

Bureau of Health Professions

To: Lenders, Holders, and Servicers Participating in the Health Education Assistance  
Loan (HEAL) Program  
Subject: Preclaims Assistance  
Lender Policy Memorandum L-1998-12

We recognize there are certain predefined circumstances when requesting Preclaims Assistance from the Department of Health and Human Services may have to be temporarily postponed. Lenders/Holders, Servicers, hereby, may have up to 30 additional (calendar) days to request Preclaims Assistance from the Department of Health and Human Services for the following cases only:

- (1) When a residency/internship for the purpose of granting a deferment has been verified by the lender by telephone but a written evidence is not available or a completed Borrower Status Form has not been received. A Preclaims Assistance should be initiated immediately if a written evidence of deferment is not available within this 0 day period or if the request for deferment is denied for any reason; and
- (2) When a request for a forbearance has been received by the lender but the review of this request either by the lender or by the Department of Health and Human Services has not yet been completed. A Preclaims Assistance should be initiated immediately if the review has not been completed within this 30 day period or if the request for forbearance has been denied for any reason.

Should the lender require to file a claim on a borrower for whom a temporary postponement of Preclaims Assistance was used, the lender should include adequate documentation with the claim package to support temporary postponement of Preclaims Assistance.

If you have any questions regarding this memorandum, please contact Dr. Ram B. Jain, Deputy Associate Director, HEAL Program Operations at (301) 443-1540 or at [Rjain@HRSA.DHHS.GOV](mailto:Rjain@HRSA.DHHS.GOV).

Stephen J.  
Boehlert  
Associate Division Director,  
HEAL  
Division of Student  
Assistance