



Bureau of Health Professions

Health Resources and
Services Administration
Rockville MD 20857

August 22, 2000

To: Holders and Servicers Participating in the Health Education
Assistance Loan (HEAL) Program.

Subject: Implementation of the Revised HEAL Borrower Loan Status (BLS) Process
Lender Policy Memorandum L-2000-11

Effective January 1, 2001 the HEAL Program will begin to use a revised borrower loan status update process to obtain more data from holders and servicers on a regular monthly basis. The data will allow the HEAL Program to complete a variety of mandated reports and effectively manage our over \$3.5 billion loan portfolio.

The current borrower status update process is used to update the following data elements: borrower's social security number, holder number, servicer number, effective date of loan status and loan status of each loan. The revised process will, in addition, update the following data elements: borrower's name, deferment type, repayment date, current repayment plan, current outstanding loan balance, current principal balance, current monthly payment amount, current interest rate, total number of payments made, total dollar amount repaid, number of days delinquent/past due, the borrower's home street address, city, state, zip code, country, telephone number and e-mail address, and the borrower's business street address, city, state, zip code, country, and telephone number.

Capturing these additional data elements will allow us to report more accurate and complete information in our default and litigation reports to schools. This information will enable the HEAL Program and schools to better assist in collection activities directed toward delinquent borrowers. Also, the HEAL Program will be better equipped to determine its default/claim liability and to assess the cost/benefit of various policy alternatives.

Lenders are required to submit newly formatted data by January 10, 2001 to report all borrower change actions taken place in December 2000. Test tapes can be submitted to the HEAL Program in November and December 2000 prior to the implementation of these new procedures January 1, 2001. It is requested that you carefully review these new procedures which include business rules, a status update data dictionary, Lender-to-HEAL tape specifications, and error

messages. The business rules contain the procedures that holders/servicers must use when implementing their borrower loan status process. The status update data dictionary provides definitions to many terms used in the business rules and tape specifications. Lender-to-HEAL tape specifications provide a file layout for all data elements that must be submitted. The error message document provides an explanation of numeric error messages. These numeric errors will appear on the acceptance/rejection transaction report that HEAL will send back or electronically transmit to holders/servicers after each monthly tape is processed. These errors must then be corrected and resubmitted to the HEAL Program within 30 days of the processed date shown on the error transaction report. HEAL will also provide an acceptance transaction report and a summary transaction report.

If you have any questions regarding these new procedures please contact Ms. Terri Ehrenfeld or Ms. Denise Sorrell of the HEAL Program at (301) 443-1540 or by Fax at (301) 594-6911.

A handwritten signature in black ink, appearing to read "Stephen J. Boehlert", with a long, sweeping horizontal line extending to the right.

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

Enclosures

HEAL Borrower Loan Status Business Rules

Basic Requirements/Reporting

- Borrower Loan Status (BLS) data must be submitted to HHS by the 10th of each month.
- BLS data must reflect status changes or other relevant information that occurred the prior month.
- HHS expects data reported by servicers/holders will be accurate and complete.
- The data must be submitted on a loan level basis. Loan ID for each loan must be unique on the tape submission, not submitted more than once.
- BLS data must be submitted to HHS in ascending order by loan id.
- HHS will produce an acceptance and/or an error transaction and summary reports for each BLS data submission.
- Servicers/holders must correct error/warning reports and resubmit errors on a separate electronic submission to HHS within 30 days from the process date reported on the Error Transaction Report (hard copy or ASCII file).
- HHS assumes the last status action reflects the accurate status of the loan at the time it is reported.
- Each borrower status record includes all applicable data elements as defined by the attached HEAL Customer Tape Specifications (Lender-to-HEAL).
- Report monthly all HEAL loans with an outstanding balance and those HEAL loans that have been "closed" during the prior month due to a paid in full by borrower, paid in full by another party other than borrower, paid in full by Department of Ed, paid by claim, or HEAL refinanced. When a loan is reported once as "closed" it will no longer be reported on subsequent submissions.
- All required and applicable optional fields should be populated every month regardless of whether it changed from the prior month.

Definitions/Inferences

G - In Grace Period

- "In Grace Period" means that the borrower is in the nine month grace period.
- In "I" type deferments (internship or residency) the "Grace Period" follows the deferment.
- If not an "I" type deferment, the "Grace Period" begins immediately following separation from school or attendance less than full time.
- Nine months of grace must be completed prior to entering repayment.

I - Deferred (Repayment period postponed)/In-School

- Payments are deferred prior to the expiration of "In Grace Period".
- Internship/residency programs that begin prior to the expiration of the grace period.
- Fellowships and educational programs that begin within twelve months of the end of internship/residency are eligible for "I" type deferments and the grace period will start upon completion of this deferment.
- Graduates of chiropractic school are eligible for "Deferred" status immediately upon graduation - for 1 year and prior to the grace period.
- Borrowers currently in a full-time student status

R - Repayment

- "Repayment" means that a borrower is in the repayment period either on the 1 st day of the 10th month following graduation after the 9 month grace period; or the 1 st day of the 10th month after an "I" type deferment plus grace. -
- Repayment date has been called conversion date.

Q - In repayment, but deferred

- Payments are deferred after the expiration of the "In Grace Period". -
- Borrower has used the nine month grace period.
- Borrower has enrolled, full time, in a HEAL school or at an institution of higher education, is participating in the Federal Family Education Loan Program (FFELP) or the Direct Loan Program, is a member of the Armed Forces, Peace Corps, VISTA or National Health Service Corps, or has completed an internship or residency training program in osteopathic general practice, family medicine, general internal medicine, preventive medicine, or general pediatrics and is practicing primary care, or provides health care to Indians through a health program/facility funded in whole or part by the Indian Health Service.

F - Forbearance

- Borrower is currently in a period of forbearance granted by the loan holder.
- Status preceding forbearance may only be a "G", "R" or "Q".
- A repayment date must have been or must be submitted prior to/or when receiving a forbearance.

PB - Paid loan in full by borrower

- Borrower has paid the HEAL loan in full to the holder.
- "Borrower paid loan in full" does not mean a claim has been paid on the loan by HHS. - "Borrower paid loan in full" does not mean the loan has been consolidated. - "Borrower paid loan in full" does not mean the loan has been sold to another HEAL holder.
- "Borrower paid loan in full" does not mean the loan has been consolidated with Department of Education.

PO - Paid loan in full by another party other than the borrower.

- Another party other than the borrower has paid the HEAL loan in full to the holder. - Examples of another party other than the borrower are financial or educational institution, mortgage company, friend, family member, attorney, etc.
- "Other than borrower paid loan in full" does not mean a claim has been paid on the loan by HHS.
- "Other than borrower paid loan in full" does not mean the loan has been sold to another HEAL holder.
- "Other than borrower paid loan in full" does not mean the loan has been consolidated with Department of Education.

EP - Loan paid in full by Dept. of ED

- Borrower has consolidated/refinanced this HEAL loan with the Department of Education and the loan holder no longer holds this HEAL loan for this borrower.

Loan Status

- BLS actions are reported on a loan level.
- BLS actions are not reported on a disbursement or borrower level.
- Voided or canceled loan transactions are not valid BLS actions and therefore should not be reported.
- All BLS actions are reported to HHS within 45 days of the date the action occurs or the date the servicer/holder is notified of the action.
- Loan status must be one of the following values:
 - G - Grace
 - I - Deferred (Repayment period postponed)/In-School R - Repayment
 - Q - In repayment, but deferred F - Forbearance
 - PB - Paid loan in full by borrower

PO - Paid loan in full by another party other than the borrower EP
- Loan paid in full by Department of Education

- For multiple changes in one report period, only submit the most recent loan status.
- The loan status and borrower changes for all loans purchased in a given month is reported by the new purchaser (holder) to HHS within 45 days after the purchase transaction.
- The "effective date of loan status" refers to the date the action actually occurred on the status of the loan.
- The "effective date of loan status" is independent of the holder's system posting date.
- Future, estimated, or projected status change dates will not be reported to HHS.
- If a loan is sold in a given month, the lender selling the loan **does not** report the loan to HHS.
- All loan statuses **must** have an effective date of loan status.
- Loans with statuses "G", or "I" can not have a conversion to repayment date.
- Valid repayment statuses are "R", "Q", or "F".
- Loans with statuses "R", "Q", or "F" **must** have a conversion to repayment date.
- Loan statuses "PB", "PO", and "EP" are considered closed statuses.
- Loan statuses "PB", "PO", and "EP" are reported to HHS only once.
- Loan statuses "PB", "PO", and "EP" **must** have a conversion to repayment date, if the loan was in a repayment status before the loan was closed.
- If a loan goes into a "Q" or "F" status the repayment date on the record does not change.

Repayment Date

- Repayment date is defined as the date the borrower actually begins repayment.
- Repayment date typically begins either the first day of the 10th month after the borrower graduates or the first day of the 10th month after an "I" type deferment.
- Repayment date **will not** be reported to HHS until the borrower actually goes into repayment.

- The repayment date value will not be changed if the borrower loan status changes from an "R" to a "Q" or "F", only the effective date of loan status will change.
- The repayment date must appear on each submission except when submitting a loan status of "I" or "G" in which the field will be left blank.
- Future, estimated, calculated or projected repayment dates will not be submitted to HHS.

Deferment Type

- The Deferment Type field should only be populated if the status being submitted is a "I" or "Q".
- Deferment Type must be one of the following values:
 - FT** - Full time attendance at a HEAL school or FFELP school
 - IR** - Internship/Residency
 - GF** - Graduate fellowship training or educational activity
 - PC** - Peace Corps
 - AC** - Voluntary service in Vista/Action program
 - AP** - Service in National Health Service Corps or full time active duty in Armed Forces
 - CH** - Graduate of Chiropractic school
 - PP** - Completed Internship/Residency training and practicing Primary Care (Osteopathic General Practice, Family Medicine, General Internal Medicine, Preventive Medicine or General Pediatrics)
 - IH** - Providing health care to Indians through a health program/facility funded in whole or part by the Indian Health Service

Rev. 08/21/2000

Status Update Data Dictionary

<u>Field Name</u>	<u>Field Definition and Constraints</u>
Error	A message that informs the servicer that problems do exist. The BLS record is not accepted and the HEAL database is not changed. Servicers are responsible to fix the record and resubmit.
Loan ID	Format is: YYYYBB999999. Number assigned or approved by HHS for all insured loans. YYYY indicates the government fiscal year in which the loan was disbursed, BB is the HHS assigned block number, followed by a 6 position sequentially generated number.
SSN	Social security number for borrower currently on the HEAL database. If there is a SSN change, report old SSN in this field and new SSN in "New SSN" field.
Last Name of Borrower	Last Name of the borrower.
First Name of Borrower	First Name of the borrower.
Middle Initial of Borrower	Middle Initial of the borrower's name.
File Type	"SO" or "SE" will always be reported in this field to indicate a Status Update file type of "status original" or "status error".
Holder ID Number	HHS assigned number for the holder of the loan.
Servicer ID Number	HHS assigned number for the servicer of the loan.
New SSN	Report the new SSN, if applicable, in each loan record in data file for this borrower. If new SSN, then old SSN is reported in "SSN" field. If no change, leave blank.
Current Loan Status	Loan status of borrower's loan in the month the data were reported. Refer to section on Loan Status.
Effective Date of Loan Status	Date loan status change actually begins. Data in this field is submitted to HHS <i>no later than 45</i> days after the date of occurrence or the date the servicer/holder is notified of the action.
Deferment Type	Refer to prior section on Deferment Type.

<u>Field Name</u>	<u>Field Definition and Constraints</u>
Repayment Date	Actual date the borrower's loan went into repayment.
Current Repayment Plan	Current type of Repayment Plan borrower is enrolled (G-Graduated, I-Income Sensitive, or L-Level).
Current Outstanding Loan Balance	The balance of current Principal, Interest and other fees on the borrower's loan.
Current Principal Balance	The balance of current Principal on the borrower's loan.
Current Monthly Payment Amount	Current Monthly payment the borrower is billed on a particular loan.
Current Interest Rate	Format is: 99.999. Current Interest Rate which is calculated by T-Bill rate + additional interest on a particular loan.
Total Number of Payments Made	Total Number of Payments made on a particular loan to date.
Total Dollar Amount Repaid	Total Dollar Amount repaid on a particular loan to date.
Number of Days Delinquent/Past Due	The Number of Days Delinquent or Past Due on a particular loan.
Borrower's Street Address (Home)-first line	Current street address of the borrower.
Borrower's Street Address (Home)-second line	Addition to borrower's street address shown on first line.
Borrower's City (Home)	Current city in which borrower resides.
Borrower's State (Home)	Current state in which borrower resides. Must be a valid US state code, "FC" for foreign country, "AA" for Military Americas, "AE" for Military Europe/Mid East/Africa/Canada or "AP" for Military Pacific.
Borrower's Zip Code (Home)	Borrower's current zip code.

Borrower's Country (Hm.) Current country in which borrower resides.

Borrower's Phone Number (Home) Current phone number for the borrower. Include area code.

Borrower's E-mail Address Borrower's current e-mail address.

Borrower's Street Address (Business)-first line Current street address of borrower's place of business.

Borrower's Street Address (Business)-second line Addition to borrower's place of business street address shown on first line.

Borrower's City (Business) Current city of the borrower's place of business.

Borrower's State (Bus.) Current state in which borrower works. Must be a valid US state postal code, "FC" for foreign country, "AA" for Military Americas, "AE" for Military Europe/Mid East/Africa/Canada or "AP" for Military Pacific.

Borrower's Zip Code (Business) Current zip code of borrower's place of business.

Borrower's Country (Bus.) Current country of borrower's place of business.

Borrower's Phone No. (Business) Current phone number for the borrower's place of business. Include area code.

Rev. 8/21/2000

BORROWER LOAN STATUS
Error Messages

Error Reasons:

1. Required value is missing.
2. Supplied value is invalid.
3. Cannot find SSN in HEAL file.
4. Loan ID supplied is invalid since the HEAL system contains no record of the supplied Loan ID ever being issued.
5. Loan ID supplied is associated with another borrower's SSN.
6. New SSN already exists in HEAL file for another borrower.
7. Loan ID is submitted more than once on the electronic submission.
8. Repayment Date submitted is before HEAL Last Disbursement Date.
9. Effective Date of Loan Status submitted is before HEAL First Disbursement Date.
10. Effective Date of Loan Status is greater than HEAL tape-received date.
11. Effective Date of Loan Status is prior to current Effective Date of Loan Status in the HEAL Database.
12. Effective Date of Loan Status changed from the current Effective Date of Loan Status in the HEAL Database but the Loan Status did not change.
13. "T" (Deferred/In-School) or "G" (Grace Period) Loan Status submitted and repayment date submitted.
14. "T" (Deferred/In-School) Loan Status submitted and HEAL Loan Status is PB, PO, EP, Q, F, G or R.
15. "T" (Deferred/In School) Loan Status submitted and Effective Date of Loan Status is prior to the Grad/Sep date in the HEAL database. (Since last graduating class will be 6/30/2001, this error message will not take effect until July 2001.)
16. "G"(Grace) Loan Status submitted and HEAL Loan Status is PB, PO, EP, Q, F or R.
17. "G"(Grace) Loan Status submitted and the Effective Date of Loan Status is prior to the Grad/Sep. Date in the HEAL database.
18. Repayment date submitted is less than 270 days after Grad/Sep Date in the HEAL database.
19. Repayment date submitted with a status of G (Grace) or I (Deferred/In-School).
20. "R" (Repayment) Loan Status submitted, and HEAL Loan Status is PB, PO, or EP.
21. "R" (Repayment) Loan Status submitted, and Effective Date of Loan Status is prior to the Grad/Sep. Date in the HEAL database.

22. "Q" (In repayment, but deferred) Loan Status submitted, and Effective Date of Loan Status is prior to the Grad/Sep. Date in the HEAL database.
23. "Q" (In repayment, but deferred) Loan Status submitted, and Effective Date of Loan Status is prior to the Repayment date in the HEAL database.
24. "Q" (In repayment, but deferred) submitted, and HEAL Loan Status is EP, PB, or PO. 25. "Q" or "I" submitted, and deferment type was blank. 26. "F" (Forbearance) submitted, and HEAL Loan Status is EP, PB, or PO.
27. "F" (Forbearance) Loan Status submitted, and Effective Date of Loan Status is prior to the Grad/Sep. Date in the HEAL database.
28. "F" (Forbearance) Loan Status submitted, and Effective Date of Loan Status is prior to the Repayment Date in the HEAL database.
29. "PB" Loan Status submitted, and HEAL Loan Status is EP or PO.
30. "EP" (Dept. of Education Consolidation) Loan Status submitted, and HEAL Loan Status is PB or PO.
31. "PO" Loan Status submitted, and HEAL Loan Status is PB or EP.
32. "PB, PO, or EP" Loan status submitted with outstanding balance greater than \$0.
33. Loan is part of a HEAL consolidation.
34. Loan is part of a paid claim.
35. Repayment Plan is not a G=Graduated, I=Income Sensitive or L=Level.
36. Current Outstanding Loan Balance must be greater than or equal to \$0 and less than \$300,000.
37. Current Outstanding Principal Balance must be greater than or equal to \$0 and less than \$200,000.
38. Current Monthly Payment Amount must be greater than or equal to \$0 and less than \$5,000.
39. Current Interest Rate must be greater than or equal to 5.000% and less than or equal to 20.000%.
40. Total Number of Payments Made must be greater than or equal to 0 and less than 400.
41. Total Number of Payments Made submitted is less than the Total Number of Payments Made in the HEAL Database.
42. Total Dollar Amount Repaid must be greater than \$0 and less than \$300,000.
43. Total Dollar Amount Repaid submitted is less than the Total Dollar Amount Repaid in the HEAL Database.
44. File Type must be "SO" or "SE".

**HEAL CUSTOMER TAPE SPECIFICATIONS
BORROWER STATUS UPDATES
LENDER-TO- HEAL**

Revised 9/21/2000

Item#	Field Name	Required/ Optional	Type	Size	Column	Format
1	Loan ID	R	Number	12	1-12	YYYYBB999999
2	Social Security Number	R	Character	9	14-22	999999999
3	Last Name of Borrower	R	Character	30	24-53	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
4	First Name of Borrower	R	Character	25	55-79	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
5	Middle Initial of Name	O	Character	1	81-81	X
6	File Type	R	Character	2	83-84	SO (status original) or SE (status errors)
7	Holder ID Number	R	Number	6	86-91	999999
8	Servicer ID Number	R	Number	6	93-98	999999
9	New Social Security Number	O*	Character	9	100-108	999999999
10	Current Loan Status	R	Character	2	110-111	Values: G, R, F, I, Q, PB, PO, EP
11	Effective date of loan status	R	Date	8	113-120	YYYYMMDD
	Deferment Type	R**	Character	2	122-123	Values: FT, IR, GF, PC, AC, AP, PP, CH, IH
13	Repayment date	R***	Date	8	125-132	YYYYMMDD
14	Current Repayment Plan	R****	Character	1	134-134	C=Graduated, I=Income Sensitive, L=Level
15	Current Outstanding Loan Balance	R	Number	9	136-144	999999.99
16	Current Principal Balance	R	Number	9	146-154	999999.99
17	Current Monthly Payment Amount	R	Number	7	156-162	9999.99
18	Current Interest Rate	R	Number	6	164-169	99.999
19	Total Number of Payments Made	R	Number	3	171-173	999
20	Total Dollar Amount Repaid	R	Number	8	175-182	. 99999.99
	# of Days Delinquent/Past Due	R	Number	4	184-187	9999
22	Borrower's street address (home)-1st	R	Character	60	189-248	Street Number and Name
23	Borrower's street address (hm)- 2nd	O	Character	60	250-309	Street Number and Name
24	Borrower's city (home)	R	Character	30	311-340	City
25	Borrower's state (home)	R	Character	2	342-343	State
26	Borrower's zip code (home)	R	Number	9	345-353	Can be either 5 or 9 digits. No dashes.
27	Borrower's country (home)	R	Character	25	355-379	XXXXXXXXXXXX XXXXXXXXXX
28	Borrower's phone number (home)	R	Number	10	381-390	9999999999
29	Borrower's e-mail address	O	Character	50	392-441	Email Address
30	Borrower's street address (bus.)-1st	O	Character	60	443-502	Street Number and Name
31	Borrower's street address (bus.)- 2nd	O	Character	60	504-563	Street Number and Name
32	Borrower's city (business)	O	Character	30	565-594	City
33	Borrower's state (business)	O	Character	2	596-597	State
34	Borrower's zip code (business)	O	Number	9	599-607	Can be either 5 or 9 digits. No dashes.
35	Borrower's country (business)	O	Character	25	609-633	XXXXXXXXXXXX
36	Borrower's phone number (business)	O	Number	10	635-644	9999999999
37	Filler	R		56	645-700	Space characters
	R=Required O=Optional, report when data is available					

*If reporting SSN change, then "required" on all loan records for the borrower reported on this tape. **

Required only when loan status is a "I" or "Q".

*** Required except when submitting statuses of "G" or "I". **

** Required for all loan statuses except "G" or "I".

HEAL Borrower Loan Status Update System
Error Transaction **Report**
Borrower Loan Status Updates Received From Holder (XXXXXX), Servicer (XXXXXX)
File Name = XXXXXXXX Received Date = XXXXXX Processed Date = XXXXXXXX

<u>HEAL Loan ID</u>	<u>HEAL SSN</u>	<u>Last Name</u>	<u>First Name</u>	<u>Middle Initial</u>	Error Message <u>Number(s)</u>	Item # for <u>Error 1</u>	Item # for <u>Error 2</u>
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-NOTE- SERVICERS/HOLDERS MUST CORRECT AND RESUBMIT ERRORS ON A SEPARATE ELECTRONIC SUBMISSION OF ERRORS WITHIN
30 DAYS FROM THE PROCESSED DATE SHOWN ON THIS ERROR TRANSACTION REPORT.

HEAL Borrower Loan Status Update System

Acceptance Transaction Report

Borrower Loan Status Updates Received From Holder (XXXXXX), Servicer (XXXXXX)

File Name = SXXXXXX Received Date = XXXXXX Processed Date = XXXXXXXX

<u>HEAL Loan ID</u>	<u>SSN</u> New SSN (if applicable)	<u>Last Name</u>	<u>First Name</u>	<u>Middle Initial</u>	<u>Holder ID</u>	<u>Servicer ID</u>
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HEAL Borrower Loan Status Update System

Summary Transaction Report

Borrower Loan Status Updates Received From Holder (XXXXXX), Servicer (XXXXXX)

File Name = XXXXXXXX Received Date = XXXXXXXX Processed Date = XXXXXXXX

Number of Records Received =

Number of Records Passing Edit =

Number of Records Failing Edit =

If you have any questions or problems, please contact your HEAL representative at DHHS at (301) 443-1540.

Please refer to the File Name #, Received Date, and Processed Date displayed in the report header in all correspondence with the HEAL Program.

**HEAL CUSTOMER TAPE SPECIFICATIONS
FOR REPORTING BORROWER STATUS UPDATE ERRORS
ERROR TRANSACTION REPORT
HEAL-TO- LENDER**

Revised	8/21/2000				
Item	Field Name	Type	Size	Column	Format
1	File Name	Character	7	1-7	XXXXXXX
	Received Date	Date	8	9-16	YYYYMMDD
3	Processed Date	Date	8	18-25	YYYYMMDD
4	File Type	Character		27-28	SE (status errors)
5	Loan ID	Number	12	30-41	YYYB999999
6	Social Security Number	Character	9	43-51	99999999
7	Last Name of Borrower	Character	30	53-82	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
8	First Name of Borrower	Character	25	84-108	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
9	Middle Initial of Name	Character	1	110	X
10	Holder ID Number	Number	6	112-117	999999
11	Error Message Number(s)	Char/Number	50	119-168	9,99,99,99
12	Item # for Error 1 (Missing Data)	Char/Number	50	170-219	9,99,99,99,99
13	Item # for Error 2 (Invalid Data)	Char/Number	50	221-270	9,99,99,99,99,99
14	Filler		30	271-300	Space characters

* Series of numbers representing error message(s) separated by commas. For error numbers 1 and 2, the corresponding ITEM # from Lender-To-HEAL t tape specification is also listed.

Electronic Reports provided via ASCII File on diskette and/or hardcopy.

Values less than size of field will be filled up to size with space characters.