

## Loan Repayment Program – Frequently Asked Questions

### **1. How do I know if my community health center site is eligible for this program?**

To verify that your health center meets the requirements for this program, please see this list:

<http://www.massleague.org/Programs/PrimaryCareProviderInitiatives/ListofEligibleHealthCenters.pdf>

### **2. Am I eligible to apply if I am still a medical resident, but I plan to work in a community health center when I finish?**

*Due to limited funds, we are no longer able to extend the program to medical residents. Third-year medical residents may apply if they have a signed commitment to begin work at a qualified MA community health center with a start date (see below). All other medical residents are encouraged to apply to the program once you have secured a position in a health center after completing your residency.*

### **3. I have been offered a job in a health center 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 a qualified MA community health center with a start date within 6 months of the application due date. The two-year period of your service obligation will not begin until you have begun work at your health center and your contract has been executed.*

### **4. What are the eligible disciplines for this loan repayment program?**

*Applicants must be primary care physicians, nurse practitioners, or physician assistants.*

### **5. How do I know if my full- or part-time hours at a health center qualify me for the program?**

**Full-time practice** is a full-time equivalent between 80% and 100%. In addition, 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 providers who participate in obstetrical care. On-call time may not offset weekly work hours in the office. Community health center must be a participating and approved health center that qualifies for designated loan repayment funds as confirmed by MLCHC.

**Part-time practice** is a full-time equivalent below 80% and not less than 60%. In addition, 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 providers who participate in obstetrical care. On-call time may not offset weekly work hours in the office. Community health center must be a participating and approved health center that qualifies for designated loan repayment funds as confirmed by MLCHC.

**6. What might make me ineligible for the Loan Repayment Program? Is the program only for newly-hired providers?**

*Applicants must be primary care physicians, nurse practitioners, or physician assistants who have completed their training and have been **newly hired to work in a Massachusetts community health center**, with a hire date within 6 months of the application due date. Primary care physicians, nurse practitioners, and physician assistants **currently employed three years or less at a MA health center** are also eligible.*

*All applicants must have outstanding educational debt and be willing to commit to working full-time or part-time in an eligible MA community health center for two years. Eligible providers must have outstanding educational loans from an accepted institution or loan program. Please note, any 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.*

**6. 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 Primary Care Physician 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 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, nurse practitioner, or physician assistant. 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.*

**7. 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 from the Massachusetts League of Community Health Centers. **The loan repayment disbursements will be sent directly to each provider's lender(s).***

*The maximum amount of the award for full-time primary care physicians (MD or DO) is \$50,000 for a 2-year commitment at your health center. The maximum amount of the award for full-time nurse practitioners and physician assistants is \$30,000 for a 2-year commitment at your health center. Awards are prorated for part-time providers. Exact amounts may be less based on the applicant's outstanding student loan indebtedness. In no case will an award equal more than the applicant's outstanding student loan indebtedness. If your first year 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.*

**8. When is the application due?**

*The completed application must be in by **May 23, 2016**.*

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

*Your application should be sent by mail to:*

*ATTN: Jennifer Sullivan  
Program Coordinator, Clinical Health Affairs  
Massachusetts League of Community Health Centers  
40 Court Street, 10<sup>th</sup> Floor  
Boston, MA 02108*

*The majority of the sections should be submitted by you. However, the Employer Application Form and recommendations may be submitted to the MLCHC by your Community Health Center.*

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

*Each provider participating in the program must commit to providing 2 years of service to a qualified health center in Massachusetts. Obligated service begins on the date the contract with the MLCHC is signed and executed by the participant and MLCHC's President and CEO or his designee, or, if the Participant has not started employment at the time of signing the contract, on the official start date of employment at the participant's contracted community health center.*

**11. 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 decreased funding and significant interest in the Loan Repayment Program, the program has become increasingly competitive. No awards are guaranteed, and we encourage each applicant to submit carefully compiled applications and recommendations.*

**12. Is there a limit to how many awards can be given to providers at each Community Health Center?**

*Each organization is allowed two awards to providers per funding year. The Massachusetts League of Community Health Centers reserves the right to set such limitations on numbers of organizational awards. This policy will be reviewed during the subsequent funding year, and any changes will be based on demand over the lifetime of the current contract. **Each organization can only submit ONE application per cycle.***

**13. 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.*

**14. What is needed from my community health center as part of my application?**

*Your employer/community health center must complete the employer application on your behalf. **Please note:** This application has changed significantly since previous application cycles. It is your responsibility to ensure that your health center is using the most up-to-date version that can be downloaded from [www.massleague.org](http://www.massleague.org).*

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

*Applications will be evaluated on the provider's commitment to medically underserved populations, commitment to primary care, the ability of the provider to meet the unique needs of the community, the need of the community health center, and geographic need throughout the state. Please see "Scoring Guidelines for Application Review" for more detailed scoring criteria.*

**16. Can I be receiving loan repayment or completing another service commitment at my health center while participating in the Loan Repayment Program? I am participating in the UMass Learning Contract, NHSC, the Massachusetts Loan Repayment Program, the Kraft Practitioner Program, or another loan forgiveness/repayment program. Am I still eligible for the CHC Provider Loan Repayment Program?**

*Providers may not participate in the MLCHC loan Repayment Program while fulfilling a service obligation at their health center 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.*

**17. Can I apply to both the MLCHC Loan Repayment Program and the National Health Service Corps Loan Repayment Program?**

*Yes, you are encouraged to apply to both programs. However, the MLCHC Loan Repayment program will not allow you participate in any other loan repayment program which requires your commitment to work in your community health center, while you are fulfilling this commitment to the MLCHC.*

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

*If a medical issue or other problem arises during your service commitment, you will need to contact the MLCHC immediately to discuss the effects this may have on your contractual obligations. However, it is expected that providers will fulfill their 2-year commitment. For instance, if you take an unpaid maternity leave during the 2-year period, we will add the length of time that you were away from your health center to the end of your service period. If you fail to satisfactorily complete your service obligation to your health center, the League is at will to recoup the entire amount of the loan repayments you have received through the program, including interest.*

**19. How recent must the 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?**

*We can accept Self-Queries that are dated up to 3 months prior to the application due date. Please also take note that it can take up to a month to receive a Self-Query requested through the NPDB and the HIPDB. Please plan accordingly so that your Self-Query is received by the application due date.*