

for new members is April 20 and 21, 2003.

FOR FURTHER INFORMATION CONTACT: NIH Director's Council of Public Representatives (COPR), c/o Palladian Partners, Inc., 1010 Wayne Avenue, Suite 1200, Silver Spring, MD, 20910, telephone (301) 650-8600, fax (301) 650-8676, e-mail COPR@palladianpartners.com. If you are interested in serving as a member of the COPR, please contact Palladian Partners, Inc., to have an application mailed to you or go on-line to <http://public-council.nih.gov/COPRapplication.asp> to access the COPR application instructions. If you have questions about your application or the submission process, please feel free to contact the staff working on this project by mail, telephone, fax, or e-mail, as indicated in the above information.

ADDRESSES: Please mail your application to NIH Director's Council of Public Representatives (COPR), c/o Palladian Partners, Inc., 1010 Wayne Avenue, Suite 1200, Silver Spring, MD, 20910, telephone (301) 650-8660, fax (301) 650-8676, e-mail COPR@palladianpartners.com.

SUPPLEMENTARY INFORMATION: The Director of the NIH created the COPR in 1999 as an important forum for information exchange between the public and the NIH at the highest level. The COPR consists of up to 21 individuals who are selected from among the way diverse communities that benefit from, and have an interest in, NIH research, programs, and activities. The COPR is an important avenue for representatives of the public to advise the NIH Director on the viewpoints, input, and feedback of the broader public regarding emerging health and science priorities identified by the NIH Director and/or the COPR. COPR members also serve as NIH ambassadors by taking information from the NIH back to the broader public. COPR terms are typically three years.

The minimum eligibility criteria are that the applicant must:

- Have some interest in the work of the NIH (such as being a patient or family member of a patient; a care giver; or a volunteer in the health or science arena; a scientist or student of science; a health communicator, educator or professional in the medical field, but certainly not limited to these examples).

- Be in a position (formally or informally) to communicate regularly with the broader public or segments of the public about the activities of the COPR and the NIH.

- Commit to participating fully in activities of the COPR, including COPR meeting discussions and conference calls, outreach activities, and subcommittee and/or working group activities that will take time in addition to COPR meeting attendance twice a year.

In addition, COPR members—while participating in COPR activities—will have to agree to subordinate disease-specific or program-specific interests to broader, crosscutting matters of importance to the NIH in addition to being responsive to special charges from the NIH Director in priority issue areas. COPR members must also agree to represent as broad a “public viewpoint” as possible and to at least keep the spirit of this goal at the forefront during all COPR discussions and activities.

Please contact Palladian Partners, Inc., to have an application mailed to you or go on-line to <http://public-council.nih.gov/COPRapplication.asp> to access to COPR application instructions. The NIH Director's COPR staff is located in the Office of Communications and Public Liaison, Office of the Director, National Institutes of Health.

Application packages postmarked after September 16, 2002 will be considered in the next year's application cycle, which will end in September 2003.

After applications are screened for completeness, they will be reviewed and scored by external reviewers who are familiar with the responsibilities of the COPR. The NIH Director will make the final selection of candidates with the goal of creating a Council that reflects the breadth and diversity of the public's interest in the NIH, and will take into consideration many varied factors, including age, gender, culture, and geography. We expect that candidates will be selected in January 2003.

Thank you for your interest in the COPR. We look forward to receiving your application packet.

Dated: July 18, 2002.

John Burklow,
Acting Associate Director for Communications, NIH.

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DEPARTMENT OF HEALTH AND HUMAN SERVICES

National Institutes of Health

Loan Repayment Program for Health Disparities Research

ACTION: Notice.

SUMMARY: The National Institutes of Health (NIH) and the National Center on Minority Health and Health Disparities (NCMHD) invite applications for the extramural Loan Repayment Program for Health Disparities Research (HDR-LRP or Program) for fiscal year 2002. Pursuant to the authority granted by section 103 of Public Law 106-525, the Minority Health and Health Disparities Research and Education Act of 2000, that added section 485G of the Public Health Service (PHS) Act (42 U.S.C. 287c-33), the Director of NCMHD, has established a loan repayment program that offers the repayment of educational loan debt to qualified health professionals who agree to conduct research on minority health or other health disparities for a minimum of 2 years.

DATES: Interested persons may request information about the HDR-LRP beginning on July 26, 2002, and August 23, 2002 at 5 p.m. (eastern time) is the closing date and time for the application process.

ADDRESSES: Information regarding the requirements and application procedures for the HDR-LRP may be obtained by calling or writing: National Center on Minority Health and Health Disparities, 6707 Democracy Blvd., Suite 800, MSC 5465, Bethesda, MD 20892-5465, Attention: Kenya McRae, non-toll-free number: (301) 402-1366, e-mail: mcraek@od.nih.gov, Web site: <http://www.ncmhd.nih.gov>; or the Office of Loan Repayment Program, National Institutes of Health, toll-free number: (866) 849-4047, e-mail: lrp@nih.gov, Web site: <http://www.lrp.nih.gov>.

SUPPLEMENTARY INFORMATION:

Definitions

(1) “Debt threshold” is the minimum amount of qualified educational loan debt an applicant must have in order to be eligible for Program benefits. An applicant must have qualified educational loan debt equal to at least 20% of the applicant's institutional base salary or compensation at the time of execution of the LRP contract.

(2) “Health disparities population” as determined by the Director of NCMHD, after consultation with the Director of the Agency for Healthcare Research and Quality, is defined as a population where there is significant disparity in the overall rate of disease incidence, prevalence, morbidity, mortality, or survival rates in the population as compared to the health status of the general population. For purposes of this announcement, the following populations are determined to be health disparities populations: Blacks/African

Americans, Hispanics/Latinos, Native Americans, Alaska Natives, Asian Americans, Native Hawaiians, Pacific Islanders and the medically underserved such as individuals from the Appalachian region.

(3) "Health disparities research" is defined as basic, clinical, and behavioral research on a health disparities population (including individual members and communities of such populations) including the causes of such health disparities and methods to prevent, diagnose and treat such disparities.

(4) "Medically underserved" refers to individuals that lack access to primary and specialty care either because they are socioeconomically disadvantaged and may or may not live in areas with high poverty rates or because they reside in rural areas. The term also refers to individuals that reside in geographic areas where the Index of Medical Underservice (IMU) is 62 or less. The Health Resource Services Administration (HRSA) criteria designates a service area with an IMU of 62 or less as a "medically underserved area (MUA)". The IMU is a weighted score derived from four variables: the ratio of primary medical care physicians per 1,000 population, infant mortality rate, percentage of population below the federal poverty level, and percentage of the population age 65 years or over.

(5) "Minority health conditions" refers to all diseases, disorders, and other conditions (including mental health and substance abuse) that are unique to, more serious, or more prevalent in racial and ethnic minorities, for which the medical risk factors or types of medical interventions may be different, or research involving such populations as subjects or data on such individuals is insufficient.

(6) "Minority health disparities research" is defined as basic, clinical, or behavioral research on minority health conditions, including research to prevent, diagnose, and treat such conditions.

(7) "Qualified educational loan debt" is defined as educational loan debt incurred by health professionals for their undergraduate, graduate and/or health professional school educational expenses incurred at accredited institutions. It consists of the principal, interest, and related expenses of qualified Government and commercial loans obtained by the applicant for: (a) Tuition expenses; (b) other reasonable educational expenses required by the school(s) attended, including fees, books, supplies, educational equipment and materials, and laboratory expenses; and (c) the cost of room and board, and

other reasonable living expenses as determined by the Director of NCMHD.

(8) "Repayable debt" means the difference between the applicant's qualified educational loan debt and 50% of the applicant's debt threshold.

Background

The Minority Health and Health Disparities Research and Education Act of 2000 (Public Law 106-525) was enacted on November 22, 2000, amending the Public Health Service (PHS) Act and adding section 485G that authorizes the Director of the National Center on Minority Health and Health Disparities (NCMHD) to establish a program entering into contracts with qualified health professionals. These health professionals are required to conduct minority health or other health disparities research for a minimum of two years, in consideration of the Federal Government repaying a portion of the principal and interest of their educational loans, up to a maximum of \$35,000 per year, for each year of service. In addition to establishing the program, the Director, NCMHD, must ensure that not fewer than 50 percent of the contracts are awarded to qualified health professionals that are members of health disparities populations. This program is known as the Loan Repayment Program for Health Disparities Research (HDR-LRP). Selected applicants become participants of the HDR-LRP only upon the execution of a contract by the Director of NCMHD.

Eligibility Requirements

Specific eligibility criteria with regard to participation in the HDR-LRP include the following:

(1) Applicants must be a United States citizen, national, or permanent resident.

(2) Applicants must have a M.D., Ph.D., Pharm.D., D.O., D.D.S., D.M.D., D.P.M., Sc.D., or equivalent doctorate degree from an accredited institution.

(3) Applicants must have qualifying outstanding educational loan debt equal to or in excess of 20 percent of their institutional base salary or compensation. (Example: An applicant with a base salary of \$40,000 per year must have a minimum outstanding educational loan debt of \$8,000).

(4) Applicants must not be Federal employees.

(5) Applicants must have a research sponsor or mentor with experience in the area of the proposed research and may be enrolled in a training program or appointed under a temporary or permanent employment mechanism for at least two years. (Postdoctoral fellows and physicians completing their

residencies are eligible to apply provided they meet all other eligibility requirements).

(6) Applicants must agree to engage in qualified minority health or other health disparities research for the entire period of their contract.

(7) Individuals with existing service obligations to Federal, State, or other entities may not apply for the HDR-LRP, unless and until the existing service obligation is discharged or deferred for the length of Program participation.

(8) Individuals that have a Federal judgment lien against their property arising from a Federal debt from receiving Federal funds may not apply for the HDR-LRP until the judgment has been paid in full or otherwise satisfied.

(9) Individuals will not be excluded from consideration under the HDR-LRP on the basis of age, race, culture, religion, gender, sexual orientation, disability or other non-merit factors.

Application Procedures and Selection Process

Individuals should submit their completed on-line application package to the Director of the Office of Loan Repayment (OLR) who will forward it to the NCMHD, 6707 Democracy Boulevard, Suite 800, MSC 5465, Bethesda, MD 20892-5465. The NCMHD and OLR have provided the current deadlines, sources for assistance, and additional details regarding application procedures in an Applicant Information Bulletin that is located on the NIH LRP home page at <http://www.lrp.nih.gov>.

The NCMHD will forward all qualified applications to the NCMHD Loan Repayment Review Panel (Panel), chaired by the Deputy Director, NCMHD, for review. The Panel will review and rank the applications based on criteria deemed appropriate, such as the personal statement, recommendations, training plan, research statement, institutional statement and research environment.

Only applications receiving approval from the Panel and having contracts executed by the Director of NCMHD will receive funding, subject to the receipt of an appropriation and/or allocation of funds from the U.S. Congress, the NIH and/or NCMHD.

As specified by statute, the Director, NCMHD, must ensure that at least 50 percent of the awards are made to qualified health professionals who are members of health disparities populations. By placing an emphasis on the recruitment and retention of investigators from health disparities populations, it is believed that not only

do the investigators have the potential of impacting the medical processes within their communities, but also, the ability to engage in, as well as promote the development of research programs that reflect an understanding of the variety of issues and problems associated with disparities in health status. This emphasis is consistent with the statute and the goals of both the NCMHD and the NIH to develop a diversified biomedical and behavioral research workforce and to reduce health disparities. Being a member of a health disparities population, however, is not a prerequisite for participation in the HDR-LRP. Any qualified health professional may apply for the program, provided the individual is conducting minority health or other health disparities research and meets all other eligibility requirements.

Participant's Obligation

In exchange for the NCMHD repaying the participants' educational loans, participants must agree to: (1) Engage in minority health or other health disparities research for a minimum of 2 years; (2) make payments to lenders on their own behalf for periods of Leave Without Pay (LWOP); (3) pay monetary damages as required for breach of contract; and (4) satisfy other terms and conditions of the contract and application procedures.

Program's Obligations

Under the HDR-LRP, the NCMHD will make loan repayments to the designated lenders following the completion of each full quarter (3 months) of service by the participants and upon receipt of requested documentation from the participants and their supervisors/mentors. The total repayment amount shall not exceed \$35,000 per year for each year of obligated service.

Participants will not automatically qualify for the maximum amount of loan repayment. The amount the NCMHD will consider for repayment during the initial two-year contract shall be calculated as follows: one-fourth the repayable debt per year, up to a maximum of \$35,000 per year. (Example: A participant with a base salary of \$40,000 per year and an outstanding eligible educational loan debt of \$100,000, would have a debt threshold of \$8,000 and the repayable debt would be \$96,000. Of the \$96,000 repayable debt amount, the NCMHD would repay \$24,000 a year in loan repayments—a total of \$48,000 would be repaid over the two-year contract period.) Following the conclusion of the initial two-year contract, participants

may apply for renewal contracts to satisfy any remaining repayable debt. Requests for renewal contracts are considered for approval on a competitive year-to-year basis. Funding of renewal contracts is contingent upon appropriation and/or allocation of funds from the U.S. Congress, the NIH and/or NCMHD.

Payment of Loans

Because the first payment to the lenders on behalf of the participants will not commence until the end of the first full quarter of obligated service, participants should continue to make monthly loan payments until they have been informed that payments have been forwarded to their lenders. This measure enables the participants to maintain their loans in a current payment status.

The HDR-LRP will repay loans in the following order unless the Director of NCMHD, determines that significant savings would result from repaying loans in a different priority order:

- (1) Loans issued or guaranteed by the U.S. Department of Health and Human Services;
- (2) Loans issued or guaranteed by the U.S. Department of Education;
- (3) Loans issued or guaranteed by a State, the District of Columbia, the Commonwealth of Puerto Rico, or a territory or possession of the United States;
- (4) Loans issued or guaranteed by an Academic Institution; and
- (5) Other qualifying loans.

If the participant has multiple loans in a given category, loans will be prioritized according to the interest rate (highest to the lowest).

Financial obligations that do not qualify for repayment under the HDR-LRP include:

- (1) Loans not obtained from a government entity, academic institution, or commercial or other chartered lending institution (such as loans obtained from friends, relatives, or other individuals);
- (2) Loans for which contemporaneous documentation is not available;
- (3) Loans or portions of loans obtained for educational or living expenses which exceed a reasonable level as determined by the HDR-LRP upon review of the standard school budget or additional contemporaneous documentation for the year in which the loan was made;
- (4) Delinquent loans, loans in default, loans not current in their payment schedule, loans already repaid or those for which promissory notes have been signed after the contract has been executed by the Director of NCMHD;

(5) Parent Loan for Undergraduate Students (PLUS);

(6) Loans consolidated with another individual, including a spouse;

(7) Equity loans that include educational loans as part of their balance or any other types of equity loans; and

(8) Loans, financial debts or service obligations that convert to a loan or debt for failure to satisfy the service obligation. Programs that incur service obligations include but are not limited to the following:

- Physicians Shortage Area Scholarship Programs;
- National Research Service Award Program;
- National Health Service Corps Scholarship Program;
- Armed Forces (Army, Navy or Air Force) Health Professions Scholarship Program; and
- Indian Health Service Scholarship Program.

During lapses in loan repayments, due either to administrative complications or a break in service, HDR-LRP participants are wholly responsible for making payments or other arrangements to keep loans in a current payment status and to avoid incurring any additional increase in either principal or interest. Penalties assessed participants as a result of administrative complications may be considered for reimbursement.

Additional Program Information

This program is not subject to the provision of Executive Order 12372, Intergovernmental Review of Federal Programs. Under the requirements of the Paperwork Reduction Act of 1995, OMB has approved the application forms for use by the HDR-LRP under OMB Approval No. 0925-0361 (expires December 31, 2004).

The *Catalog of Federal Domestic Assistance* number for the HDR-LRP is 93.307.

Dated: July 19, 2002.

Elias A. Zerhouni,
Director, National Institutes of Health.
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DEPARTMENT OF HEALTH AND HUMAN SERVICES

National Institutes of Health

Extramural Clinical Research Loan Repayment Program for Individuals From Disadvantaged Backgrounds

ACTION: Notice.