLRP sites. They must accept reimbursement from Medicare, Medicaid, and the Children’s Health Insurance Program, utilize a sliding fee scale, and see all patients regardless of their ability to pay.
3.	<p>The following site types are eligible to be approved as practice sites (see Definitions, Page 10):</p> <ul style="list-style-type: none"> 6. Federally Qualified Health Centers (FQHCs) <ul style="list-style-type: none"> • Community Health Centers • Migrant Health Centers • Homeless Programs • Public Housing Programs 7. FQHC Look-A-Likes 8. Other Health Facilities <ul style="list-style-type: none"> • Community Outpatient Facilities (hospital or non-hospital affiliated) • Community Mental Health Facilities • State and County Health Department Clinics • Immigration and Customs Enforcement (ICE) Health Service Corps (IHSC) • Free Clinics • Mobile Units • School-based Programs • Long-term Care Facilities • State Mental Health Facilities 9. Correctional or Detention Facilities <ul style="list-style-type: none"> • Federal Prisons • State Prisons 10. Private Practices (Solo or Group) <i>As with all other SLRP practice sites, solo or group practice must be a public or private non-profit entity.</i> <p>The following are <u>not</u> eligible service sites, even if they are located in a HPSA: County/local prisons, inpatient hospitals and other inpatient facilities. Clinics that limit care to veterans and active duty military personnel (e.g. VA and Tricare) are not eligible.</p>
4.	<p>All dentists must agree that a minimum of 20% of their scheduled appointments will be comprised of Medicaid and S-CHIP (Delaware Healthy Children Program) patients and/or low-income (<200 FPL) dentally uninsured patients who will be provided care at reduced rates or free-of-charge. Low-income patients may include participants in the Nemours Dental Outreach program and the Vocational Rehabilitation program administered through the Delaware Division of Public Health.</p>
5.	<p>Site must agree to allow all non-dental clinicians to participate in the Delaware Community Healthcare Access Program (CHAP) and the Voluntary Initiative Program Phase II (VIP II) sponsored by the Medical Society of Delaware. CHAP provides low cost or no cost primary</p>

	care "medical homes" to individuals who are ineligible for the Diamond State Health Plan or the Delaware Healthy Children Program.
6.	Agree not to reduce a clinician's salary due to SLRP support.
7.	Site must charge for professional services at the usual and customary prevailing rates.
8.	<p>Site must provide discounts for individuals with limited incomes (i.e., use a sliding fee scale). For information about HHS Poverty Guidelines, visit</p> <ul style="list-style-type: none"> • For those with annual incomes at or below 100 percent of the HHS Poverty Guidelines, practice site must provide services at no charge or at a nominal charge. • For individuals between 100-200 percent of the HHS Poverty Guidelines, practice site must provide a schedule of discounts, which should reflect a nominal charge covered by a third party (either public or private). Practice site may charge for services to the extent that payment will be made by a third party which is authorized or under legal obligation to pay the charges.
9.	Site sponsor must not have been convicted of any felony, including but not limited to violent felonies, as so defined under either Federal or State law and as more particularly defined and enumerated in 11 Del.C.Sec.4201 ; and not have been convicted or found guilty of, or disciplined by this or any other State licensing Board or Agency authorized to issue a certificate to practice medicine or dentistry in this or any other State, for unprofessional conduct as so defined in 24 Del.C.Sec.1731 .

APPENDIX B

DEFINITIONS: HEALTH PROFESSIONALS

(1) Primary Medical Care

- a. ***Allopathic (MD) or Osteopathic (DO) Physicians*** must have:
- i. Certification in a primary care specialty from a specialty board approved by the American Board of Medical Specialties or the American Osteopathic Association
- OR -
Completed a residency program in a primary care specialty, approved by the Accreditation Council for Graduate Medical Education or the American Osteopathic Association; AND
 - ii. A current, full, permanent, unencumbered, unrestricted health professional license to practice in the State of Delaware.

Psychiatrists must meet the qualifications for physicians as listed above, but are required to serve exclusively in mental health HPSAs.

Physicians who meet the above residency training and licensure requirements may serve at an approved service site, providing geriatric services, if they have completed discipline-specific advanced training in geriatrics.

- b. ***Primary Care Physician Assistants (PAs)*** must practice under the supervision of a primary care physician and have:
- i. A certificate of completion or an associate, bachelor's or master's degree from a physician assistant educational program accredited by the Accreditation Review Commission on Education for the Physician Assistant at a college, university or educational institution that is accredited by a U.S. Department of Education nationally recognized accrediting body or organization;
 - ii. National certification by the National Commission on Certification of Physician Assistants; AND
 - iii. A current, full, permanent, unencumbered, unrestricted health professional license to practice in the State of Delaware.

The approved primary care practice areas, for Physician Assistants (PA) are adult, family, geriatric, psychiatry, mental health, geriatrics, and women's health.

PAs who meet the above education, training and licensure requirements may serve at an approved service site, and provide geriatric services, if they have completed discipline-specific advanced training in geriatrics.

PAs who meet the education, training and licensure requirements, and provide mental and behavioral health services, must serve in a designated mental health HPSA

(2) Primary Nursing Care

a. **Primary Care Certified Nurse Practitioners (NPs)** must have:

- i. A master's degree, post master's certificate, or doctoral degree from a school accredited by the National League for Nursing Accrediting Commission or the Commission on Collegiate Nursing Education, in one of the primary care NP specialties listed below;
- ii. National certification by the American Nurses Credentialing Center (ANCC), the American Academy of Nurse Practitioners (AANP), the Pediatric Nursing Certification Board (formerly the National Certification Board of Pediatric Nurse Practitioners and Nurses), or the National Certification Corporation in one of the primary care NP specialties listed below; AND
- iii. A current, full, permanent, unencumbered, unrestricted health professional license to practice in the State of Delaware.

The approved primary care specialties for NPs are adult, family, pediatric, psychiatric-mental health, geriatrics, and women's health.

NPs who meet the education, training and licensure requirements as listed above, may serve at an approved service site, and provide geriatric services, if they have completed discipline-specific advanced training in geriatrics.

NPs who meet the education, training and licensure requirements, and provide mental and behavioral health services, must serve in a designated mental health HPSA.

b. **Certified Nurse-Midwives (CNMs)** must have:

- i. A master's degree or post baccalaureate certificate from a school accredited by the American College of Nurse Midwives (ACNM);
- ii. National certification by the American Midwifery Certification Board (formerly the ACNM Certification Council); AND
- iii. A current, full, permanent, unencumbered, unrestricted health professional license to practice in the State of Delaware.

(3) Primary Care Dentistry

a. **General Dentists** must have:

- i. A DDS or DMD degree from a program accredited by the American Dental Association (ADA), Commission on Dental Accreditation (CODA); AND
- ii. A current, full, permanent, unencumbered, unrestricted health professional license to practice in the State of Delaware.

b. **Pediatric Dentists** must have:

- i. A DDS or DMD degree from a program accredited by the American Dental Association (ADA), Commission on Dental Accreditation (CODA);
- ii. Completed a 2 year training program in the specialty of pediatric dentistry that is accredited by the ADA, CODA; AND
- iii. A current, full, permanent, unencumbered, unrestricted health professional license to practice in the state of Delaware.

c. **Registered Dental Hygienists (RDHs)** must have:

- i. Graduated from a 4 year program accredited by the American Dental Association (ADA), Commission on Dental Accreditation (CODA), with a bachelor's degree in dental hygiene
- OR -
Graduated from a 2 year dental hygiene training program accredited by the ADA, CODA with a diploma, certificate or associate degree AND have at least one year of experience as a licensed dental hygienist;
- ii. Successfully passed the National Board Dental Hygiene Examination; AND
- iii. A current, full, permanent, unencumbered, unrestricted health professional license to practice in the State of Delaware

(4) Primary Care Behavioral and Mental Health

a. **Psychiatrists** must:

- i. Meet the qualifications for physicians (see Allopathic (MD) or Osteopathic (DO) Physicians [see (1)a above]; AND
- ii. Serve exclusively in mental health HPSAs.

b. **Health Service Psychologists (HSPs)** must have:

- i. A doctoral degree (PhD or equivalent) directly related to full professional work in clinical or counseling psychology from a program accredited by the American Psychological Association, Commission on Accreditation;
- ii. Passed the Examination for Professional Practice of Psychology (EPPP);
- iii. The ability to practice independently and unsupervised as a health service psychologist; AND
- iv. A current, full, permanent, unencumbered, unrestricted health professional license to practice in the State of Delaware.

c. **Licensed Clinical Social Workers (LCSWs)** must have:

- i. A master's degree or doctoral degree in social work from a school accredited by the Council on Social Work Education and affiliated with an educational institution accredited by the U.S. Department of Education nationally recognized accrediting body;
- ii. Successfully passed the Association of Social Work Boards (ASWB) Clinical or Advanced Generalist licensing exam prior to July 1, 1998, or the ASWB Clinical Exam on or after July 1, 1998;
- OR -
Successfully passed the LCSW Standard Written Examination and Written Clinical Vignette Examination;
- iii. Completed state required number of years or hours of clinical social work experience under the supervision of a licensed independent social worker and

passing the clinical level of the ASWB exam.; AND

- iv. A current, full, permanent, unencumbered, unrestricted health professional license to practice in the State of Delaware.

d. **Psychiatric Nurse Specialists (PNSs)** must have:

- i. A master's degree or higher degree in nursing from a program accredited by the National League for Nursing Accrediting Commission (NLNAC) or the Commission on Collegiate Nursing Education (CCNE) with a specialization in psychiatric/mental health and 2 years of post- graduate supervised clinical experience in psychiatric/mental health nursing
- OR -
A baccalaureate or higher degree in nursing from a program accredited by the NLNAC or CCNE;
- ii. Certification by the American Nurses Credentialing Center as a Psychiatric and Mental Health Nurse, Clinical Specialist in Adult Psychiatric and Mental Health Nursing, or Clinical Specialist in Child and Adolescent Psychiatric and Mental Health Nursing; AND
- iii. A current, full, permanent, unencumbered, unrestricted health professional license to practice in the State of Delaware.

e. **Marriage and Family Therapists (MFTs)** must:

- i. Have completed a master's or doctoral program in marriage and family therapy from a program accredited by the American Association for Marriage and Family Therapy, Commission on Accreditation for Marriage and Family Therapy Education (COAMFTE) or earned a graduate degree in another mental health field (psychiatry, psychology, clinical social work, psychiatric nursing, etc.) and completed a COAMFTE accredited post- graduate degree clinical training program in marriage and family therapy;
- ii. Have at least 2 years of post-graduate supervised clinical experience as an MFT
- OR -
Be a Clinical Fellow member of the American Association for Marriage and Family Therapy (AAMFT);
- OR -
Successfully passed the MFT Standard Written Examination; AND
- iii. Have a current, full, permanent, unencumbered, unrestricted health professional license to practice in the State of Delaware.

f. **Licensed Professional Counselors (LPCs)** must:

- i. Have a master's degree or higher degree with a major study in counseling from a school accredited by a U.S. Department of Education nationally recognized regional or State institutional accrediting agency;
- ii. Have at least 2 years of post-graduate supervised counseling experience; AND
- iii. Have a current, full, permanent, unencumbered, unrestricted health professional license to practice in the State of Delaware.

DEFINITIONS: PRACTICE SITES

Federally-Qualified Health Centers (FQHC) – FQHCs include: (1) nonprofit entities that receive a grant (or funding from a grant) under section 330 of the Public Health Service (PHS) Act (i.e., health centers); (2) FQHC “Look-Alikes” which are nonprofit entities that are certified by the Secretary of HHS as meeting the requirements for receiving a grant under section 330 of the PHS Act but are not grantees; 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.

FQHC Look-Alike – Health centers that have been identified by Health Resources and Services Administration and certified by the Centers for Medicare and Medicaid Services as meeting the definition of “health center” under Section 330 of the PHS Act, although they do not receive grant funding under Section 330.

Community Mental Health Center (CMHC) – An entity that meets applicable licensing or certification requirements for CMHCs in the state in which it is located and provides all of the following core services: (1) outpatient services, including specialized outpatient services for children, the elderly, individuals who are chronically mentally ill, and residents of the CMHC’s mental health service area who have been discharged from inpatient treatment at a mental health facility; (2) 24 hour-a-day emergency care services; (3) day treatment, or other partial hospitalization services, or psychosocial rehabilitation services; and (4) screening for patients being considered for admission to state mental health facilities to determine the appropriateness of such admission. Effective March 1, 2001, in the case of an entity operating in a state that by law precludes the entity from providing the screening services, the entity may provide for such service by contract with an approved organization or entity (as determined by the Secretary) that, among other things, meets applicable licensure or certification requirements for CMHCs in the state in which it is located. A CMHC may receive Medicare reimbursement for partial hospitalization services only if it demonstrates that it provides such services.

Public Health Department Clinic – Primary or mental health clinics operated by a state, county or local health department.

Immigration Health Service Corps – Clinical sites administered by the U.S. Immigration, Customs, and Enforcement Agency with the Department of Homeland Security.

Free Clinic – A medical facility offering community health care on a free or very low-cost basis. Care is generally provided in these clinics to persons who have lower or limited income and no health insurance, including persons who are not eligible for Medicaid or Medicare. Almost all free clinics provide care for acute, non-emergent conditions. Many also provide a full range of primary care services (including preventive care) and care for chronic conditions.

Mobile Units/Clinics – Medical vehicles (e.g., mobile health vans) that travel to underserved rural and urban communities, providing primary care services to individuals located in a HPSA. Clinicians working within a mobile unit that functions as part of an approved site will receive service credit for direct patient care, so long as the mobile unit is affiliated with an approved site and provides services to only the approved HPSA area and/or members of a HPSA.

School Based Clinics – For providers working at an approved school based clinic, SLRP requires that the school based clinic is open year round with sufficient patient visits to meet the clinical practice requirements. If the approved site is not open year round, the clinician will be required to work at additional approved site(s) to meet the clinical practice requirements.

Correctional Facility – Clinics within state or federal prisons. Clinical sites within county and local prisons are not eligible. Federal prisons are clinical sites that are administered by the U.S. Department of Justice, Federal Bureau of Prisons (BOP). State prisons are clinical sites administered by the state.

Solo or Group Private Practice – A clinical practice that is made up of either one or many providers in which the providers have ownership or an invested interest in the practice. Private practices can be arranged to provide primary medical, dental and/or mental health services and can be organized as entities on the following basis: fee-for-service; capitation; a combination of the two; family practice group; primary care group; or multi-specialty group.

As with all other SLRP practice sites, solo or group practice must be a public or private non-profit entity.

DEFINITIONS: OTHER

Health Professional Shortage Area (HPSA) – Federally-designated areas that have shortages of primary medical care, dental or mental health providers and may be urban or rural areas, population groups or medical or other public facilities. A list of HPSA designations is available on HRSA’s website: <http://bhpr.hrsa.gov/shortage/>.

Primary Health Services – Means health services regarding family medicine, internal medicine, pediatrics, obstetrics and gynecology, dentistry, or mental health, that are provided by physicians or other health professionals.

Primary Health Care Services – Under section 330(b) of the Public Health Services Act, the term “required primary health services” means:

- i. basic health services which, for the purposes of this section, shall consist of:
 - I. health services related to family medicine, internal medicine, pediatrics, obstetrics, or gynecology, that are furnished by physicians and where appropriate, physician assistants, nurse practitioners, and nurse midwives;
 - II. diagnostic laboratory and radiologic services;

- III. preventive health services, including;
 - (aa) prenatal and perinatal services;
 - (bb) appropriate cancer screening;
 - (cc) well-child services;
 - (dd) immunizations against vaccine-preventable diseases;
 - (ee) screenings for elevated blood lead levels, communicable diseases, and cholesterol;
 - (ff) pediatric eye, ear, and dental screenings to determine the need for vision and hearing correction and dental care;
 - (gg) voluntary family planning services;
 - (hh) preventive dental services;
- IV. emergency medical services; and
- V. pharmaceutical services as may be appropriate for particular centers;
- ii. referrals to providers of medical services (including specialty referral when medically indicated) and other health-related services (including substance abuse and behavioral health services);
- iii. patient case management services (including counseling, referral, and follow-up services) and other services designed to assist health center patients in establishing eligibility for and gaining access to Federal, State, and local programs that provide or financially support the provision of medical, social, housing, educational, or other related services;
- iv. services that enable individuals to use the services of the health center (including outreach and transportation services and, if a substantial number of the individuals in the population served by a center are of limited English-speaking ability, the services of appropriate personnel fluent in the language spoken by a predominant number of such individuals); and
- v. education of patients and the general population served by the health center regarding the availability and proper use of health services.

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

Commercial or Private Student Loans – Also known as a college loan, an educational loan or an alternative student loan – is a non-government loan made by a private lender specifically for graduate or undergraduate education expenses, such as tuition, room, board, books, and other associated costs. 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. These are unsecured loans with various options for repayment and may offer forbearance and deferral options. Loans obtained to cover residency and relocation expenses do not qualify for repayment under the SLRP.

Qualifying Educational Loans – Qualifying educational loans are Government and private student loans for actual costs paid for tuition and reasonable educational and living expenses related to the undergraduate or graduate education of the participant that were obtained by the clinician prior to his/her submission of an application to participate in the SLRP. Such loans

must be contemporaneous with the education received. Participants will receive funds for repayment of qualifying educational loans that are still owed. If the applicant has a consolidated/refinanced loan that is made up entirely of qualifying educational loans of the applicant, the consolidated/refinanced loan is eligible for repayment. If the applicant has consolidated otherwise qualifying educational loans with any non-qualifying debt, no portion of the consolidated/refinanced loan will be eligible.

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

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

Teaching – As defined under the SLRP program, teaching is providing clinical education to students/residents in their area of expertise at the SLRP-approved practice site. The clinical education may: (1) be conducted as part of an accredited clinical training program; (2) include the clinical supervision of a student/clinician that is required in order for that student/clinician to receive a license under state law; or (3) include mentoring that is conducted as part of the Health Careers Opportunity Program (HCOP) or the Centers of Excellence Program, which are both funded through federal HRSA grants. Teaching must be conducted at the SLRP-approved practice site. If SLRP participant is actually providing the clinical service while a student/clinician observes, the activity should be treated as direct patient care.

APPENDIX C**LINKS TO APPLICATION PACKAGES**

- [Practitioner/Clinician Application](#)
- [Practitioner Loan Information](#)
- [Practice Site Application](#)
- [Practice Site Annual Report](#)