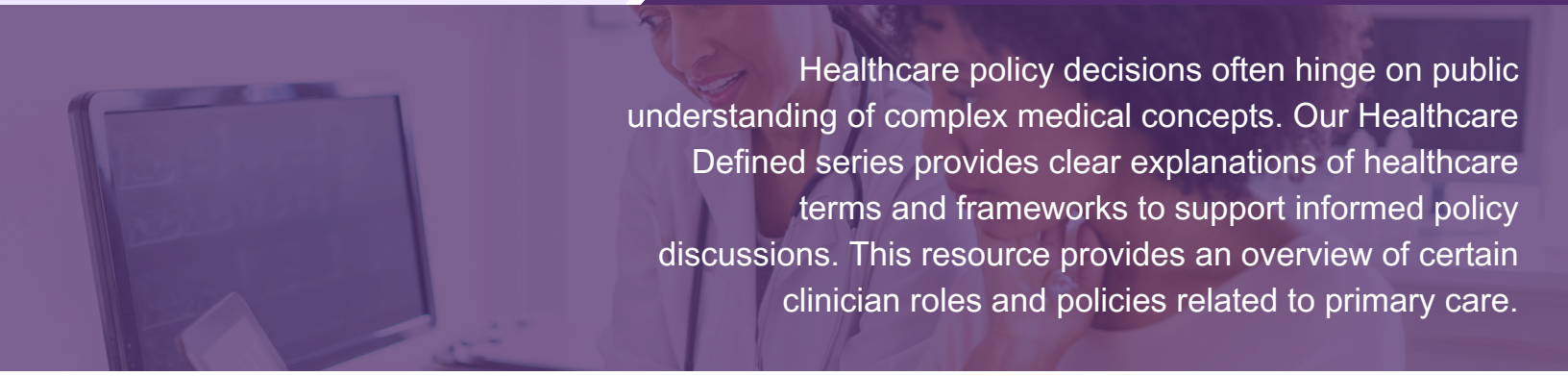




Healthcare policy decisions often hinge on public understanding of complex medical concepts. Our Healthcare Defined series provides clear explanations of healthcare terms and frameworks to support informed policy discussions. This resource provides an overview of certain clinician roles and policies related to primary care.

One Big Beautiful Bill Act (OBBBA)

OBBBA is a major, wide-ranging U.S. federal law that makes significant changes to healthcare coverage programs and health-related tax policy. It established caps on federal graduate student loans, eliminated Graduate PLUS Loans, set Medicaid work requirements for many non-disabled adults and changed certain Medicaid financing rules, tightened Affordable Care Act enrollment requirements, expanded Health Savings Account eligibility, and made targeted changes to Medicare and prescription drug-related programs.

Graduate PLUS Loans

Graduate PLUS Loans, also known as Federal Direct Graduate PLUS Loans, were federal student loans available to graduate and professional students to help cover the full cost of attendance after other financial aid was applied. These fixed-interest-rate loans generally allowed borrowers to defer payments while enrolled and for six months after graduating, leaving their program, or dropping below half-time enrollment. The loans could be used to cover educational and living expenses included in a school's cost of attendance, like rent, food, transportation and health insurance. OBBBA eliminated these loans for new borrowers starting July 1, 2026.

Physician Fee Schedule (PFS)

The Physician Fee Schedule (PFS) is Medicare's primary payment system for clinicians and many other health care professionals. The Centers for Medicare & Medicaid Services (CMS) uses the PFS to determine how Medicare pays for covered services provided to beneficiaries. The PFS assigns values to medical services and establishes the payment rates Medicare uses for those services.

Physician Assistants (PAs)

Physician Assistants (PAs), also referred to as Physician Associates, are licensed healthcare professionals who examine patients, diagnose illnesses, prescribe medications, and perform certain medical procedures. They practice as part of a healthcare team in collaboration with physicians and other healthcare professionals. PAs complete graduate-level medical education in general medicine and supervised clinical training before entering practice.

Nurse Practitioners (NPs)

Nurse Practitioners (NPs) are registered nurses who complete graduate-level advanced clinical education and training in patient care. NPs can examine patients, diagnose and treat illnesses, order and interpret diagnostic tests, prescribe medications, and provide patient education to support overall health and wellness. NPs typically complete their graduate education in a population-focused specialty area, such as family practice, pediatrics, women's health, or adult-gerontology, and generally provide care to those patient populations during their careers.