



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

The Massachusetts League of Community Health Centers is administering the MassHealth Delivery System Reform Incentive Payment (DSRIP) Statewide Investment programs focused on the community-based primary care and behavioral health workforce and community health 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 improve health outcomes and reduce the total cost of care (TCOC) for MassHealth members.

### **General Description**

The Student Loan Repayment Program aims to reduce the shortage of family physicians, general internists, pediatricians, 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 Student Loan Repayment Program will engage an estimated 70 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 an 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 four years of active program engagement. 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 Community Partners (CP) and Affiliated Partners and Consortium Entities, and organizations contracted with an ACO to provide IHT.

### **Eligibility**

This program is open to family physicians, general internists, pediatricians, 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 be have a hire date at an eligible organization within 6 months of the application due date, or, who are currently employed 5 years or less at an eligible organization within 6 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 forgiveness program must be completed in order to be eligible for this program.

For the current application period only, LICSWs, LCSWs, LMHCs, LMFTs, and LADC1s who: 1) meet the above eligibility requirements; and 2) work in a community mental health center (CMHC) (inclusive of community-based mental health centers, substance use programs, psychiatric day treatment programs) and/or a Behavioral Health Community Partner (BH CP) or their Affiliated Partner or Consortium Entity, a CSA, or an organization contracted with an ACO to provide IHT should plan to submit their applications to the **DSRIP Statewide Investments Behavioral Health Workforce Development Program**. The Behavioral Health Workforce Development Program, which aims to reduce the shortage of masters-prepared behavioral health providers specifically in community-based behavioral health settings, will repay student loan obligations up to \$30,000 for masters-prepared licensed and unlicensed behavioral health providers in CMHCs and BH CPs and their Affiliated Partners and Consortium Entities. Quarterly Learning Days and associated salary replacement are also a feature of the program. The Behavioral Health Workforce Development will engage an estimated 35 providers in the current application period only. If all Behavioral Health Workforce Development loan repayment slots are filled, licensed candidates will be moved to the Student Loan Repayment Program for further consideration without requiring an additional application.

LICSWs, LCSWs, LMHCs, LMFTs, and LADC1s should refer to **Attachment C** for additional guidance regarding where to submit their application.

*Please visit the League'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 Massachusetts League of Community Health Centers. 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 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**

Family physicians, general internists, pediatricians, psychiatrists, and psychologists will be eligible for awards of up to \$50,000 for committing to serve at an eligible organization for four years. Advanced practice registered nurses, psychiatric clinical nurse specialists, 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 I 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](mailto:StatewideInvestments@massleague.org).



**Application Requirements**

To be considered for the DSRIP Statewide Investments Student Loan Repayment Program managed by the Massachusetts League of Community Health Centers, the following materials are required:

- DSRIP Statewide Investments Student Loan Repayment Program Application (available at [www.massleague.org](http://www.massleague.org)).
- 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). These letters of recommendation can be mailed directly from the individual providing the recommendation to the Massachusetts League of Community Health Centers (see contact information below) or included along with the applicant’s application materials.
- 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 can be submitted by the organization or included along with the applicant’s application materials.

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

**Review Process**

Due to limited funding and high demand, the DSRIP Statewide Investments Student Loan Repayment Program is highly competitive. The review process includes (1) notification to the applicant of receipt of application and supporting materials and releases; (2) notification to the applicant of any missing or incomplete information; (3) notification to the applicant of the Committee’s decision on the application; and, for successful applications (4) processing of the Loan Repayment Program Promissory Note and other required documents. If applications are incomplete on the due date, the applicant will be notified of missing materials, but their applications will not be reviewed. These applicants will be asked to submit new applications and supporting materials for a future cycle.

**Schedule of Application Submission and Review**

<i>Application due</i>	April 17, 2018
<i>Notification</i>	May 29, 2018

**Implementation**

The loan will be paid directly to the lending institution and in two installments over a two-year period. The loan repayment program (LRP) obligated service commitment begins on the date the contract is signed and executed by the participant and MLCHC’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 MLCHC. The MLCHC will not provide specific tax advice, but will provide information as to our understanding of the MLCHC’s responsibility and status of the loan activities in relation to IRS requirements.

**Participant Requirements**



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, psychiatrists, and psychologists the maximum level of loan repayment will be \$50,000 for a four-year commitment. For advanced practice registered nurses, psychiatric clinical nurse specialists, 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 I 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 family physicians, general internists, pediatricians, 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**

Alexis Murray  
Director, Primary Care Workforce Initiatives  
Massachusetts League of Community Health Centers  
DSRIP Statewide Investments  
40 Court Street, 10<sup>th</sup> Floor, Boston, MA. 02108  
Email: [StatewideInvestments@massleague.org](mailto:StatewideInvestments@massleague.org)  
[www.massleague.org](http://www.massleague.org)



## Attachment A

### DSRIP Statewide Investments Student Loan Repayment Program

#### ELIGIBLE DISCIPLINES

Eligible disciplines are defined as family physicians, general internists, pediatricians, 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 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 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.

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.



## 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 family physician, general internist, pediatrician, 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.