

DEPARTMENT OF HEALTH & HUMAN SERVICES
Bureau of Health Professions

Public Health Service
Health Resources and
Services Administration
Rockville MD 20857

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To: Lenders Participating in the Health Education
Assistance Loan (HEAL) Program

Subject: HEAL Application and Manifest Data
Editing Criteria
HEAL Lender Policy Memorandum 92-5

OVERVIEW

The attached document describes HEAL's Application and Manifest Editing Criteria. This will enable HEAL lenders to construct and institute procedures to edit application/manifest data prior to submitting these data to the HEAL Branch. HEAL will utilize the edits defined on the following pages to check all incoming data contained on applications and manifests submitted on magnetic tapes, floppy disks, or hard copy. **Please note that all information collected on the HEAL Application is not reported to HEAL via the Tape Layout (see Appendix F for the current tape layout). In addition, not all tape layout data are edited in the Application Editing Criteria beginning on page 3 and are therefore, not listed as a part of that document.** Data that passes these edits will be accepted; those which do not will be returned, but may be resubmitted following the procedures set forth below. Previously, lenders were not made explicitly aware of each edit that was applied to incoming data and therefore could not set up edit procedures which were consistent with HEAL edit criteria. Consequently, many times unbeknownst to the lender, applications/manifest data were not correct as submitted, and had to be manually edited by HEAL staff prior to becoming a permanent part of the HEAL database.

We envision that by sharing our edit criteria with the lending community, substantial amounts of time can be saved by HEAL staff and the applications data process will be more efficient, streamlined, and uniform; and will yield more timely and accurate disbursement data. In addition, since it will become possible for lenders to pre-screen their data before submitting them to HEAL, lenders can determine whether or not an application submission will

pass HEAL edit criteria (with the exception of global edits) prior to submission. The procedures outlined below are consistent with Lender Policy Memorandum 90-1 dated March, 1990. Therefore, beginning **August 1, 1992** HEAL will cease doing manual editing, and all application data submissions failing edit will be returned to the lender for correction.

IMPLEMENTATION PLAN, SCHEDULE, AND GUIDELINES

Effective August 1, 1992:

- I. The HEAL Branch will return applications or application/manifest tapes or floppy disks (depending on the lender's processing method) along with a "Transaction Processing Report" (example in Appendix D) **within 5 working days of receipt**. This report will identify the applicable tape or batch number (assigned by the lender) and provide a hard copy listing of the records which failed the edit process. The report will also include the numbered reason(s) for failure. It will be the responsibility of each lender to resubmit the corrected application/disbursement records to the HEAL Branch within 75 days from the date of disbursement. **Loans submitted later than 75 days from disbursement will not be Federally insured.**

Referencing (I) above, it is important that:

- A) Each application batch, tape, or floppy disk submitted on or after August 1, 1992 is numbered in sequence starting with '1' for the first submission. The HEAL Branch will append that unique identifying number to the applicable Transaction Processing Report. This numbering scheme will allow all parties to confirm that each tape or batch sent to HEAL was received and that each tape or batch, with the corresponding Transaction Processing Report, is returned to the lender.
- B) Any loan or disbursement that HEAL returns which is subsequently resubmitted, is sequenced in the proper order and is resubmitted to us on a separate tape or included in a batch submission for new loans. For example, if you submit a tape with 100 records and 5 do not pass our edit criteria, only resubmit the 5 records. Do not send us the original tape of 100 records.

These 5 records may, however be included in a new batch of applications. All returned first disbursements must be resubmitted to HEAL prior to sending a second disbursement for the same borrower; likewise for second and third disbursement submissions.

- ii. Applications that are incomplete, incorrectly prepared, or illegible, and are submitted/resubmitted to HEAL later than 75 days from disbursement will not be Federally insured. As is currently the practice, it is not necessary to complete **Other Name** if a borrower does not have one (item 1b) and do not complete **Race and Ethnicity** (item 9).

The attached document is comprehensive and contains all information (only those application items that are edited are included in the editing criteria document) necessary to comply with HEAL loan editing procedures. We acknowledge that there may be a need for more than the usual number of resubmissions during the early phases of implementation as your computer programmers translate our written edit descriptions into machine-readable computer code. Once we have gone through a couple of iterations, we feel most of the edit failures will no longer occur as each lender's computer code will be fine-tuned to match HEAL edit criteria.

We appreciate the effort involved in complying with these new procedures for submitting applications/manifest data. We are committed to making the system work better and are confident we will be successful with your help and cooperation. Questions concerning this document may be directed to either Ms. Terri Ehrenfeld or Ms. Jennifer K. Dozier of the HEAL Branch on (301) 443-1540. Thank You.

Sincerely yours,

Michael Heningburg
Director
Division of Student Assistance

Attachments

HEAL

APPLICATION/MANIFEST

EDIT CRITERIA

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GLOBAL EDITS

The HEAL Branch will perform certain global edits that lenders may not be able to complete since borrowers may borrow from multiple lenders, or may have defaulted on previous HEAL loans. The following global checks will be done:

- A) Each loan will be evaluated against that Lender's Fiscal Year Insurance Authority ceiling set forth in their annual lender contract. Should a particular lender's loan submission cause this limit to be exceeded, error message number **45** will be printed:

***** DISBURSEMENT WOULD EXCEED FY INSURANCE AUTHORITY LIMIT *****

- B) Each borrower is limited to the amount of money they can borrow during one academic year. These limits are based on the length of the academic year in days and the HEAL legislative limit for each discipline. The HEAL Branch will use Appendix E on page 29 (Academic Year Pro-rated Loan Amount Ceilings) to evaluate each loan submission and subsequent disbursement amount and will deny a transaction if the borrower has exceeded his/her academic year limit. Error message number **46** will be printed:

***** BORROWER EXCEEDS ACADEMIC YEAR LOAN LIMIT*****

- C) There are aggregate borrowing limits for each discipline in the HEAL Program. The limit is \$80,000 for Allopathy, Osteopathy, Dentistry, Veterinary, Optometry, and Podiatry. The limit is \$50,000 for Public Health, Pharmacy, chiropractic, clinical Psychology, and Health Administration. If the borrower exceeds these limits, error number **47** will be printed:

BORROWER EXCEEDS AGGREGATE LOAN LIMITS

- D) The HEAL Branch checks each borrower's file to determine if there are any defaulted HEAL loans. If a borrower has not established satisfactory repayment terms on the defaulted HEAL loan, the new application will be rejected. Error message number **14** will be printed:

***** BORROWER HAS DEFAULTED ON A PRIOR HEAL LOAN *****

Each loan application and manifest disbursement submission will be evaluated against these global edit criteria before further processing will take place. Should the loan record fail to pass any of these edits, it will be promptly returned to the lender.

GLOSSARY OF TERMS

Below is a Glossary of Terms that explains the data presented under the column headings for the Application and Manifest Data Edit Criteria tables which follow:

(A) FIELD NAME

This column contains the name of each data element corresponding to a particular item number on the HEAL application or manifest.

(B) FORMAT

This column specifies how the data must appear when submitted to the HEAL Branch on either tape or hard copy application or manifest. All date fields must be entered as **YYMMDD** if a six position date is required or **YYMM** if a four position date is required. For example, February 1, 1991 should be entered as **910201** for six positions or **9102** for four position dates. When the format specifies **WHOLE DOLLARS**, enter the value rounded to the nearest dollar without a decimal point. For example, if the original amount is "\$123.45", the entered value would be **"123"**.

(C) DATA TYPE

This column lists the specific type of characters expected in the data field. These types are:

ALPHA - only alphabetic characters are allowed. No numbers or special characters.

NUMERIC - only numbers are allowed. No alphabetic or special characters.

ALPHANUM - numbers, alphabetic and special characters are allowed.

(D) ADDITIONAL DATA VERIFICATION CRITERIA

This column contains any special edits that will be performed on each data field as well as an explanation of how this data field relates to other data fields.

(E) POSSIBLE ERROR MESSAGES

This column contains a series of numbers separated by commas. These numbers correlate to the error messages contained in Appendixes A and B of this document. (Only the numbers of the error messages, not the text, will be listed on the Transaction Processing Report for records

not passing edit. For error numbers 1 and 2, the corresponding application item number is also listed.)

(F) APPL ITEM NUMBER This column lists the number of each item on the HEAL application and manifest.

(G) TAPE LAYOUT COLUMN

This column lists the required format for data to be used by institutions submitting their loan records by electronic medium (tape or floppy disk). Each data item must be placed on the tape or disk, at the position indicated, for submission to the HEAL Branch. If the data item is ALPHA or ALPHANUM and does not fill the entire space available, left-justify the data in the field and leave blanks at the right-side. If the data item is NUMERIC and does not fill the entire space available, right-justify the number and fill with leading zeros.

(H) FIELD LENGTH

This column specifies the maximum number of characters each field may contain. Any data item that has fewer characters than allowed should follow the justification rules specified in the Tape Layout Column description in (G).

APPENDIX A
APPLICATION EDITS

POSSIBLE ERROR MESSAGES - COLUMN E

<u>Error Number</u>	<u>Error Message</u>
1	Value is missing.
2	Value is invalid.
3	Borrower is less than 17 years old at time of enrollment.
4	U.S. Citizen, U.S. National, U.S. Permanent Resident and Other are all blank. One must be A "Y".
5	U.S. Citizen is "Y" and U.S. National, U.S. Permanent Resident and other are not "N".
6	U.S. National is "Y" and U.S. Citizen, U.S. Permanent Resident and Other are not "N".
7	U.S. Permanent Resident is "Y" and U.S. Citizen, U.S. National, and Other are not "N".
8	Other is "Y" and U.S. Citizen, U.S. National, and U.S. Permanent Resident are not "Nil".
9	Registration Number must be present only when U.S. Permanent Resident is "Y".
10	Country of Citizenship must be present when U.S Permanent Resident or Other is "Y".
11	Major Course of Study does not correspond to School Code (item 20).
12	First Heal Loan is "Y" and the HEAL Branch has insured loans on file.
13	First Heal Loan is "N" and the HEAL Branch has no insured loans on file.
14	Borrower has defaulted on a prior HEAL loan.
15	School does not have an agreement with HEAL.
16	School Code does not correspond to Major Course of Study (item 12).
17	Anticipated Date of Graduation is less than Academic Year - From (item 22).

**APPENDIX A - CONTINUED
APPLICATION EDITS**

POSSIBLE ERROR MESSAGES - COLUMN E

<u>Error Number</u>	<u>Error Message</u>
18	Anticipated Date of Graduation is more than 5 years after Academic Year - From (item 22).
19	Academic Year - To is later than Anticipated Date of Graduation (item 21).
20	Academic Year - To is not later than Academic Year – From (item 22).
21	Academic year exceeds 365 days.
22	Period of Loan - From is not equal to or later than Academic Year – From (item 22).
23	Period of Loan - To is not equal to or earlier than Academic Year – To (item 22).
24	Period of Loan - To does not occur later than Period of Loan – From (item 23).
25	Total Unmet Need is not equal to Total Cost of Education (item 24) minus Total Financial Resources (item 25).
26	Loan Amount Approved (by school) is larger than Loan Amount Requested (item 11a).
27	Loan Amount Approved (by school) is larger than Total Unmet Need (item 26).
28	Loan Amount Approved (by school) exceeds maximum amount allowable for discipline for 1 academic year.
29	Total Amount Lender Approves is larger than Loan Amount Requested (item 11a).
30	Total Amount Lender Approves is larger than Total Unmet Need (item 26).
31	Total Amount Lender Approves is larger than Loan Amount Approved (by School) (item 27)

**APPENDIX A - CONTINUED
APPLICATION EDITS**

POSSIBLE ERROR MESSAGES - COLUMN E

<u>Error Number</u>	<u>Error Message</u>
32	Total Amount Lender Approves is less than Installment Amount - 1ST (item 34a).
33	Total Amount Lender Approves causes borrower to exceed loan limits for this academic year.
34	Total Amount Lender Approves causes borrower to exceed aggregate loan limits.
35	Lender does not have an agreement with HEAL.
36	Lender does not have an allocation for the current year.
37	Installment Amount - 1ST causes borrower to exceed loan limits for this academic year.
38	Installment Amount - 1ST causes borrower to exceed aggregate loan limits.
39	Installment Amount - 1ST is not less than the Total Amount Lender Approves (item 32).
40	The Installment Date - 1 ST (item 35) is in first half of the loan period based on Loan Period - From (item 22) and Loan Period - To (item 22) and the Installment Amount - 1ST is not less than Total Amount Lender Approves (item 32). This loan needs more than 1 disbursement.
41	Installment Amount - 1ST causes lender to exceed current year allocation.
42	Installment Date - 1ST is earlier than 15 days prior to the Academic Year - From (item 22).
43	Installment Date - 1ST is more than 60 days after the Academic Year - To (item 22).
44	Insurance Premium Amount is not 8 percent of Installment Amount - 1 ST (item 34a).
45	Disbursement would exceed FY insurance authority limit.

APPENDIX A - CONTINUED
APPLICATION EDITS

POSSIBLE ERROR MESSAGES - COLUMN E

46	Borrower exceeds academic year loan limit.
47	Borrower exceeds aggregate loan limits.

APPENDIX B
LENDER MANIFEST EDITS

POSSIBLE ERROR MESSAGES - COLUMN E

<u>Error Number</u>	<u>Error Message</u>
1	Value is missing.
2	Value is invalid.
3	Lender does not have a contract with HEAL.
4	Lender does not have an allocation for the current year.
5	<u>Sequence Number</u> is "1" and there is no insured application. (Standard Lenders only)
6	You are submitting a second disbursement transaction for a record that does not have a first disbursement amount insured.
7	You are submitting a third disbursement transaction for a record that does not have a first and second disbursement amount insured.
8	A first disbursement already exists. Cannot be changed to a new amount.
9	A second disbursement already exists. Cannot be changed to a new amount.
10	A third disbursement already exists. Cannot be changed to a new amount.
11	Disbursement Number 1 Date does not match the Installment Date - 1ST (item 35a on the Original application) for a comprehensive lender.
12	<u>Disbursement Number 1 Date</u> is earlier than 15 days prior to the Academic Year - From (item 22 on original application).
13	<u>Disbursement Number 1 Date</u> is more than 60 days after the Academic Year - To (item 22 on original application).
14	An insured application could not be found for this borrower with this Social Security Number (item 3) and <u>Disbursement Number 1 Date</u> .

APPENDIX B - CONTINUED
LENDER MANIFEST EDITS

POSSIBLE ERROR MESSAGES - COLUMN E

<u>Error Number</u>	<u>Error Message</u>
15 Current Disbursement	Sequence Number (item 1E) is "1" and <u>Action Date</u> is not equal to the Number 1 Date (item 4A).
16	<u>Current Action Date</u> is earlier than Disbursement Number 1 Date (item 4A).
17 after 22 on	<u>Current Action Date</u> is more than 60 days the end of the Academic Year - To (item the original application).
18 as a	<u>Current Action Date</u> is in the same month prior disbursement date for this loan.
19 exceed	<u>Amount Disbursed</u> causes the borrower to the academic year loan limits.
20 exceed	<u>Amount Disbursed</u> causes the borrower to the aggregate loan limit.
21 disbursements Lender application).	<u>Amount Disbursed</u> plus previous for this loan exceeds the Total Amount Approves (item 32 on the original
22 exceed	<u>Amount Disbursed</u> causes the Lender to the current year allocation.
23 percent	<u>Amount of Insurance Premium</u> is not 8 of the Amount Disbursed (item 5).