



## **DSRIP Statewide Investments Student Loan Repayment Program INFORMATION FOR APPLICANTS**

The Massachusetts League of Community Health Centers (MassLeague) is administering the MassHealth Delivery System Reform Incentive Payment (DSRIP) Statewide Investments programs focused on the community-based primary care and behavioral health workforce and community health center readiness on behalf of the Commonwealth of Massachusetts Executive Office of Health and Human Services (EOHHS) Office of Medicaid (MassHealth) following a competitive procurement. The Statewide Investments funding stream is one component of MassHealth's \$1.8 billion DSRIP program authorized under the Medicaid Section 1115 Waiver and comprises eight initiatives over the five-year DSRIP program. The community-focused primary care and behavioral health workforce programs and the community health center readiness program will support the ACOs, CPs, and CSAs by building and strengthening their capacity to advance the goals of MassHealth payment and care delivery restructuring.

### **General Description**

The Student Loan Repayment Program (SLRP) aims to reduce the shortage of primary care physicians, psychiatrists, psychologists, advanced practice registered nurses (APRNs), psychiatric clinical nurse specialists (PCNS) nurse practitioners (NPs), physician assistants (PAs), licensed independent clinical social workers (LICSWs), licensed certified social workers (LCSWs), licensed mental health counselors (LMHCs), licensed marriage and family therapists (LMFTs), and licensed alcohol and drug counselors I (LADC1s) in community 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 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.

The SLRP will engage an estimated 90 new providers per year for four years. Early career providers at community health centers (CHCs), community mental health centers (CMHCs) (inclusive of community-based mental health centers, substance use programs, psychiatric day treatment programs), and emergency service programs (ESPs), participating in MassHealth payment reform, as well as Community Service Agencies (CSA) and Community Partners (CP) and their Affiliated Partners and Consortium Entities, and organizations contracted with a MassHealth approved ACO that provide In-Home Therapy (IHT) within Massachusetts, will be eligible to apply. The program will repay student loan obligations up to \$50,000 for MDs and PhDs and up to \$30,000 for all other provider types over a period of two years of active program engagement in exchange for four years of obligated service in a Massachusetts community-based practice site. To facilitate providers' participation in quarterly Learning Days over these two years, the program will also provide salary replacement support to sponsoring CHCs, CMHCs, ESPs, CSAs, and CPs and Affiliated Partners and Consortium Entities, and organizations contracted with a MassHealth ACO to provide IHT.

### **Eligibility**

This program is open to primary care physicians, psychiatrists, psychologists, APRNs, PCNSs, NPs, PAs, LICSWs, LCSWs, LMHCs, LMFTs, and LADC1s working in community settings across Massachusetts. Providers applying to this program will be required to have a hire date at an eligible organization within six months of the application due date, or be currently employed five years or less at an eligible organization within six months of the application due date. All applicants must have outstanding educational debt and be willing to commit to working full-time or part-time (as defined in Attachment A) in an eligible organization for four years. Please note, any service obligation to the National Health Service Corp, the MDPH State Loan Repayment Program, or other loan repayment programs must be completed in order to be eligible for this program. However, if the applicant is part of the Public Service Loan Forgiveness Program, they are eligible to



apply.

Please [visit the MassLeague's website](#) to confirm the eligibility of your practice site before starting your application.

### **Selection Criteria**

Providers interested in participating in this program must submit applications to the MassLeague. Applications will be reviewed by a committee with representation from MassHealth, MassLeague, the Association for Behavioral Healthcare, and other experts in the field of community-based primary care and 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, geographic distribution of applicants, linguistic and cultural competency, and availability of funds.

### **Loan Repayment Awards**

Primary care physicians, psychiatrists, and psychologists will be eligible for awards of up to \$50,000 for committing to serve at an eligible organization for four years. APRNs, PCNSs, NPs, PAs, LICSWs, LCSWs, LMHCs, LMFTs, and LADC1s 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 the 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. Loan repayment recipients will be asked to sign a contract with the MassLeague prior to the disbursement of funds. For a copy of the contract, please email: [StatewideInvestments@massleague.org](mailto:StatewideInvestments@massleague.org).

### **Application Requirements**

To be considered for the DSRIP Statewide Investments SLRP managed by the MassLeague, the following materials are required and to be filled out via an online secure web-based platform:

- DSRIP Statewide Investments Student Loan Repayment Program Application (access and instructions on how to apply through the online platform available at <http://www.massleague.org/Programs/DSRIPStatewideInvestments/StudentLRP.php>).
- Current curriculum vitae or resume.
- Two letters of recommendation from individuals who are in a position to evaluate your current clinical skills (at least one letter must be from a supervisor who can independently evaluate your work and one letter from a person of your choice).
- The following three forms: Loan Information and Verification Form; Authorization to Release Information; and Payment Information Form.
- An approved Employer site application, **signed by the President/CEO or equivalent**. This is to be included along with the application materials.
- Please direct all questions to the DSRIP Statewide Investments email: [StatewideInvestments@massleague.org](mailto:StatewideInvestments@massleague.org). The question and answer period for general application questions will be open until Friday, March 29 at 5:00 PM EST. All general application questions received after this period may not be answered. Questions related to the online application platform will be reviewed and addressed up until the deadline of April 12 at 5:00 PM EST.

**Only complete applications received by the application deadline will be considered for awards.**



**Review Process**

Due to limited funding and high demand, the DSRIP Statewide Investments SLRP is highly competitive. The review process includes:

- (1) Automated notification to the applicant that the application and supporting materials were submitted successfully. (NOTE: this notification does *not* necessarily mean that all materials were complete or supplied correctly.)
- (2) Following the application deadline, an internal audit of all applications and materials will be conducted. Applicants will be notified if they are ineligible due to missing or incomplete information. (NOTE: There will not be an opportunity to submit any missing information – if an application is submitted with missing or incomplete information, the applicant will not be eligible for review by the Review Committee.)
- (3) Notification to the applicant of the Review Committee’s decision on the application.
- (4) For successful applications, processing of all official SLRP required documents.

<i>Application Deadline</i>	<b>April 12, 2019 by 5:00 PM EST</b>
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**Implementation**

The loan will be paid directly to the lending institution and in two installments over a two-year period. The SLRP obligated service commitment start date will align with the date of the award announcement and will officially begin when the contract is signed and executed by the participant and MassLeague’s President and CEO or his designee. For those not currently working, service commitment will begin as of the first day of employment.

The participating provider should anticipate the need to seek independent tax advice to determine the tax status of the loan when discharge is granted by the MassLeague. The MassLeague will not provide specific tax advice, but will provide information as to the MassLeague’s responsibility and status of the loan discharge in relation to IRS requirements. If and when the loan is discharged based on fulfillment of all service obligations by the SLRP recipient, the MassLeague will not report the loan repayment as income. All financial obligations of the SLRP recipient will be forgiven with discharge of the loan obligation with completion of the service obligation.

**Participant Requirements**

Under the SLRP, 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 primary care physicians, psychiatrists, and psychologists the maximum level of loan repayment will be \$50,000 for a four-year commitment. For APRNs, PCNSs, NPs, PAs, LICSWs, LCSWs, LMHCs, LMFTs, and LADC1s the maximum level of loan repayment will be \$30,00 for a four-year commitment. The goal of the DSRIP Statewide Investments Student Loan Repayment Program is to reduce the shortage of primary care physicians, psychiatrists, psychologists, APRNs, PCNSs, 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 or a prorated rate based on timing and circumstances paid under the program. Agreements and contracts will reflect that obligation.

**Contact Information**

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## **Attachment A**

### **DSRIP Statewide Investments Student Loan Repayment Program**

#### **ELIGIBLE DISCIPLINES**

Eligible disciplines are defined as primary care physicians, psychologists, psychiatrists, advanced practice registered nurses, psychiatric clinical nurse specialists, nurse practitioners, physician assistants, licensed independent clinical social workers, licensed certified social workers, licensed mental health counselors, licensed marriage and family therapists, and licensed alcohol and drug counselors I.

#### **DEFINITION OF FULL/PART TIME PRACTICE**

**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 on-site 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 part-time primary care physicians, psychologists, and psychiatrists, awards are prorated to a maximum of up to \$40,000 for a four-year commitment. For part-time advanced practice registered nurses, psychiatric clinical nurse specialists, 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 I 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. 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.



## **Attachment B**

### **DSRIP Statewide Investments Student Loan Repayment Program**

#### **DEFINITION OF ELIGIBLE LOANS**

Funds awarded by the Massachusetts League of Community Health Centers to participants through this DSRIP Statewide Investments Student Loan Repayment 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:

- a. Tuition and required fees for schools for undergraduate or graduate education leading to a degree qualifying the participant to serve as a primary care physician, psychiatrist, psychologist, APRN, PCNS, NP, PA, LCSW, LICSW, LMHC, LMFT, or LAD1.
- b. Reasonable and related education expenses – including fees, books, supplies, educational equipment and materials, related clinical travel not exceeding standard costs.
- c. Reasonable and related living expenses – costs of room and board, transportation and commuting expenses not exceeding standard student costs.

#### **Qualified Educational Loans**

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 or behavioral health provider. 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.

#### **Related Definitions**

*Commercial Loans* – Eligible commercial loans include loans made by banks, credit unions, savings and loan associations, financial institutions, credit institutions, insurance companies, and schools which are subject to supervision and examination as lenders by either an agency of the United States or of the State in which the lender has its principal place of business.

*Government Loans* – Eligible government loans include loans authorized to be made by Federal, State, county or city agencies and entities for the purpose of educational support.

*Academic Institution Loans* – Loans made by the educational institution conferring a degree leading to a license to practice as a primary care or behavioral health provider.