

DSRIP Statewide Investments: Student Loan Repayment Program &

Behavioral Health Workforce Development Program

Frequently Asked Questions

1. How do I know if I am employed at an organization that makes me eligible for this program?

To verify that your organization meets the requirements for this program, please see the list of eligible organizations found on the link below:

<http://www.massleague.org/Programs/DSRIPStatewideInvestments/EligibleOrganizations.pdf>

2. Am I eligible to apply if I am still a medical resident, but I plan to work in an eligible organization when I finish?

Third-year medical residents may apply if they have a signed commitment to begin work at an eligible organization with a start date (see below). All other medical residents are encouraged to apply to the Student Loan Repayment Program in later years once they have secured a position in an eligible organization after completing their residency. [The Student Loan Repayment Program will accept new applications in 2019, 2020, and 2021. The Behavioral Health Workforce Development will accept applications during the current application cycle only.]

3. I have been offered a job in an organization and accepted, but my start date isn't until after the application deadline. Am I still eligible to apply?

Yes, you are eligible to apply if you have a signed commitment to begin work at an eligible organization with a start date within 6 months of the application due date. The period of your service obligation will not begin until you have begun work at your organization and your contract has been executed.

4. I am a LMFT working at a community mental health center. To which program should I apply?

You should apply to the Behavioral Health Workforce Development Program. Once all loan repayment slots in that program are filled, remaining applications will be automatically moved to the Student Loan Repayment Program for further consideration with no additional work on the part of the provider.

The following flow chart provides additional guidance for masters-prepared behavioral health providers in regards to determining the appropriate program – Student Loan Repayment Program v. Behavioral Health Workforce Development Program -- to which to apply.

5. What are the eligible disciplines for the DSRIP Statewide Investments Student Loan Repayment Program and Behavioral Health Provider Workforce Development Program?

The DSRIP Statewide Investments Student Loan Repayment Program is open to Family Physicians, General Internists, Pediatricians, Psychiatrists, Psychologists, Advanced Practice Registered Nurses (APRNs), Nurse Practitioners (NPs), Psychiatric Care Nurse Specialists (PCNAs), Physicians Assistants (PAs), Licensed Independent Clinical Social Worker (LICSWs), Licensed Certified Social Workers (LCSWs), Licensed Mental Health Counselors (LMHCs), Licensed Marriage and Family Therapists (LMFTs), and Licensed Alcohol and Drug Counselors 1 (LADC1s) working in community-based practice settings that are also participating in MassHealth payment reform.

The DSRIP Statewide Investments Behavioral Health Provider Workforce Development

Program is open to licensed independent clinical social workers (LICSWs), licensed certified social workers (LCSWs), licensed mental health counselors (LMHCs), licensed marriage and family therapists (LMFTs), licensed alcohol and drug counselors I (LADC1s) and masters-prepared unlicensed behavioral health providers who expect to obtain their license within the next twelve months.

6. I recently earned my MSW and began working at a community-based behavioral health provider. Can I apply to the Behavioral Health Workforce Development Program in later years when I am closer to obtaining my license?

The Behavioral Health Workforce Development Program is accepting applications during the current application cycle only. The Student Loan Repayment Program, which will also accept applications in 2019, 2020, and 2021, will be open to you once you obtain your license.

7. Is the program only for newly-hired providers?

The program is for providers within their first five years of working in a community-based primary care or behavioral health setting. If you are within five years of your hire date in an eligible organization and you have not worked in community-based settings for more than five years total, then you are eligible for this program.

8. How do I know if my full- or part-time hours at my organization qualify me for the program?

For DSRIP Statewide Investments Student Loan Repayment Program:

Full-time clinical practice is a full-time equivalent between 80% and 100%. Full-time clinicians will be required to maintain a minimum of 6 clinical sessions (based on 4-hour sessions) or 24 hours of direct onsite patient care per week or time seeing patients. Case management time is NOT included in the 24 clinical-hour required minimum. On-site clinical hour obligations may be adjusted for family medicine physicians who participate in obstetrical care. On-call time may not offset weekly work hours in the office. Please note that on-site and on-call requirements do not apply to clinicians working in ESPs. Part-time clinical practice is a full-time equivalent below 80% and not less than 60%.

Part-time clinicians will be required to maintain a minimum of 5 clinical sessions (based on 4-hour sessions) or 20 hours of direct on-site patient care per week or time seeing patients. Case management time is NOT included in the 20 clinical-hour required minimum. On-site clinical hour obligations may be adjusted for family medicine physicians who participate in obstetrical care. On-call time may not offset weekly work hours in the office. Please note that on-site and on-call requirements do not apply to clinicians working in ESPs. For family physicians, general internists, pediatricians, psychologists, and psychiatrists, awards are prorated to a maximum of up to \$40,000 for a four-year commitment. For advanced practice registered nurses, nurse practitioners, physician assistants, licensed certified social workers, licensed independent clinical social workers, licensed mental health counselors, licensed marriage and family therapists, and licensed alcohol and drug counselors awards are prorated to a maximum of up to \$20,000 for a four-year commitment.

For licensed behavioral health providers in care management roles in a contracted MassHealth BH or LTSS CP: For licensed behavioral health providers whose primary role is to provide case management or care management in a contracted MassHealth BH or LTSS CP the eligibility is different. Full-time practice is a full-time equivalent between 80-100% providing case management or care management, clinical sessions are not required. For licensed behavioral health providers whose primary role is to provide case management or care management in a contracted MassHealth BH or LTSS CP the eligibility is different. Part-time practice is a full-time equivalent below 80% and not less than 60% providing case management or care management, clinical sessions are not required.

For DSRIP Statewide Investments Behavioral Health Provider Workforce Development Program:

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For licensed behavioral health providers in care management roles in a contracted MassHealth BH or LTSS CP: For licensed behavioral health providers whose primary role is to provide case management or care management in a contracted MassHealth BH or LTSS CP the eligibility is different. Full-time practice is a full-time equivalent between 80-100% providing case management or care management, clinical sessions are not required. For licensed behavioral health providers whose primary role is to provide case management or care management in a contracted MassHealth BH or LTSS CP the eligibility is different. Part-time practice is a full-time equivalent below 80% and not less than 60% providing case management or care management, clinical sessions are not required. Organization must be a participating and approved organization that qualifies for designated loan repayment funds as confirmed by MLCHC.

9. What constitutes an eligible loan for this program?

For a complete definition, please see Attachment B in the Information for Applicants. Funds awarded by the Massachusetts League of Community Health Centers to participants through this program will be applied to the principal, interest and related expenses of Government (Federal, State, or local) and commercial loans obtained by the participant for tuition and required fees for schools for undergraduate or graduate education leading to degree qualifying participant to serve as a primary care physician, for reasonable and related education expenses, and reasonable and related living expenses. Educational loans qualified for the loan repayment program will have been made by government or commercial entities for the above listed purposes supporting the applicant in completing academic and professional training leading to service as a primary care physician, psychiatrist, psychologist, APRN, NP, PA, LCSW, LICSW, LMHC, LMFT, or LAD1. Documentation must be provided showing evidence that loans were made at the time that related education was received. If an eligible educational loan is consolidated or refinanced with other non-education debt, the loan will not be eligible for loan repayment. Paid loan amounts are not eligible.

10. What is the amount of each award and how will the loan repayment be disbursed?

Awards will be made in the form of a forgivable loan to the applicant's student loan lender from the Massachusetts League of Community Health Centers. **The loan repayment disbursements will be sent directly to each provider's lender(s).**

For DSRIP Statewide Investments Student Loan Repayment Program:

Under the loan repayment program, it is required that participating providers commit to full-time or part-time clinical work at an eligible and approved organization for a period of four years. For family physicians, general internists, pediatricians and psychiatrists the maximum level of loan repayment will be \$50,000 for a four-year commitment. For advanced practice registered nurses, nurse practitioners, physician assistants, licensed certified social workers, licensed independent social workers, licensed mental health counselors, licensed marriage and family therapists, and licensed alcohol and drug counselors the maximum level of loan repayment will be \$30,000 for a four-year commitment. The goal of the DSRIP Statewide Investments Student Loan Repayment Program is to reduce the shortage of family physicians, general internists, pediatricians, psychiatrists, psychologists, APRNs, NPs, PAs, LICSWs, LCSWs, LMHCs, LMFTs, and LADC1s in community settings across Massachusetts. Any provider who does not complete their service obligation will be obligated to repay the full amount of all loan values paid under the program. Agreements and contracts will reflect that obligation.

For DSRIP Statewide Investments Behavioral Health Provider Workforce Development Program:

Licensed certified social workers, licensed independent clinical social workers, licensed mental health counselors, licensed marriage and family therapists, licensed alcohol and drug counselors I, and masters-prepared unlicensed behavioral health providers will be eligible for awards of up to \$30,000 for committing to serve at an eligible organization for four years. Awards will be made to the identified educational lending institution in two installments over two years upon the approval of the provider application and signing of contract. Exact amounts may be less based on the applicant's outstanding student loan indebtedness and other criteria. In no case will an award equal more than the applicant's outstanding student loan indebtedness. If your award payment will eliminate the balance of your loans, please contact MLCHC for further information. Loan repayment recipients will be asked to sign a contract with the Massachusetts League of Community Health Centers prior to the disbursement of funds. For a copy of the contract, please email: StatewideInvestments@massleague.org.

11. When is the application due?

The completed application, including supplemental materials and letters of recommendation must be in by April 17, 2018. If being mailed, the application must be postmarked by April 17.

12. Where do I send my completed application? Should I send it by mail or electronically?

Please fax complete application to the information below or mail hard copy to the mailing address below:

For DSRIP Statewide Investments Student Loan Repayment Program:

*Massachusetts League of Community Health Centers
DSRIP Statewide Investments Student Loan Repayment Program
Alexis Murray, Director, Primary Care Workforce Initiatives
40 Court Street, 10th Floor, Boston, MA. 02108
Email: amurray@massleague.org
Fax: 617-426-0097
www.massleague.org*

For DSRIP Statewide Investments Behavioral Health Provider Workforce Development Program:

*Massachusetts League of Community Health Centers
DSRIP Statewide Investments Behavioral Health Provider Workforce Development Program
Alexis Murray, Director, Primary Care Workforce Initiatives
40 Court Street, 10th Floor, Boston, MA. 02108
Email: amurray@massleague.org
Fax: 617-426-0097
www.massleague.org*

13. If I apply and submit all required materials, is the award guaranteed?

Applications must be submitted with all required materials by the due date in order to be considered for the program. Due to significant interest in the program, the program is very competitive. No awards are guaranteed, and we encourage each applicant to submit carefully compiled applications and recommendations.

14. Who should my recommendations be from, and how many are needed?

Recommendations should come from two individuals who are in a position to evaluate your current clinical skills.

15. What is the service commitment required to receive loan repayment and when does it start?

For DSRIP Statewide Investments Student Loan Repayment Program:

The Student Loan Repayment Program aims to address the shortage of primary care and behavioral health providers practicing in community-based settings by offering partial repayment of student loan obligations for providers who commit to four years of service in a community health center (CHC), community mental health center (CMHC; inclusive of community-based mental health centers, substance use programs, and psychiatric day treatment programs) or Emergency Service Program (ESP) providers participating in MassHealth payment reform, or a Community Service Agency (CSA) or a Community Partner (CP) or their Affiliated Partner or Consortium Entity as well as providers of In-Home Therapy (IHT) that are contracted with an ACO. Quarterly learning days will also be offered to enhance the commitment of participating providers to community-based careers.

For DSRIP Statewide Investments Behavioral Health Provider Workforce Development Program:

The Behavioral Health Provider Workforce Development Program aims to reduce the shortage of licensed and masters-prepared unlicensed behavioral providers in community-based behavioral health settings across Massachusetts. The program accomplishes this goal by repaying a portion of the student loan obligations of providers selected via a competitive process in exchange for their four-year commitment to practice in a community-based behavioral health setting. The program also offers quarterly “Learning Days” intended to expose program participants to leaders in community health and related fields, while at the same time fostering a network of like-minded peers among early career community-based providers.

16. What is needed from my organization as part of my application?

Your employer/organization must complete the employer application on your behalf. Employers need to submit a separate employer application for each of their applicants within their organization.

17. How will my application be evaluated? What are the criteria?

Applications will be reviewed by a committee with representation from MassHealth, the Massachusetts League of Community Health Centers, the Association for Behavioral Healthcare, and other experts in the field of community-based behavioral health. Selection criteria will include but not be limited to: commitment to a career working in community settings and work in communities of need, expressed need of the eligible organization, experience and demonstrated service to underserved communities or special populations, demonstrated understanding of and interest in transitions to accountable care, volunteer and leadership activities, strength of references and level of commitment from the sponsoring organization, geographic distribution of applicants, linguistic and cultural competency, and availability of funds.

18. Can I still apply even though I will not be awarded my degree until May? I am starting as clinician in June at my current organization that I've been at for less than 5 years.

Yes, you are eligible to apply since you have not been working at your current organization longer than 5 years and you will have a contract to start employment within 6 months on the application due date.

19. Is there a limit of the number of applicants from 1 organization?

No, there is no limit to the number of applicants from each eligible organization.

20. Are supervisors eligible?

Yes, Supervisors are eligible.

21. Do I have to work at the same organization for the full 4 years?

The 4-year commitment is expected to be done at the same organization. If an awardee moves employment to another one of the eligible organizations, we would most likely be able to accommodate that although that would be handled on a case by case basis.

22. Can you clarify that if your agency is a Community Partner, staff working in non-CP programs can apply?

Yes, they are eligible to apply.

23. Can I be receiving loan repayment or completing another service commitment at my organization while participating in the Loan Repayment Program? I am participating in the UMass Learning Contract, NHSC, the Massachusetts Loan Repayment Program, or another loan forgiveness/repayment program. Am I still eligible for the DSRIP Statewide Investment Loan Repayment Program?

Providers may not participate in the DSRIP Statewide Investment Student Loan Repayment Program or DSRIP Statewide Investments Behavioral Health Provider Workforce Development Program while fulfilling a service obligation at their organization that is required by another program. However, providers are eligible if they are a part of the UMass Learning Contract, provided that they apply for only indebtedness which is not part of their Learning Contract.

***You may be enrolled in the Public Service Loan Forgiveness Program and still be eligible for the DSRIP programs.*

24. Can I apply to the DSRIP Statewide Investment Student Loan Repayment Program or DSRIP Statewide Investments Behavioral Health Workforce Development Program and the National Health Service Corps Loan Repayment Program?

Yes, you are encouraged to apply to either DSRIP programs and the National Health Service Corps Loan Repayment Program. However, neither the DSRIP Statewide Investment programs nor the National Health Service Corps Loan Repayment Program will not allow you participate in any other loan repayment program which requires your commitment to work in your organization, while you are fulfilling its commitment.

25. What happens if I am unable to fulfill my obligation due to unforeseen medical issues, or some other reason outside my control?

Any provider who does not complete their service obligation will be obligated to repay the full amount of all loan values or a prorated rate based on timing and circumstances paid under the program. Agreements and contracts will reflect that obligation. Unique circumstances such as unforeseen medical issues, short or long-term disability may be negotiated on a case-by-case basis.

26. What happens if I am going on maternity/paternity leave?

Any provider who is going on maternity/paternity leave should notify the Mass League as soon as you are aware of the leave time and duration. Your contract will be extended for the amount of time that you will be out on maternity/paternity leave.

27. How can I obtain copies of “Responses to Information Disclosure Request” Self-Query from the National Practitioner Data Bank (NPDB) and the Health Integrity and Protection Data Band (HIPDB) be in order to be eligible for submission?

Please note that the response to the Self-Query may take up to a month to receive; please plan accordingly. We will accept an electronic copy of the Self-Query in replace of the original as the applicant waits for original to arrive. The Self-Query should be submitted in its original sealed envelope. The Self-Query must be dated within 3 months of the application due date. It can be requested through the following website www.npdb-hipdb.hrsa.gov

28. I see MassHealth patients and I work at a hospital but I don’t see my organization on the eligibility list. Am I eligible?

The Student Loan Repayment Program and the Behavioral Health Workforce Development Program are both aimed at strengthening workforce capacity in community-based primary care and behavioral health settings. As a result, clinicians in hospital-based settings are not eligible for these programs.

29. Do providers have to be working directly in the Behavioral Health Community Partner program or could they be working elsewhere in the agency?

They can be working elsewhere in the agency.

30. Would an LABA (License Applied Behavior Analyst) be accepted?

No, Licensed Applied Behavior Analysts are not eligible for this program.

31. Are providers hired jointly by CHC and hospital eligible?

Yes, providers hired jointly by a CHC and a hospital are eligible as long as they can demonstrate that their CHC hours meet the full-time/part-time eligibility criteria.

- 32. Can you talk a bit about the clinical hour requirements? I am an integrated clinician in an FQHC. Although my position is full-time, I am not guaranteed 24 clinical hours/week. Some of my time will be spent on care coordination. This is consistent with an ACO/Value-based payment reform models so it is confusing if this type of position is excluded.**

Providers who dedicate a portion of their time to care management/care coordination in support of ACO/Value-Based Payment models are eligible for this program as long as they demonstrate (either through their essays and/or statements in the associated Employer Application) that their non-clinical time fulfills this purpose. Providers who fall into this category should also note this in the section of the application that asks for the breakdown of clinical sessions and care management time.

Providers who serve full- or part-time in a care management/care coordination role in a MassHealth Community Partner (CP) or Community Service Agency (CSA) are eligible for this program, even if they do not engage in clinical practice.

- 33. If accepted applicant works full time for 2-3 years, then part time for 1-2 years, how will loan disbursements be made for full time or part time?**

Loan disbursements will be made in years one and two based on the provider's full-time/part-time status at that time. If the provider drops to part-time status (as defined in the application) in later years, the length of their obligated service period will be adjusted accordingly.

- 34. You mentioned that supervisors are eligible, does clinical supervision count as clinical hours? I see one for "PCP, psychiatry, psychology" next is for "aprn, pcns, np, and pa" and the third is "LICSW, LCSW, LMHC, LMFT, LADC1"**

Yes, clinical supervision counts as clinical hours.

35. Is there a minimum number of hours that a part time employee would have to be scheduled to work? If so, does reducing the number of hours below that threshold effect future eligibility?

Yes, a part-time employee must engage in at least 6 clinical sessions or 20 clinical hours per week, unless they are serving in a care management/care coordination role in support of an Accountable Care/Value-Based Payment model. Employees in a care management/care coordination role in a MassHealth Community Partner (CP) or Community Service Agency (CSA) must be at least a 0.6FTE.

Providers who drop below these minimums before the second year of the program may be rendered ineligible for loan repayment in the second year. Providers who drop below these minimums after their second loan repayment has been disbursed may have their obligated service period extended accordingly or be required to return outstanding loan amounts, depending on individual circumstances. Such decisions will be made on a case-by-case basis.

36. For part-time employees, how many clinical hours are required per week and how is this defined?

For part-time employees, at least 6 clinical sessions or 20 clinical hours are required per week unless the clinician is: 1) serving in a care coordination/care management role in a MassHealth Community Partner (CP) or Community Service Agency (CSA); or 2) serving in a care coordination/care management role as part of an Accountable Care/Value-Based Payment model. Clinicians serving in the latter role should be sure to note this in their application.

37. I am also interested to know if clinical supervision hours count toward clinical hours for supervisors?

Clinical supervision hours count towards clinical hours for supervisors.

38. What is the evaluation criteria for the essay questions?

Essays will be evaluated on the following criteria:

- Demonstrated passion for and commitment to community-based care
- Clarity of professional goals and demonstrated understanding of the resources and support needed to accomplish them, especially given the challenges inherent in community-based settings
- Demonstrated understanding of the shift from volume to value-based payments and its implications for community-based health and behavioral health care

39. Does the employer application have to be completed by the main organization or can a specific site within the organization complete it?

A specific site within the organization may complete the application.