



DSRIP Statewide Investments: Student Loan Repayment Program

Frequently Asked Questions

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Eligible Organizations

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 at the link below:

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

2. Is there a limit of the number of applicants from one organization?

No, there is no limit to the number of applicants from each eligible organization. Please note that no more than 20 percent of available slots within each provider category will be awarded to a single organization.

3. Do I have to work at the same organization for the full four years?

The four-year commitment can be fulfilled at any organization on the eligible organizations list.

4. Can staff working in non-CP programs at a MassHealth CP apply?

Yes, these staff are eligible to apply.

5. 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 is 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 this program.

6. I am working at an organization on your eligible organization list but the site is outside of Massachusetts. Am I still eligible to apply?

As the DSRIP Student Loan Repayment Program uses State funding, providers need to work in Massachusetts to be eligible for this program, even if they are employed by an eligible organization.



Eligible Start Date/Hours

7. I have been offered a job in an organization and accepted it, 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 six months of the application deadline. The period of your service obligation will not begin until you have begun work at the organization and your contract has been executed.

8. How do I know if my full- or part-time hours at my organization qualify me for the 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 six clinical sessions (based on four-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 the full-time equivalent below 80% and not less than 60%. Part-time clinicians will be required to maintain a minimum of five clinical sessions (based on four-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 primary care physicians, psychologists, and psychiatrists, awards are prorated to a maximum of up to \$40,000 for four-year commitment. For 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.



Eligible Disciplines

9. What are the eligible disciplines for the DSRIP Statewide Investments Student Loan Repayment Program?

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

10. I am a LMFT working at a community mental health center. Can I apply to this program?

Yes, you can apply to the Student Loan Repayment Program.

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

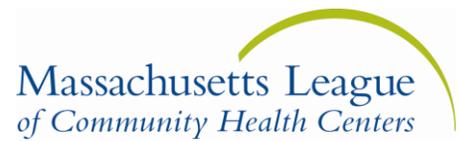
Third-year medical residents may apply if they have a signed commitment to begin work at an eligible organization with a start date within six months of the application deadline (see question six). All other medical residents are encouraged to apply to the Student Loan Repayment Program in later years once they have secured a position in an eligible organization after completing their residencies.

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

The program is for providers within their first five years of working as a licensed provider in community-based primary care or behavioral health settings. Please note that the five years applies to working at any community-based primary care or behavioral health setting (i.e., in the community-based primary care/behavioral health field), not only the employer organization. If you are within five years of your hire date in an eligible organization and you have not worked as your current licensed provider type in community-based primary care or behavioral health settings for more than five years total, then you are eligible for this program.

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

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



14. Are supervisors eligible?

Yes, supervisors are eligible.

15. 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.

16. Is the Behavioral Health Workforce Development Program being offered this year?

The Behavioral Health Workforce Development Program was only offered in the 2018 application cycle.

17. 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 only accepted applications for the first cycle in 2018. When you obtain your license, you will be eligible to apply for the Student Loan Repayment Program, which is anticipated to accept applications in 2020 and 2021.

Loan Eligibility and Repayment

18. 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, PCNS, NP, PA, LCSW, LICSW, LMHC, LMFT, or LADC1. 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.



19. What is the amount of each award and how will 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).

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 primary care physicians, psychologists, and psychiatrists 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 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 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 paid under the program. Agreements and contracts will reflect that obligation.

20. Can I be receiving loan repayment or completing another service commitment (e.g., the UMass Learning Contract, Public Service Loan Forgiveness, NHSC, the Massachusetts Loan Repayment Program, or another loan forgiveness/repayment program) at my organization and still be eligible for the Student Loan Repayment Program?

Providers may not participate in the DSRIP Statewide Investments Student Loan Repayment Program while fulfilling a service obligation at their organization that is required by another loan repayment program. However, providers are eligible if they are a part of the Public Service Loan Forgiveness. Providers are also eligible if they are part of the UMass Learning Contract, provided that they apply for only indebtedness which is not part of their Learning Contract.

21. Can I apply to the DSRIP Statewide Investments Student Loan Repayment Program and the National Health Service Corps Loan Repayment Program?

Yes, you are encouraged to apply to the DSRIP program and the National Health Service Corps Loan Repayment Program. However, neither the DSRIP Statewide Investments program nor the National Health Service Corps Loan Repayment Program will allow you to participate in any other loan repayment program which requires your commitment to work in your organization while you are fulfilling its commitment.

Application Submission and Materials

22. When is the application due?

The completed application, including supplemental materials and letters of recommendation, must be submitted by **April 12, 2019 at 5:00 PM EST.**



23. How do I submit my application?

The application for this cycle is through an online platform. Mailed applications will not be accepted. Instructions on how to access the online platform and complete your application can be found at: <http://www.massleague.org/Programs/DSRIPStatewideInvestments/StudentLRP.php>.

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

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

25. 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. A minimum of two letters of recommendations are needed to complete your application.

26. How do I submit my letters of recommendation?

Once you collect the letter of recommendations from the individuals you have identified, you will submit your letters of recommendation by clicking the "Upload" button on the checklist via the online application platform.

27. 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 one applicant within the organization. Once the employer has completed the employer application, the applicant is responsible for obtaining the complete employer application and submitting it via the online application platform.

28. How do I submit the employer application?

Once you have received the completed Employer Application from your employer, you can submit your Employer Application by clicking the "Upload" button on the checklist via the online application platform.

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

Applications will be reviewed by a committee with representation from MassHealth, the 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, strength of references and level of commitment from the sponsoring organization, geographic distribution of applicants, linguistic and cultural competency, and availability of funds.

30. How can I obtain copies of “Reponses to Information Disclosure Request” Self-Query from the National Practitioner Data Bank (NPDB) and the Health Integrity and Protection Data Band (HIPDB) 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. For the purposes of this application cycle, we will accept a scanned copy of the electronic version that is provided by the NPDB and HIPDB. The Self-Query must be dated within three months of the application deadline. It can be requested through the following website: www.npdb-hipdb.hrsa.gov.

Service Obligation

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

The Student Loan Repayment Program aims to address the shortage of primary care and behavioral health providers practicing in community-based primary care or behavioral health 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. The 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. Also, quarterly Learning Days will also be offered to enhance the commitment of participating providers to community-based careers.

32. 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 the 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, including short- or long-term disability, may be negotiated on a case-by-case basis.



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

Any provider who is going on maternity/paternity leave should notify the MassLeague 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.

Completing Your Application

34. If I register using my email address and realize later that I filled in any fields incorrectly, can I register again by using the same email address?

Yes, you can, but once you start a new registration you have to start the application all over again from the beginning.

35. What is the process for uploading a document?

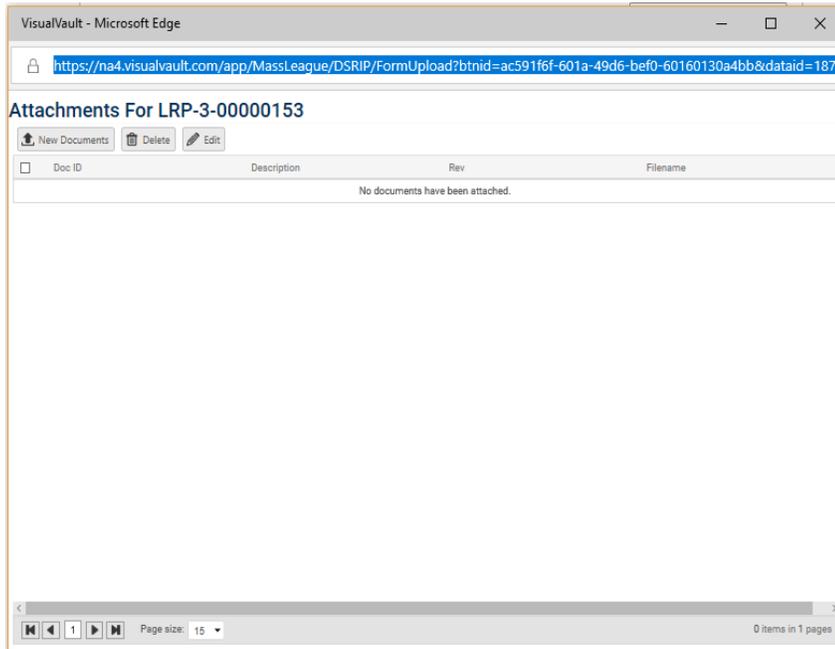
Once you have all documents ready, you can start the application:

- Upload each document using the “Upload” button
- You can upload multiple documents at once
- Make sure you upload the document by using the corresponding “Upload” button for each document
- Follow the four simple steps below

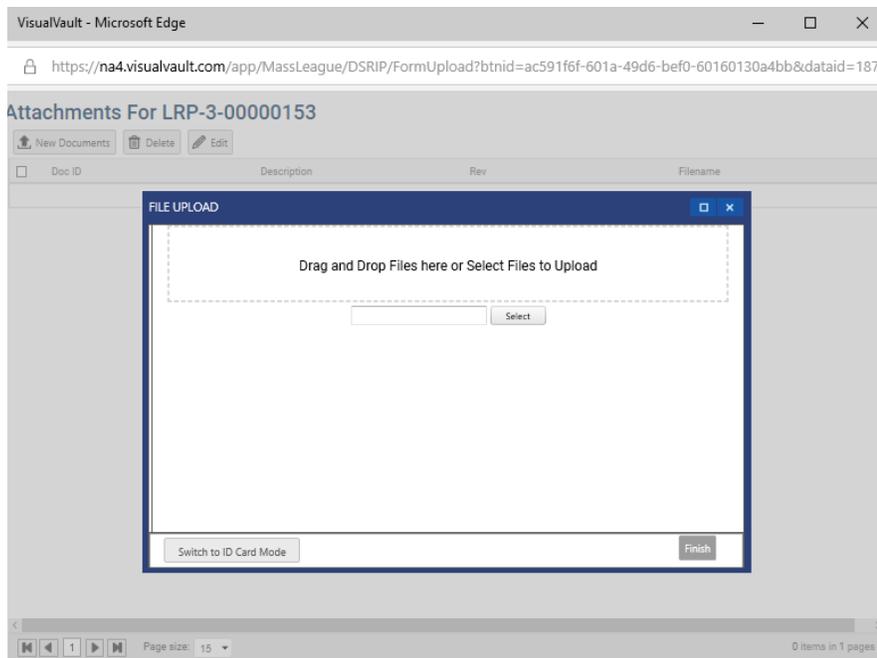
Step 1 → Click on the “Upload” button next to the corresponding document you want to upload.

- | | |
|---|--|
| <input type="checkbox"/> 1. Two Letters of Recommendation for Student Loan Repayment Program.
<small>(**Required: Two Letters of Recommendation uploaded in two separate files)</small> | <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">Upload</div> |
| <input type="checkbox"/> 2. Loan Information and Verification Form for each loan for which you are seeking repayment assistance. | <div style="background-color: #333; color: white; padding: 5px; width: fit-content; margin: 0 auto;">Fill In</div> |
| <input type="checkbox"/> 3. Copies of your original loan application, promissory notes, disclosure statements, and statements from current holder indicating the borrower’s name, amount borrowed, date of original disbursement, and type of loans are required with a Loan Information and Verification Form completed for each loan.
<small>(**Required: At least one document uploaded)</small> | <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">Upload</div> |
| <input type="checkbox"/> 4. Copies of current account statements showing your loan balance for each loan submitted. The current account statement must be dated no more than 90 days before the application submission date on the application. | <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">Upload</div> |

Step 2 → Click on “New Document”.



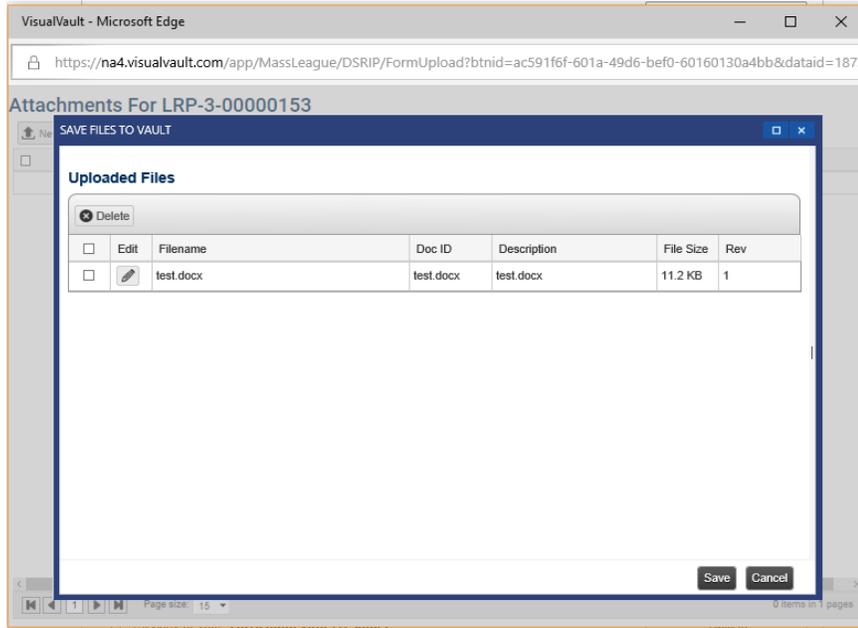
Step 3 → Upload your document (drag and drop or click on the “Select” button).



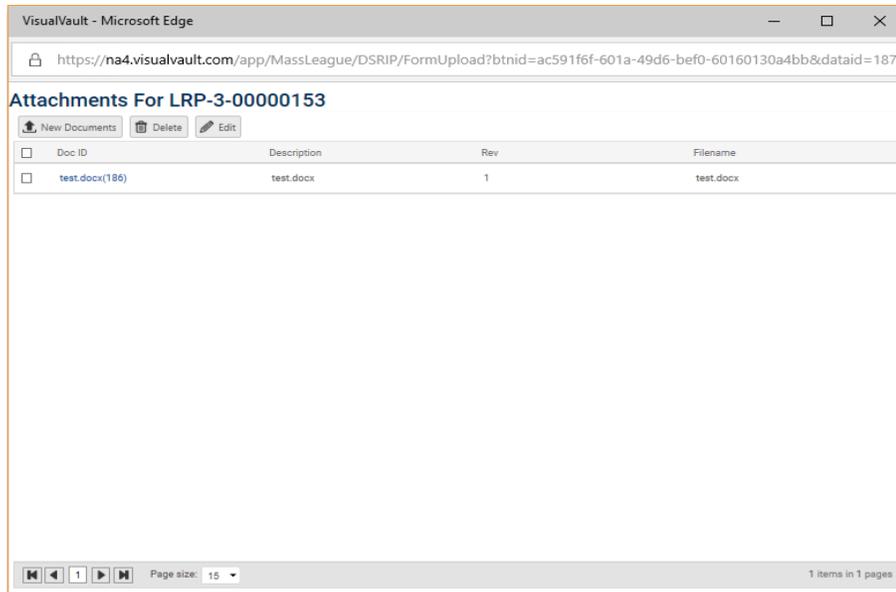
Drag and drop the document to the box and click on the “Finish” button or click on the “Select” button → select your document and upload → click on “Finish” button. (You can upload multiple documents at the same time.)

Note: this step may take extra time based on the size of your document(s).

Step 4 → Save your document



Find your uploaded document(s). *Note:* you can delete the document if the wrong document was uploaded by selecting the check box and the “Delete” button on top left corner. If the document uploaded is correct, click the “Save” button to finish the process.



If you see your document in this window, your document submission is successful. You can proceed to the next document and follow the same steps.

36. I uploaded all documents on the checklist page and when I started filling out Section A of the application, I realized that my information (e.g., name/SSN) was wrong and I could not change it. How can I change this information?

Unfortunately, you cannot change that information. However, you will be able to create a new registration using the same email address. You would need to go to our website and create a new registration to start a brand new application. If you do realize that your name or SSN are incorrect, please also inform us at statewideinvestments@massleague.org.

37. What if I upload a document by mistake?

You cannot delete any document once the document is uploaded and saved, even prior to full application submission. Consequently, please follow the steps outlined in question 34 to ensure that you are uploading the correct documents. If you uploaded the wrong document, please contact us to delete the incorrect document at statewideinvestments@massleague.org.

38. Why don't the boxes on the checklist automatically check themselves off after I upload my document?

You need to check off each box manually once you upload your documents. Check off the box right away to stay on track.

39. What do I do if some of the required fields in the application are not applicable to me?

Use "N/A" wherever not applicable.

40. Where can I find my uploaded documents after submitting the checklist?

You can see the list of your documents by clicking on the "Uploaded Documents" tab found on the top right corner of the page. You can view the list of documents, but you won't be able to open and read them once uploaded.

41. Where can I find my completed forms?

Click on the "Filled in Forms" tab found next to the "Uploaded Document" tab. You can edit or view your filled in forms before final submission of the checklist. Once the checklist is submitted, no changes are allowed. Please make sure to provide the correct information and double check everything before final submission. You can save the filled in forms for your record at any time as PDFs.

42. I got an error message for the filled in forms, but I filled them out correctly.

Please check that you have submitted the same number of forms for each loan. Click on the "fill in" button → fill in the information asked → save.

For instance, if you have two loans with different accounts or vendors, then please fill out two Loan Information and Verification forms, two Payment Information forms and two Authorization to Release forms. For more assistance contact us at statewideinvestments@massleague.org.



43. Once I submit my application, how long will I have access to it?

You will have access to your application for 60 days after you create your registration. However, once you submit, there can be no changes to your applicant information, it will be in read-only format.

44. Can I view the progress of my application?

No. MassLeague will contact you regarding your application status.

45. Is it safe to provide my personal information?

Yes, the information you provide to us is protected. Whenever we collect sensitive information, that information is encrypted and transmitted securely.

46. How can I access my application again as I work on obtaining all the necessary documents and information?

We recommend that you do two things to ensure you have access to your application. First, flag the registration email that contains instructions on filling out your application, including a link to the application portal and the Employer Application attachment. Second, once you click on the application link in the email, bookmark the link to facilitate access to your application in your browser.

47. I get an error message that my account has been locked for editing by end user? What should I do?

Close your application and wait 20 minutes for it to unlock. If you are still unable to get into your application after 20 minutes, please contact us at statewideinvestments@massleague.org.

48. I filled out my “Loan and Information Verification Form”, “Payment Information Form” and “Authorization to Release Information Form” but when submitting my application, an error message appears that they are incomplete. Why is that?

If you have multiple loans, you need to fill out the exact same number of forms for each loan. For example, if you have four loans, you would need to fill out four “Loan and Information Verification Forms”, four “Payment Information Forms” and four “Authorization to Release Information Forms”. If you only have one loan, you would need to fill out one of each. To check how many of each you have filled out, please go to the “Filled In iForms” tab at the top of your application. This will show you how many of each you have completed.