

Active-Duty Health Profession Loan Repayment Program (ADHPLRP) (Incentive for healthcare professionals to join the Air Force)

ACCESSION CRITERIA:

Program Information

- Recruiter must submit application either via secured email to afit.ci.hplrp@us.af.mil or through CIP portal <https://documents.afit.edu/cip/>
 - New Recruiters: Email HPLRP Org box for CIP Portal Access.
- Open to AFSC listed on HPLRP allocation sheet (varies each October-based on needs of AF).
 - Level 1: If entering as Level 1 of AFSC, HPLRP may have additional requirements to deem applicant eligible.
- Application DOES NOT guarantee acceptance.
- Applications are case by case & selected on a first come, first serve basis.
- Must apply prior to commissioning into the AF.
- Cannot apply for HPLRP as an Accession after member has commissioned/arrives at 1st duty station.
- Application Window
 - 1 October - 1 August (*apps processed as received*).
 - Enter Active Duty (EAD) in October only- have up to 90 days after EAD to complete HPLRP application.
- 2-year program regardless of payment amount (*i.e. debt less than \$40k*).
- Covers loans for minimally qualifying degree required for eligible AFSC (see AFOCD)
- Must complete OTS/NTP school within 1 year of EAD.
- Service Commitment
 - HPLRP served CONCURRENTLY (at the same time) with STANDARD 3year service obligation.
 - Accession Bonuses (AB): Consolidated Special Pay (CSP AB) are authorized in conjunction with ADHPLRP.
 - Must be signed/process initiated prior to ADHPLRP agreement (ADSC) for CSP AB & ADHPLRP will be served consecutively, not concurrently.
 - CSP AB ADSC will be fulfilled prior to ADHPLRP ADSC.
 - HPLRP combined with any other service obligation will be served CONSECUTIVELY (one after another)

Eligible Debt

- Varies based on individual debt, only covers UP TO \$40k per year for 2 years if eligible debt exceeds \$40k (max eligible debt amount for program \$80k).
- If debt exceeds \$80k, members can re-apply for HPLRP in additional future boards, if they meet the requirements.
- Payment amount is NOT guaranteed and varies based on individual eligible debt.
- HPLRP Payments are made annually to the lender, up to \$40k for 2 years, and cannot exceed \$80k.
 - (i.e. Year 1=\$40k, Year 2= \$40K).
- Final HPLRP Max Award amount is not calculated until the First Lender Verification Form is received.

Eligible Loans

- Public & Private loans are eligible for HPLRP.
- Parent Plus loans NOT covered (unless refinanced into member's name).
- Cannot consolidate/refinance AFTER applying.
- USAA Loans NOT eligible for HPLRP.
- Student Loans taken out while using GI Bills/TA *might* be eligible for HPLRP (*Case by case basis*).
- Participants MUST remain in good standing & continue to make scheduled payments on loans while in HPLRP.
- Loans taken out while enrolled in HPSP are NOT Eligible for HPLRP.

ADHPLRP CONTACT INFORMATION:

Address: AFIT/CIMQ 2950 Hobson Way Rm 302, Wright-Patterson AFB, OH 45433 7765

Phone: (937) 904-3015 **Email:** AFIT.CI.HPLRP@US.AF.MIL

ADHPLRP Website: <https://www.afit.edu/CIP/page.cfm?page=1645>

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Taxes

- HPLRP payments are taxable income.
 - Payments are taxed at 25% as set by Federal Government.
 - Treated as part of the participant's gross income for taxable year HPLRP payment is made.
 - State Taxes are NOT taken out; members are responsible for ANY tax obligations.
 - Members are responsible for the remaining loan balance left over from taxes.
 - HPLRP can NEVER pay loans down to \$0.
- Taxes taken prior to payment.
 - i.e. if \$40k payment @ 25% tax, \$30k is paid to lender and \$10k is paid to taxes.
 - Member is responsible for \$10k remaining on your loan balance.

Participation Eligibility

- Prior service / National Guard/Reserve
 - Must be separated for at least 24 months, unless changing AFSC/rank upon entering ADAF.
- Prior ROTC eligible
 - If completed incurred Service Obligation for ROTC & did not receive education benefits for degree on HPLRP application.
- NTP School
 - Allocations are not always available to those enrolled in NTP
- Fellowship/Residency
 - Can vary based on AFSC - reach out to HPLRP to confirm.
- AFIT assignment
 - HPLRP does not prevent application/acceptance, additional ADO could be added.
- Montgomery GI Bill
 - cannot be enrolled in while participating in HPLRP.
- Post 9/11 GI Bill
 - Active-duty time does NOT count while participating in HPLRP.
- Tuition Assistance (TA)
 - Does not disqualify member from applying for HPLRP.
- Direct Accession
 - All direct accessions who have been deemed (by the consultants) fully qualified for entry to the AF in the following AFSCs are eligible to apply.

Once SA has been signed, the applicant may NOT terminate HPLRP obligation

APPLICATION DOCUMENTS REQUIRED:

1. **ADHPLRP APPLICATION & TIMELINE ACKNOWLEDGEMENT FORM**
2. **TRANSCRIPTS**- from EACH univ/college attended, does not have to be official, has to have Confer date/semesters dates
3. **CURRENT UNRESTRICTED LICENSE/CERTIFICATION**-Proof of License-Registration to practice, with exp date
4. **NPDB Self Query** – healthcare related license, page with summary of reports ([The NPDB - Home Page \(hrsa.gov\)](https://www.hrsa.gov/hrsa.gov))
5. **LOAN DETAILS:** MUST include ALL: Disbursement dates, Original balances, & Current balances for EACH individual loan. For consolidated/refinanced loans-Also *Need all original docs*

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START TO FINISH THE PROCESS TAKES APPROXIMATELY 6 MONTHS (THIS TIMELINE CAN VARY)

TIMELINE:

1. **Phase 1: Application** (10-30 days) from application date:
 - a. Recruiter Submits Application/Documents through HPLRP portal.
 - i. **RECRUITER CHECKLIST**- recruiter must complete, & initial, shows docs need
 - ii. **ADHPLRP APPLICATION & TIMELINE ACKNOWLEDGEMENT FORM** - Download auto-generated PDF from CIP Portal or on HPLRP website ALL sections must be complete
 - iii. **TRANSCRIPTS** (unofficial or official): from EACH univ/college attended, must have confer date, semesters dates, school name, & member's name.
 - iv. **CURRENT UNRESTRICTED LICENSE/CERTIFICATION**-Proof of License required for AFSC (only) Registration to practice, with exp date
 - v. **NPDB Self Query** – healthcare related license, page with summary of reports [The NPDB - Home Page](#)
 - vi. **LOAN DETAILS**: MUST include ALL: Disbursement dates, original balances, & current balances for EACH individual loan. For consolidated/refinanced loans-Need all original docs.
 - b. AFIT sends Selection Letter/Service Agreement to Recruiter (Recruiter makes “selection”).
 - c. Recruiter collects signatures from (applicant, recruiter, Flight Chief) and recruiter sends completed/signed SA to AFIT.
 - d. AFIT sends SA to AFPC for ADSO to be updated to member's milsPDS.
 - e. AFIT works with the member from this point; Recruiter tasks are complete.
2. **Phase 2: Acclimatization to Duty Station** (30-90 days) from OTS date:
 - a. After OTS (based on date listed on application) AFIT emails applicant to collect proof of active-duty status. Member is required to provide:
 - i. Date completed OTS.
 - ii. Date arrived at first duty station.
 - iii. Military/government email address
 - iv. Date of scheduled PT Test (At first Duty Station, NOT OTS) required
 1. Members MUST notify HPLRP once they pass their first official PT Test. Payments will not be issued until PT Test is passed.
3. **Phase 3: Submission of Payment Documents** (30-90 days) from when docs are submitted:
 - a. Member responsibilities:
 - i. Phase 2 requirements must be met first.
 - ii. AFIT emails member with steps to collect required documents for payment.
 1. **Lender Verification Form**- for EACH lender, expires in 90 days, sent directly to AFIT from lender.
 2. **Squadron Commander Certification Letter**- expires in 90 days from signature (not the same as Commander Review Form).
 3. **Licenses Validation Form**- completed by base credentialing office (For healthcare related license).
 4. **NPDB**- summary reports page, expires annually.
 - iii. All Documents must be submitted within 90 days of arriving to first duty station.
 - iv. Member emails AFIT the above listed phase 3 documents.
 - b. AFIT responsibilities:
 - i. All final enrollment documents are collected/reviewed by AFIT.
 - ii. Award offer with Final Max Eligible Debt Amount is sent to the member.

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1. Member must respond that they CONCUR or Not to accept the award amount.
- iii. After concurrence is received, AFIT creates a payment voucher and submits it to DFAS.
 - i. AFIT emails member that voucher was created.
 - ii. DFAS will notify AFIT once they have issued a paper check to the lender via USPS
 - iii. AFIT will email payment details (i.e. check number) from DFAS, to the member so they can monitor their lender's account to ensure the payment is applied to their account
 1. The member MUST contact the lender and provide the check number to ensure the HPLRP payment is applied to the member's student loan account.
 - iv. Once member receives payment, they must email AFIT to confirm payment was posted to their account.
 - v. AFIT will email the member where to find W2 information at the end of each year a payment is issued.
 1. W2's will be mailed to the address used on the payment voucher.
 2. Wait to file taxes until the member has received the mailed W2.

Process is completed, unless member has a second payment

2nd payment: AFIT will reach out around the same time the following year to collect the second payment documents.

POC'S:

QUESTIONS	Contact info:
All questions regarding eligible debt, HPLRP process, application criteria, etc	HPLRP Dr. Jamie Webster, Ctr. W: (937) 904-3015 Org Box: AFIT.CI.HPLRP@US.AF.MIL ADHPLRP Website: https://www.afit.edu/CIP/page.cfm?page=1645
All questions regarding service obligations, contracts, service agreement, etc.	AFPC BSC-AFPC/DPMNW Workflow AFPC.DPMNW.Workflow@us.af.mil NC-AFPC/DPMNN Workflow AFPC.DPMNN.Workflow@us.af.mil
All questions about bonus'	MEDICAL SPECIAL PAY afpc.dp2ssm.medicalspecialpay@us.af.mil 1-800-525-0102
All questions about taxes, W2's	MYPAY/MYFSS/DFAS Toll free: 1-888-DFAS411 or 1-888-332-7411 option 5 Commercial: 317-212-0550 Defense Finance and Accounting Service > MilitaryMembers > taxinfo > taxstatements (dfas.mil) myFss: 24/7 support for Military Pay via phone at 1-800-525-0102 or submit an online ticket

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