

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### National Institutes of Health

#### Loan Repayment Program for Health Disparities Research

**AGENCY:** National Institutes of Health, HHS.

**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 2003.

Pursuant to the authority granted by section 103 of Pub. L. 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:** Information regarding the HDR-LRP is currently available and the following are the application deadline dates: Fiscal Year 2004—January 31, 2004; and Fiscal Year 2005—January 31, 2005. All applications must be submitted on-line by 5 p.m. (eastern standard time). If an Application Deadline Date falls on a weekend or holiday, the application is due on the following business day by 5 p.m. (eastern standard time).

**ADDRESSES:** Information about the program and an on-line application may be obtained at the NIH Loan Repayment Program Web site located at <http://www.lrp.nih.gov> or by contacting the National Center on Minority Health and Health Disparities, Attention Kenya McRae, non-toll free number: (301) 402-1366, or via e-mail at: [mcraek@od.nih.gov](mailto:mcraek@od.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 percent of the applicant's annual institutional base salary at the time of award.

(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, or 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) "Institutional base salary" is defined as the annual amount that the organization pays for the participant's appointment, whether the time is spent in research, teaching, patient care or other activities. Institutional base salary excludes any income that a participant may earn outside the duties of the organization, and it may not include or comprise any income (salary or wages) earned as a Federal employee.

(5) "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.

(6) "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.

(7) "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.

(8) "Total educational loan debt" is defined as the outstanding educational loan debt incurred by health professionals for their educational expenses incurred at accredited institutions. It consists of the principal, interest, and related expenses of qualified U.S. Government, academic institutions, and commercial U.S. educational loans obtained by the applicant for: (a) Undergraduate, graduate and health professional school 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) reasonable living expenses, including the cost of room and board, transportation and commuting costs, and other reasonable living expenses as determined by the Director or his designee.

(9) "Repayable debt" means the difference between the applicant's total educational loan debt and 50 percent of the applicant's debt threshold.

#### Background

The Minority Health and Health Disparities Research and Education Act of 2000 (Pub. L. 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 extant principal and interest of their educational loans, up to a maximum of \$35,000 per year, for each year of service. Payments equal to 39 percent of the total loan repayments are issued to the Internal Revenue Service on behalf of HDR-LRP participants to offset Federal tax liabilities incurred. 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 Criteria

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

(1) Applicants must be U.S. citizen, U.S. nationals, or permanent residents of the United States;

(2) Applicants must have a Ph.D., M.D., D.O., D.D.S., D.M.D., D.P.M., Pharm.D., D.C., N.D., or equivalent doctoral degree from an accredited institution;

(3) Applicants must have total qualifying educational loan debt equal to or in excess of 20 percent of their annual institutional base salary at the time their loan repayment contract is executed by the Director, NCMHD (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 engage in qualified minority health or other health disparities research supported by a non-profit foundation, non-profit professional society, non-profit institution, or a U.S. or other government agency (Federal, State, or local). A foundation, professional society, or institution is considered to be non-profit if exempt from Federal tax under the provisions of section 501 of the Internal Revenue Code (26 U.S.C. 501);

(5) Applicants must engage in qualified minority health or other health disparities research for at least 50 percent of their time, *i.e.*, not less than 20 hours per week;

(6) Applicants must agree to conduct research for which funding is not prohibited by Federal law, regulations, or HHS/NIH policy. Recipients of LRP awards must conduct their research in accordance with applicable Federal, State and local law (*e.g.*, applicable human subject protection regulations);

(7) Full-time employees of Federal Government agencies are ineligible to apply for LRP benefits. Part-time Federal employees, who engage in qualifying research as part of their non-Federal duties, for the required percentage of time, are eligible to apply for loan repayment if they meet all other eligibility requirements;

(8) Applicants must have a research supervisor or mentor with experience in the area of proposed research;

(9) Applicants 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; and

(10) No individual may submit more than one LRP application to the NIH in any fiscal year. Individuals who have applied previously for the Program or any other NIH Loan Repayment Program but did not receive an award are eligible to submit a new application if they meet the above eligibility criteria.

The following individuals are ineligible for participation in the HDR-LRP:

(1) Persons who are not United States citizens, nationals, or permanent residents;

(2) Individuals who have a Federal judgment lien against their property arising from a Federal debt are barred from receiving Federal funds until the judgment is paid in full or satisfied;

(3) Individuals who owe an obligation of health professional service to the Federal Government, a State, or other entity, unless deferrals or extensions are granted for the length of the HDR-LRP service obligation. The following are examples of programs with service obligations that disqualify applicants from consideration, unless a deferral for the length of participation in the HDR-LRP is obtained:

- Physicians Shortage Area Scholarship Program,
- Primary Care Loans (PCL)

Program—recipients of PCLs incur a service obligation to practice primary care. PCL recipients are eligible to apply for the HDR-LRP if the PCL has been paid in full. If still repaying the PCL, LRP applicants must submit documentation, via facsimile to (866) 849-4046, from the Health Resources and Services Administration (HRSA) that demonstrates that the LRP applicant is satisfying the terms and conditions of the PCL,

- Public Health Service Scholarship Program,
- National Health Service Corps Scholarship Program,
- Armed Forces (Army, Navy, or Air Force) Professions Scholarship Program,
- Indian Health Service Scholarship Program,

- National Research Service Award Program—a current recipient of a postdoctoral National Research Service Award support from an individual postdoctoral fellowship (F32) or an institutional research training grant (T32) will not be eligible for loan repayment during the second year of NRSA support without a formal deferral of the NRSA service obligation (see <http://grants1.nih.gov/grants/guide/pa-files/PA-02-109.html>). Concurrent repayment of service obligations is prohibited. Participation in an NIH LRP

is only permissible by first satisfying the NRSA service obligation, which is satisfied either by completing the second year of NRSA support or by requesting a deferral of the NRSA service obligation (note—first year NRSA recipients are eligible to apply for and receive NIH loan repayment.

Second year NRSA recipients can apply to participate in the HDR-LRP, but can only receive loan repayment during the second year if an extension of time is obtained to satisfy the NRSA service obligation. If an extension is not obtained, loan repayment will commence after the completion of the NRSA service obligation. LRP payments are NOT retroactive.);

(4) Full-time employees of Federal Government agencies;

(5) Recipients of NIH Intramural Research Training Awards (IRTA) or Cancer Research Training Awards (CRTA);

(6) Individuals conducting research for which funding is precluded by Federal law, regulations or HHS/NIH policy, or that does not comply with applicable Federal, State, and local law regarding the conduct of the research (*e.g.*, applicable human subject protection regulations);

(7) Individuals with ineligible loans, which include loans that have been consolidated with a loan of another individual (including spouses or children), or loans that are not educational, such as home equity loans;

(8) 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; and

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

### Application Procedures

Applications must be submitted electronically to the Office of Loan Repayment (OLR). The NIH LRP Web site is <http://www.lrp.nih.gov>. The site has an Applicant Information Bulletin with the current deadlines, sources for assistance, and additional details regarding application procedures.

Application materials from the applicant, the supervisor/mentor, recommenders and institutional officials must be submitted prior to the application deadline.

The following information must be provided by the applicant:

1. *Applicant Information Statement.*

2. *Biosketch.*

3. *Personal Statement*, which includes a discussion of career goals and academic objectives.

4. *Description of Research Activities*, which describes the current or proposed research project including the specific responsibilities and role of the applicant in conducting the research. The research supervisor or mentor will be asked to concur in the research project description provided by the applicant.

5. *Contact information for Three Recommenders* (one of whom is identified as research supervisor or mentor).

6. *Contact Information for Institution Official* able to serve as the Institutional Contact and verify an applicant's employment/research appointment and research funding status.

7. *On-line Certification.*

8. *Loan information*, which includes the current account statement(s), and promissory note(s) or disclosure statement(s), obtained from lending institution(s), submitted via facsimile to (866) 849-4046.

9. *Notice of Grant/Award* (or PHS Form Number 2271 for T32 recipients) if applying based on NIH support.

The following information must be provided by the Research Supervisor/Mentor and submitted electronically via the NIH-LRP Web site:

1. *Recommendation.*2. *Biosketch.*

3. *Assessment of the Research Activities Statement* submitted by the applicant.

4. *Description of the Research Environment.* (Please provide detailed information about the lab where the applicant is or will be conducting research, including funding, lab space, and major areas under investigation.)

5. *Training or Mentoring Plan.* (Includes a detailed discussion of the training and/or mentoring plan, as well as the research methods and scientific techniques to be taught.)

6. *Biosketch of other pertinent staff members* involved in the training or mentoring the applicant.

Recommenders must submit their recommendations electronically.

Institutional Contacts must electronically submit a certification, via the NIH-LRP Web-site, that: (a) Assures the applicant will be provided the necessary time and resources to engage in the research project for two years from the date a Loan Repayment Program Contract is executed; (b) assures that the applicant is or will be engaged in qualifying research for 50 percent of their time, *i.e.*, not less than 20 hours per week; (c) certifies that the funding foundation, professional

society, or institution is considered to be non-profit as provided under section 501 of the Internal Revenue Code (26 U.S.C. 501) or is a U.S. government entity (Federal, State, or local), and (d) provides the applicant's institutional base salary.

**Review Process**

Applications that are received and complete by the deadline will undergo peer review by a Special Emphasis Panel (SEP). The reviewers will use the review criteria in assessing and rating each application.

**Review Criteria**

a. Potential of the applicant to pursue a career in minority health or other health disparities research.

- Appropriateness of the applicant's previous training and experience to prepare him/her for a minority health or other health disparities research career.

- Suitability of the applicant's proposed minority health or other health disparities research activities in the two-year loan repayment period to foster a research career.

- Assessment of the applicant's commitment to a research career as reflected by the personal statement of long-term career goals and the plan outlined to achieve those goals.

- Strength of recommendations attesting to the applicant's potential for a research career.

b. Quality of the overall environment to prepare the applicant for a minority health or other health disparities research career.

- Availability of appropriate scientific colleagues to achieve and/or enhance the applicant's research independence.

- Quality and appropriateness of institutional resources and facilities.

**Program Administration and Details**

Under the HDR-LRP, a portion of the participants' outstanding educational loan debt will be repaid. 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. For 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 (the debt threshold is 20 percent of an applicant's annual institutional salary). All participants are responsible for paying one-half of their debt threshold amount. This amount is known as the

participant's obligation and is subtracted from the total outstanding loan debt. In this case, the participant's obligation would be \$4,000 and the participant's eligible loan debt would be reduced to \$96,000. This reduced amount is known as the repayable debt (\$100,000 - \$4,000 = \$96,000). Of the \$96,000 repayable debt amount, the NCMHD would repay \$24,000 a year in loan repayments (one-fourth of the repayable debt amount), plus tax benefits.

Loan repayments will be made to the designated lender following the completion of each full quarter (3 months) of service by the participant and upon the receipt of requested documentation from the participants and their supervisors/mentors. 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.

In return for the repayment of their educational loans, participants must agree to (1) engage in qualified minority health or other health disparities research for a minimum period of two years; (2) engage in such research for at least 50 percent of their time, *i.e.*, not less than 20 hours per week; (3) make payments to lenders on their own behalf for periods of Leave Without Pay (LWOP); (4) pay monetary damages as required for breach of contract; and (5) satisfy other terms and conditions of the LRP contract.

Repayments are made directly to lenders, following the receipt of (1) the Principal Investigator, Program Director, or Research Supervisor's verification of completion of the prior period of research, and (2) lender verification of the crediting of prior loan repayments, including the resulting account balances and current account status. The NIH will repay loans in the following order, unless the Director determines that significant savings would result from a different order of priority:

(1) Loans guaranteed by the U.S. Department of Health and Human Services:

- Health Education Assistance Loan (HEAL);
- Health Professions Student Loan (HPSL);
- Loans for Disadvantaged Students (LDS); and
- Nursing Student Loan Program (NSL);

(2) Loans guaranteed by the U.S. Department of Education:

- Direct Subsidized Stafford Loan;
- Direct Unsubsidized Stafford Loan;
- Direct Consolidation Loan;
- Perkins Loan;
- FFEL Subsidized Stafford Loan;
- FFEL Unsubsidized Stafford Loan;

and

- FFEL Consolidation Loan;

(3) Loans made 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 made by accredited academic institutions; and

(5) Private ("Alternative")

Educational Loans:

- MEDLOANS; and
- Private (non-guaranteed)

Consolidation Loans.

The following loans are NOT repayable under the HDR-LRP:

(i) Loans not obtained from a U.S. or other government entity, academic institution, or a commercial or other chartered U.S. lending institution such as loans from friends, relatives, or other individuals, and non-educational loans, such as home equity loans;

(ii) Loans for which contemporaneous documentation (current account statement, and promissory note or lender disclosure statement) is not available;

(iii) Loans that have been consolidated with loans of other individuals, such as a spouse or child;

(iv) Loans or portions of loans obtained for educational or living expenses that exceed a reasonable level, as determined by the standard school budget for the year in which the loan was made, and are not determined by the LRP to be reasonable based on additional contemporaneous documentation provided by the applicant;

(v) Loans, financial debts, or service obligations incurred under the following programs, or other programs that incur a service obligation that converts to a loan on failure to satisfy the service obligation:

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

(vi) Delinquent loans, loans in default, or loans not current in their payment schedule;

(vii) PLUS Loans;

(viii) Loans that have been paid in full;

(ix) Loans obtained after the execution of the LRP Contract (e.g., promissory note signed after the LRP contract has been awarded); and

(x) Primary Care Loans.

During lapses in loan repayments, due either to NIH administrative complications or a break in service, LRP participants are wholly responsible for making payments or other arrangements that maintain loans current, such that increases in either principal or interest do not occur. Penalties assessed participants as a result of NIH administrative complications to maintain a current payment status may not 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: February 5, 2003.

**Elias A. Zerhouni,**

*Director, NIH.*

[FR Doc. 03-8427 Filed 4-7-03; 8:45 am]

**BILLING CODE 4140-01-P**

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### National Institutes of Health

#### National Center for Complementary and Alternative Medicine; Notice of Closed Meeting

Pursuant to section 10(d) of the Federal Advisory Committee Act, as amended (5 U.S.C. Appendix 2), notice is hereby given of the following meeting.

The meeting will be closed to the public in accordance with the provisions set forth in sections 552b(c)(4) and 552b(c)(6), title 5 U.S.C., as amended. The grant applications and the discussions could disclose confidential trade secrets or commercial property such as patentable material, and personal information concerning individuals associated with the grant applications, the disclosure of which would constitute a clearly unwarranted invasion of personal privacy.

*Name of Committee:* National Center for Complementary and Alternative Medicine Special Emphasis Panel G-09.

*Date:* April 21, 2003.

*Time:* 1 p.m. to 3 p.m.

*Agenda:* To review and evaluate grant applications.

*Place:* National Institutes of Health, Two Democracy Plaza, 6707 Democracy Boulevard, Bethesda, MD 20892. (Telephone conference call).

*Contact Person:* Martin H. Goldrosen, PhD, Chief, Office of Scientific Review, National Center for Complementary and Alternative Medicine, National Institutes of Health, 6707 Democracy Blvd, Ste. 106, Bethesda, MD 20892-5475, (301) 451-6331, [goldrosm@mail.nih.gov](mailto:goldrosm@mail.nih.gov).

This notice is being published less than 15 days prior to the meeting due to the timing limitation imposed by the review and funding cycle.

Dated: March 31, 2003.

**LaVerne Y. Stringfield,**

*Director, Office of Federal Advisory Committee Policy.*

[FR Doc. 03-8423 Filed 4-7-03; 8:45 am]

**BILLING CODE 4140-01-M**

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### National Institute of Health

#### National Heart, Lung, and Blood Institute; Notice of Closed Meeting

Pursuant to section 10(d) of the Federal Advisory Committee Act, as amended (5 U.S.C. Appendix 2), notice is hereby given of the following meeting.

The meeting will be closed to the public in accordance with the provisions set forth in sections 552b(c)(4) and 552b(c)(6), title 5 U.S.C., as amended. The grant applications and the discussions could disclose confidential trade secrets or commercial property such as patentable material, and personal information concerning individuals associated with the grant applications, the disclosure of which would constitute a clearly unwarranted invasion of personal privacy.

*Name of Committee:* National Heart, Lung, and Blood Institute Special Emphasis Panel, NHLBI Mentored Scientist Development Award.

*Date:* April 21, 2003.

*Time:* 11 a.m. to 2 p.m.

*Agenda:* To review and evaluate grant applications.

*Place:* Holiday Inn Chevy Chase, 5520 Wisconsin Avenue, Chevy Chase, MD 20815.

*Contact Person:* Roy L. White, PhD, Scientific Review Administrator, Review Branch, Room 7192, Division of Extramural Affairs, National Heart, Lung, and Blood Institute, National Institutes of Health, 6701 Rockledge Drive, MSC 7924, Bethesda, MD 20892. 301-435-0287.