ALABAMA BOARD OF NURSING
ADMINISTRATIVE CODE

CHAPTER 610-X-12
LOAN REPAYMENT PROGRAM FOR ADVANCED PRACTICE NURSING

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610-X-12-.01 Definitions.

(1) Participant: Any person who applies for and is awarded a loan, as provided in Article 6 of Title 34, Chapter 21, Code of Ala. 1975.

(2) Eligible Person:

(a) A student enrolled in an accredited nursing education programs approved by the Board who is pursuing a graduate degree to become a certified registered nurse practitioner (CRNP), a certified nurse midwife (CNM), or a certified registered nurse anesthetist(CRNA); or

(b) Approved CRNP, CNM, OR CRNA who, within the five (5) years immediately preceding the loan period, completed a graduate degree as described in subsection (a).

(3) Full-Time: 36-40 hours per week

(4) Immediate: Within six months of graduation or receipt of loan. The Executive Officer may extend the timeline, in adverse circumstances, according to established Board staff guidelines.

(5) Area of Critical Need:

(a) For loans issued prior to November 15,2023, an Area of Critical Need is an area in Alabama with a critical need for advanced practice nurses, that is not a part of, or within five miles of, an urbanized area as defined most recently by the U.S. Census Bureau.

(b) For loans issued on or after November 15, 2023, an Area of Critical Need is an area that is physically located within Alabama and meets one of the following criteria:

1. Located within a primary care health professional shortage area (HPSA) for a geographic area, recognized by the Health Resources and Services Administration, or its successor organization, or by the Alabama Office of Primary Care and Rural Health, or its successor organization.

2. A federally Qualified Health Center or designated Indian Health Services, Tribal Health, and Urban Indian Health Organization located anywhere within Alabama, with a primary care HPSA score of 14 or more.

3. Located within an eligible Alabama Rural Medical Service Awards rural community as defined most recently by the Office of Primary Care and Rural Health, or its successor organization.

(6) Period of Obligation: period during which a participant is obligated to work in an area of critical need; eighteen (18) months per loan received.

Author: Alabama Board of Nursing
Statutory Authority: Code of Ala. 1975, §34-21-99.
History: Filed September 29, 1982. **Repealed:** Filed May 19, 2003; effective June 24, 2003. **New Rule:** Filed July 25, 2016; effective September 8, 2016. **Amended:** Published September 30, 2019; effective November 14, 2019. **Amended:** Published November 30, 2020; effective January 14, 2021. **Amended:** Published September 29, 2023; effective November 13, 2023.

610-X-12-.02 Participant Qualifications.

An applicant for a graduate loan shall:

(1) Be a resident of the state of Alabama for at least one year preceding the time of making application for the loan.

(2) Have an active, unencumbered license as a registered nurse (RN) in Alabama.

(3) Be a person of good moral character.

(4) Be accepted for or have, within the five (5) years immediately preceding the loan period, completed an accredited graduate program on a track to become a certified registered nurse practitioner (CRNP), certified nurse midwife (CNM), or certified registered nurse anesthetist (CRNA); or

(5) Meet eligibility requirements.

(6) Agree to work immediately following graduation, or, in the case of a currently approved advanced practice nurse, immediately in full-time practice as a CRNA, CRNP, or CNM in an area of critical need, as determined by the Board, for eighteen (18) months for each year he or she received a loan under the Program, subject to the requirements of Code of Ala. 1975, §34-21-96.

(7) Agree to designate the area of critical need where the participant will work at the time specified by the Board. The participant shall designate the area of critical need where the participant will work within six months of graduation, or immediately, in the case of a currently approved advanced practice nurse.

(a) Once the participant designates the area of critical need where the participant will work, the participant may change the area of critical need where the participant will work only if approved by the Board and subject to the additional service requirements established in Code of Ala. 1975, §34-21-96(c).

Author: Alabama Board of Nursing
Statutory Authority: Code of Ala. 1975, §34-21-96.
History: Filed September 29, 1982. **Repealed:** Filed May 19, 2003; effective June 24, 2003. **New Rule:** Filed July 25, 2016; effective September 8, 2016. **Amended:** Published September 30, 2019; effective November 14, 2019. **Amended:** Published November 30, 2020; effective January 14, 2021. **Amended:** Published September 29, 2023; effective November 13, 2023.

610-X-12-.03 Loan Conditions.

(1) Loans may be awarded for multiple years of graduate study, as specified in statute.

(2) For the first year of the program, the maximum annual loan limit is fifteen thousand dollars ($15,000). For subsequent years, the board may increase the maximum annual loan amount by no more than five percent annually.

(3) Participants shall be selected from the state of Alabama at large and, to the extent practicable, distributed throughout the State.

(4) Participants shall agree to provide verification of employment when requested by the Board.

(5) Participants shall sign a contract to repay the amount of the loan by working following graduation in full-time practice as a

CRNA, CRNP, or CNM in an area of critical need for the time required in Code of Ala. 1975, §34-21-96.

(6) Participants shall notify the Board if any of the following conditions apply:

(a) Failure to complete the graduate nursing program when anticipated.

(b) Relocation.

(c) Employment following graduation from the graduate nursing program, as provided in this chapter.

(d) Failure to complete the minimum number of academic hours required by the loan repayment agreement.

(e) Withdrawal from the graduate nursing program.

(7) The Board shall develop and prescribe such forms of application, agreements, or other documents as may be necessary to implement this chapter.
Author: Alabama Board of Nursing
Statutory Authority: Code of Ala. 1975, §34-21-96.
History: Filed September 29, 1982. **Repealed:** Filed May 19, 2003; effective June 24, 2003. **New Rule:** Filed July 25, 2016; effective September 8, 2016. **Amended:** Filed September 26, 2017; effective November 10, 2017. **Amended:** Published September 29, 2023; effective November 13, 2023.

610-X-12-.04 Application For Loan.

(1) An applicant for the program shall submit an online application by the deadline established by the Board.

(2) Incomplete applications may not be considered.

(3) The applicant shall submit proof of:

(a) Residency in Alabama for one year prior to the date of application.

(b) Acceptance into or evidence of completion of an accredited graduate nursing program approved by the Board on a track to become a CRNP, CNM, or CRNA.

(4) Once selected, the applicant shall sign a loan repayment agreement for the total amount awarded.

(5) In the case of a currently approved advanced practice nurse, the applicant shall identify the employer with which the nurse will be employed during the period of obligation.
Author: Alabama Board of Nursing
Statutory Authority: Code of Ala. 1975, §34-21-96.
History: **New Rule:** Filed July 25, 2016; effective September 8, 2016. **Amended:** Published September 30, 2019; effective November 14, 2019. **Amended:** Published September 29, 2023; effective November 13, 2023.

610-X-12-.05 Failure To Satisfy Conditions Of Loan Repayment Program.

(1) In the event that the participant defaults on or otherwise fails to honor the loan repayment agreement with the Board for any reason, the individual shall be liable for immediate repayment of the total principal loan amount plus interest and penalties, as specified in Code of Ala. 1975, §34-21-98.

(a) For loans issued prior to November 15, 2023, penalties shall be assessed according to the terms of the loan agreement and the penalties set forth in Act 2016-353 of the Acts of Alabama.

(b) For loans issued on or after November 15, 2023, penalties shall be assessed according to the terms of the loan agreement and the penalties set forth in Act 2023-317 of the Acts of Alabama.

(2) The Board may excuse repayment of a loan, in whole or part, upon the death of a participant, or upon the participant's becoming disabled to the extent that he or she is no longer able to engage in the practice of nursing, or upon some other extreme hardship not the fault of the participant.
Author: The Alabama Board of Nursing
Statutory Authority: Code of Ala. 1975, §34-21-98.
History: **New Rule:** Filed July 25, 2016; effective September 8, 2016. **Amended:** Published September 29, 2023; effective November 13, 2023.

610-X-12-.06 Disbursement Of Loan Funds.

Payments to participants shall be made annually.
Author: The Alabama Board of Nursing
Statutory Authority: Code of Ala. 1975, §34-21-96.
History: **New Rule:** Filed July 25, 2016; effective September 8, 2016.

610-X-12-.07 Disciplinary Action.

Failure to comply with the provisions of any contract or loan repayment agreement as provided in this Chapter shall constitute grounds for discipline up to and including revocation of the Participant's nursing license.
Author: The Alabama Board of Nursing
Statutory Authority: Code of Ala. 1975, §34-21-98.
History: New Rule: Filed July 25, 2016; effective September 8, 2016. **Amended:** Published July 31, 2023; effective November 13, 2023.

Ed. Note: Previous Rule .07 was repealed and Rule .08 was renumbered .07 as per certification published September 29, 2023; effective November 13, 2023.