## 283-31.1(261) Definitions.

*"Eligible institution"* means an institution of higher learning governed by the state board of regents or an accredited private institution as defined in Iowa Code section 261.9.

"*Eligible loan*" means the total subsidized, unsubsidized, and consolidated Federal Stafford Loan amount under the Federal Family Education Loan Program, Federal Direct Loan Program, federal Graduate PLUS Loan, or federal Perkins Loan, including principal and interest. Only the outstanding portion of a federal consolidation loan that was used to repay an eligible subsidized or unsubsidized Federal Stafford Loan, Federal Direct Loan, federal Graduate PLUS Loan, or federal Perkins Loan qualifies for loan repayment. An individual who signs a program agreement to receive loan repayment under this program and who refinances an eligible loan by obtaining a private educational loan may continue to receive loan repayment awards.

*"Eligible practice area"* means a location in Iowa that is within a federal mental health shortage area, as designated by the health resources and services administration of the United States Department of Health and Human Services. Mental health professionals who serve clients who reside in eligible practice areas, including rural locations outside of city limits but within the federal mental health shortage area, are eligible to receive the loan repayment award if they are serving those clients on at least a part-time basis. If the designation status of a mental health shortage area is removed after the mental health professional signs an agreement, the mental health professional will continue to qualify for loan repayments provided that all other provisions of the agreement continue to be met.

"Full-time" means that an average of at least 40 hours per week are spent providing services as a mental health professional to clients in eligible practice areas.

"Mental health professional" means a nonprescribing individual who meets all of the following qualifications:

1. The individual holds at least a master's degree from an eligible institution in a mental health field, including psychology, counseling and guidance, social work, marriage and family therapy, or mental health counseling.

2. The individual has at least two years of post-master's degree clinical experience, supervised by another individual in the mental health field, in assessing and diagnosing mental health needs and problems and in providing mental health counseling services to individuals or groups on a full-time or part-time basis.

3. The individual holds a current practitioner's license issued by an agency or board under the Iowa department of public health or its successor agency, authorizing the individual to practice as a licensed psychologist, licensed independent social worker or licensed master social worker, licensed marriage and family therapist, or licensed mental health counselor.

*"Part-time"* means that an average of at least 28 hours, but fewer than 40 hours, per week are spent providing services as a mental health professional to clients in eligible practice areas. [ARC 6888C, IAB 2/8/23, effective 3/15/23]