MASSACHUSETTS LOAN REPAYMENT PROGRAM FOR HEALTH PROFESSIONALS
Massachusetts Department of Public Health
Massachusetts League of Community Health Centers, Inc.
Funded in Part by US DHHS Health Resources and Services Administration

Program Guide
Updated April 2021

Application must be postmarked by May 21, 2021

Contact: MLRP@massleague.org

MASSACHUSETTS LEAGUE OF COMMUNITY HEALTH CENTERS, INC.
Massachusetts Loan Repayment Program for Health Professionals

Program Overview
The Massachusetts Department of Public Health (DPH) Health Care Workforce Center through the Massachusetts Loan Repayment Program for Health Professionals (MLRP) managed by the Massachusetts League of Community Health Centers, Inc. seeks to assist qualified healthcare organizations in recruiting or retaining health professionals by funding repayment of educational loans incurred by the health professional. In return, the health professional makes a commitment to work at the eligible healthcare organization for a specified period of time.

The MLRP was initiated in 1990 with funding provided by the U.S. Department of Health and Human Services under Section 338I of the Public Health Service Act. The MLRP accepts applications submitted jointly by eligible health professionals and the eligible healthcare organizations (“employers”). Applications are approved through a review process that takes into consideration various criteria related to the health professional’s experience and background, practice site characteristics, and service population.

The overall goal of the MLRP is to provide educational loan repayment as an incentive for health professionals to practice in communities where significant shortages of health care providers and barriers to access have been identified. For the 2021 Loan Repayment Program the Health Care Workforce Center at DPH has contracted with the Massachusetts League of Community Health Centers to administer the MLRP. This 2021 MLRP announcement provides a 2021 Loan Repayment Program described below that requires eligible health professionals to make a commitment of two years of full-time work, or the equivalent extended commitment of part-time work (e.g. a 20-hour work week will mean a 4-year contract), providing primary health services in an eligible health care organization. The MLRP eligible provider must begin their term of service no later than June 30, 2021 and a full-time two-year commitment would be completed as of June 30, 2023. Extended service dates are available for part-time providers on a pro-rated basis.

2021 MLRP
Loan repayment funds are available for a range of health professionals providing primary health care services such as substance use disorder (SUD) clinicians, physicians, nurse practitioners, physician assistants, mental health providers, oral health care providers, registered dental hygienists, and pharmacists. Please see page 8 for a complete list of professions.

These health professionals must be employed by or have a contract to work in eligible public or nonprofit healthcare organizations. All practice sites must be located in a federally designated Health Professional Shortage Area (HPSA) with the exception of addiction services health professionals. This program is supported by a combination of federal and state funds. Regardless of whether funds used for the loan repayment are federal or state, all MLRP participants will be held to the same program standards and subject to the federal default penalty policy.

Special COVID-19 Health Emergency Note
What if my hours have been reduced due to the COVID-19 Public Health Emergency?

If your patient care hours are temporarily reduced from full-time to part-time due to the COVID-19 Public Health Emergency, you can still apply for a loan repayment award as long as your hours are currently at least 20 hours per week. If you are currently not working full-time, your commitment period will be lengthened beyond the standard 2-year period based on how many hours per week you are working. For example, a 20-hour work week will mean a 4-year service period commitment.

April 2021
Special Items of Note for Substance Use Disorder Clinicians
(LADCs, CADCs, and Non-Licensed Addiction Services Practitioners)

In addition to information provided elsewhere in this guide, this section provides information of note specifically for substance use disorder (SUD) clinicians. It is important that SUD providers read the entire guide in addition to this section.

This year we are pleased to once again include substance use disorder (SUD) clinicians in the MLRP. **The eligibility categories for SUD clinicians seeking educational loan repayment are being expanded.** In addition to licensed LADCs (I and II) and certified CADCs (I and II), non-licensed practitioners with bachelor’s degrees, who are working in addiction treatment and recovery services settings are eligible. We will also now include those practicing in residential settings, as well as outpatient settings.

**Eligible Categories of SUD Clinicians for this Year Include:**

1) **LADC-Is and CADC-IIs Practicing in a Health Professional Shortage Area**

Federal program funding matched with state funding, will be used to fund loan repayment for Master’s level trained SUD clinicians who are practicing in a designated Primary Care or Mental Health Professional Shortage Area.

2) **LADC-Is and CADC-IIs Not Practicing in a Health Professional Shortage Area**

Some state funding is available to support LADC-Is and CADC-IIs who are not working in a practice site with a federal designation as a Primary Care or Mental Health Professional Shortage Area. Applications for LADC-Is and CADC-IIs will be scored and ranked for awards by our application review teams using a standardized score sheet that reflects our program priorities. Federal program resources cannot be used for providers not in a Health Professional Shortage Area.

3) **LADC-IIs and CADC-Is Practicing in or outside a Health Professional Shortage Area**

Some state funding is available to support LADC-IIs and CADC-Is (non-Master’s level licensed professionals). Applications for LADC-IIs and CADC-Is will be scored and ranked for awards by our application review teams using a standardized score sheet that reflects our program priorities. Federal program resources cannot be used for awards to LADC-IIs or CADC-IIs.

4) **Non-licensed, Bachelors-Level SUD Clinicians**

Some state funding is available to support SUD clinicians who are not yet licensed or certified but are working in an addiction treatment or recovery services setting. These practitioners must have already earned a bachelor’s degree and be interested in, or working towards, becoming a LADC or CADC. The intent is to relieve some of the financial burden of the addiction practitioner’s existing educational loan debt to allow them to pursue the additional educational requirements needed to become licensed or certified.

**Outpatient Services vs Residential Services**

This year’s eligibility expansion adds addiction service professionals working in residential settings. In prior years’ loan repayment program, applications were only accepted for those practicing in outpatient settings.

Addiction treatment and recovery services clinicians must meet all other practice site and location eligibility criteria of the MLRP. This includes, but is not limited to, practicing at an eligible site and the organization having a sliding fee scale.

Only complete MLRP applications will be reviewed. All applications will be evaluated and scored by our review teams based on our MLRP priority criteria.

Our expansion of the eligibility categories is made possible through additional state funds from the DPH Bureaus of Substance Addiction Services and Community Health and Prevention. Federal funds can only be used to support SUD services clinicians in category 1) who are practicing in outpatient settings. DPH Bureau of Community Health and
Prevention funds will be used as a state match to the federal funds. DPH Bureau of Substance Addiction Services funding will be used for loan repayment for clinicians in category 1) who are practicing in an inpatient setting, and clinicians in categories 2), 3), and 4) as listed above.

Regardless of whether state or federal funds are used to repay the educational loans, all MLRP program participants – including addiction services clinicians – will be required to sign a MLRP contract that requires a 2-year service commitment at an eligible site following receipt of the award. If this commitment is not met, the MLRP addiction services clinician will be considered in default of the contract requirements and subject to all fees and penalties of the MLRP, regardless of the source funding for the loan repayment.

This program is supported in part by the Health Resources and Services Administration (HRSA) of the U.S. Department of Health and Human Services (HHS) under grant number H56HP00093 Bureau of Clinician Recruitment and Service, Grants to States for Loan Repayment. The information or content and conclusions in this document are those of the author and should not be construed as the official position or policy of, nor should any endorsements be inferred by HRSA, HHS or the U.S. Government.

Basic Applicant Requirements
All applicants must:

• Be a United States Citizen or national (naturalized citizen).
• Practice primary care, behavioral health or addiction services in one of the eligible disciplines.
• Be committed to building a long-term practice in an underserved community and remain with their employer for their contracted commitment and meet the hourly requirement for direct clinical contact during the entire service obligation.
• Have completed a course of study required to practice independently without supervision, with the exception of addiction counselors (See the application for a list of eligible professions and practice sites. See the addiction counselors section of this document for more information on academic preparation requirements for addiction services clinicians.)
• Have a current and non-restricted license to practice in the Commonwealth of Massachusetts, with the exception of addiction counselors. Any licensed health professional with knowledge of a current investigation into his/her professional conduct must wait until the investigation is completed before applying
• Have completed any other service commitments. Not currently participating in another Loan Repayment Program, not including the Public Service Loan Forgiveness Program.
• Understand that the MLRP contracts directly with the awardee (health professional) for a minimum of two years (24 months) of full-time employment or part-time equivalent from the time of MLRP-contract initiation.
  a. Contract awards are up to $50,000, but amount awarded depends upon discipline and the available funds, for each two-year full-time contract, or the pro-rated part time contract length.
  b. Payment will be made directly to a qualified lender to reduce existing recognized educational debt.

Basic Site and Employer Requirements
Practice sites (and sponsoring healthcare organizations, if different) must be public or nonprofit outpatient facilities, deliver primary health care services, accept public insurance, and offer discounted services to low-income, uninsured patients on a sliding fee scale (http://aspe.hhs.gov/poverty/) with discounts based on income levels. A list of eligible practice sites is found in the application.
All employers must:

- Continue to employ the health professional throughout their loan repayment contract period.
- Review and abide by the material in this program guide.
- Not use the MLRP award to offset participants’ salaries or any of their compensation package. The MLRP award is in addition to participants’ salaries which must be based on prevailing rates.
- Provide their Medicaid billing number.
- Agree not to discriminate in the provision of services to individuals based on their ability to pay, race, color, gender, national origin, disability, religion, sexual orientation, or gender identification.
- Provide a supportive environment for clinicians, facilitating mentorship, professional development, and training.
- Use a clinician credentialing process including reference review, licensure verification if applicable, and a query of the National Practitioner Data Bank.

Agencies may submit up to three (3) applications per organization or employer per program year. The submission of an application, or of multiple applications per organization, does not guarantee an award for each one. The eligibility criteria and scoring will be in effect for each applicant, with the addition of the following requirements:

- Agencies or facilities submitting more than one application must coordinate all applications through one identified facility contact that is known to the MLCHC or DPH as such.
- Agencies or facilities submitting more than one application must clearly prioritize (rank order) all applications submitted under the employer section of the application.
- Among applicants from the same agency, the program will prioritize applicants that have practice sites in different counties or geographic regions to serve as many areas of the state as possible.

School-Based Health Centers located in a HPSA and recognized by the Massachusetts Department of Public Health or a satellite of a Federally Qualified Health Center (FQHC) are eligible to apply. Eligible clinicians must provide direct patient care services at the school-based health center. For a list of school based health centers recognized by the Department of Public Health go to https://www.mass.gov/service-details/directory-of-school-based-health-centers.

If the school-based health center is not open year-round, with sufficient patient visits to meet the clinical service requirements, the provider is required to work at another eligible site of their FQHC or their health care organization during the period the school-based health center is closed. MLRP participants at school-based health centers who either fail to provide required documentation that they are meeting MLRP practice requirements at the school-based health center year round or who fail to obtain additional employment necessary to maintain compliance with MLRP clinical practice requirements may be placed in default of their contract’s MLRP service obligation.

Program Timeline

The Program timelines for this loan repayment program cycle are expedited to meet deadlines to secure funding. It is important for applicants to commit to meet all deadlines for submissions and submit all information required. Applications for the MLRP 2021 program cycle must be postmarked by 5:00 PM on May 21, 2021 to 16 Brooks Street in order to be accepted for review. Award notifications are made by email notification. Awardees must return signed contracts within two weeks of award notification. All fully executed contracts will be effective with a starting service date of June 30, 2021. Two-year full-time contracts will have an effective ending service date of June 30, 2023. Part-time clinicians may extend their service date to ensure completion of an equivalent of two years of full-time clinical service.
**Awards**

Applicants will be notified by e-mail regarding approval for an award and the award amount. Awards will be paid directly to the awardee’s eligible education loan institution. Awards made through the MLRP are exempt from federal and state taxation. Please consult your tax information resources as needed.

**Award Amount**

Health professionals may be awarded between $30,000 to $50,000 per contract depending on the health profession. Award amounts depend upon available program funding (partial funding may be awarded), number of eligible applications, and the discipline mix of the applicants. Applicants will not be awarded more than their outstanding loan amount.

- Dentists, nurse practitioners, physicians, physician assistants, and psychologists are eligible for up to $25,000 per year ($50,000 total award for a two-year full-time practice contract).

- All other qualified health professionals are eligible between $15,000 to $20,000 per year ($30,000 to $40,000 total award for a two-year full-time practice contract).

Applicants may re-apply to the MLRP when their contract obligation is complete. Repeat applicants may not receive more than $100,000 in total MLRP funding over time. The award is contingent upon contract compliance, completing essential paperwork throughout the contract period, providing service verification, and participating in MLRP participant surveys.

**Qualifying Educational Loans**

Qualifying educational loans are government and commercial loans for actual costs paid for tuition and reasonable educational and living expenses related to the undergraduate or graduate level education of the participant leading to a degree in the health profession in which the participant will satisfy his or her MLRP service commitment. Applicants must provide a copy of all qualifying loan documentation (e.g., promissory notes). Government loans are loans that are made by federal, state, county or city agencies that are authorized by law to make such loans. Commercial loans are defined as loans made by banks, credit unions, savings and loan associations, insurance companies, schools, and other financial or credit institutions which are subject to examination and supervision in their capacity as lenders by an agency of the United States or of the State in which the lender has its place of business.

Educational loans NOT eligible for repayment:

- Loans that were consolidated with any other type of debt (non-educational) or another person’s debt.
- HRSA Primary Care Loans.
- Parent Plus loans.
- Loans from a family member or friend.
- Personal lines of credit.
- Loans not obtained from a government entity or commercial lending institution.
- Loans that have been repaid in full.
- Loans for which the associated documentation does not identify the loan as applicable to undergraduate or graduate education.

**Application Requirements**

Applications must be complete in order to be reviewed. Any history of non-compliance by the applicant or employer (and site, if different) with respect to this program or any comparable program operated or funded by the DPH will be considered as part of the evaluation criteria.
Applications will be reviewed, and awards will be prioritized based upon a set of criteria, which include but are not limited to:

- Qualifications and previous professional experience of the health professional, including experience with rural and/or underserved communities.
- Characteristics of the practice site, including payer mix, geographic location, and unmet service needs.
- Characteristics of the patient population served by the health professional, including demographics, cultural/linguistic needs, health disparities, and barriers to care.

The applicant agrees to the following if awarded loan repayment by the MLRP:

- Timely and accurate response to MLRP requests for information such as loan payment verification and employment/service verification at the approved site.
- Completion of MLRP surveys, including periodic surveys post the commitment period.
- Responsiveness to other relevant MLRP inquiries.

The MLRP reserves the right to amend or change this program guide, including criteria for eligible health care organizations and sites depending on assessment of workforce needs and amendments to federal and/or state law.
## Eligible Health Professionals for Massachusetts Loan Repayment Program (MLRP2021)

<table>
<thead>
<tr>
<th>Profession</th>
<th>Eligibility</th>
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<tbody>
<tr>
<td><strong>LADC-I; LADC-II or CADC-I; CADC-II, and Bachelor’s Level Addiction Services Professionals interested in becoming Licensed</strong></td>
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<tr>
<td>Substance Abuse Disorder Clinicians that use evidence-based practices and meet educational requirements of their licensure or certification that recognizes specialty training in addiction (LADC-I and II or CADC-I and II) and addiction services clinicians, who are not yet licensed or certified, but are working in an addiction treatment or recovery services setting. These practitioners must have already earned a bachelor’s degree and be interested in, or working on, becoming an LADC or CADC.</td>
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<td><strong>DDS/DMD</strong></td>
<td>General Practice Dentists, including Pediatrics (D.D.S. or D.M.D.)</td>
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<td><strong>DO &amp; MD</strong></td>
<td>Doctor of Osteopathic and Allopathic Medicine: family medicine and osteopathic general practice, geriatrics, internal medicine, pediatrics, psychiatry, obstetrics, gynecology, who have completed a residency training program</td>
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<tr>
<td><strong>HSP</strong></td>
<td>Health Service Psychologists: Clinical or Counseling Psychologists (Ph.D. or equivalent)</td>
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<tr>
<td><strong>LICSW</strong></td>
<td>Licensed Independent Clinical Social Workers (master’s or doctoral degree in social work)</td>
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<tr>
<td><strong>LPC</strong></td>
<td>Licensed Professional Counselors (master’s or doctoral degree with a major study in counseling)</td>
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<tr>
<td><strong>MFT</strong></td>
<td>Marriage and Family Therapists (master’s or doctoral degree with a major study in marriage and family therapy)</td>
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<tr>
<td><strong>MHC</strong></td>
<td>Mental Health Counselors</td>
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<tr>
<td><strong>APRN Advanced Practice Registered Nurses</strong></td>
<td>These are Certified Nurse Practitioners (certifications may include adult, family, geriatrics, pediatrics, psychiatric and women’s health) Certified Nurse Midwives, Psychiatric Clinical Nurse Specialists, and those Clinical Nurse Specialist who are providing primary care. All APRNs must have a Massachusetts registered nurse license, APRN authorization and maintain current certification.</td>
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<tr>
<td><strong>PA Physician Assistant</strong></td>
<td>Adult, family, pediatrics, geriatrics, psychiatry/mental health, women’s health</td>
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<td><strong>RDH</strong></td>
<td>Registered Dental Hygienists</td>
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<td><strong>Pharmacist</strong></td>
<td>Clinical Registered Pharmacist must be practicing in a federally designated HPSA (dental, medical or, mental health care) and a:</td>
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<td>• Critical Access Hospital (CAH) affiliated with a qualified outpatient service</td>
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<td>• Small Rural Hospital affiliated with an outpatient service, as defined in Massachusetts hospital regulations</td>
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<td>• Community Health Center located in rural or urban areas.</td>
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Eligibility

Health Professional Requirements

1. Be a United States Citizen or a national (naturalized citizen).
2. Health professionals other than addiction counselors with bachelor’s degrees must have a current and non-restricted license to practice in the Commonwealth of Massachusetts and affirm that to the best of his/her knowledge, there is no pending investigation or disciplinary proceeding related to this license.
3. Agree to provide primary care, behavioral health, or addiction treatment or recovery services as defined in the program guide and agree not to discriminate on the basis of the patient’s ability to pay for such care.
4. Not have a judgement lien against his/her property for a debt to the United States.
5. Not have defaulted on any federal or state payment obligations. This includes obligations where the creditor now considers him/her to be in good standing.
6. Not have breached a prior service obligation to the military, federal/state/local government or other entity. This includes any obligation that has subsequently been satisfied.
7. Not have any federal debt written off as uncollectible (pursuant to 31 U.S.C. 3711(a)(3)) or had any federal service or payment obligation waived.
8. Not owe a service or contractual obligation to any federal/state/local government or other entity for health professional service.
   a. Conflicting health professional service may include incentive programs that benefit the employer and the health professional.
   b. Certain bonus clauses in employment contracts may impose a service obligation.

Having another (simultaneous) service obligation is disallowed at any time during the MLRP contract service-period, whether the non-MLRP obligation was incurred before or following initiation of the MLRP contract.
   i. Exception: Individuals in a reserve component of the Armed Forces are eligible to participate in the MLRP. Placement opportunities may be limited by the MLRP in order to minimize the impact that a deployment would have on the vulnerable populations served by the reservist.
   ii. Military training or service performed by reservists will not satisfy the MLRP service commitment. If a participant’s military training and/or service, in combination with the participant’s other absences from the service site, will exceed approximately 7 weeks per service year, the participant should request a suspension of his/her service obligation. The MLRP service obligation end date will be extended to compensate for the break in MLRP service.
   iii. If the approved MLRP site where the reservist is serving at the time of his/her deployment is unable to reemploy that reservist, the MLRP will reassign the participant to another MLRP approved service site to complete his or her remaining MLRP service commitment. Because it is sometimes difficult to identify short-term assignments, a participant may be asked by the service site to sign an employment contract which extends beyond the completion date of his or her MLRP service commitment.
9. Make lender information available to the MLRP for the purpose of verifying outstanding loan amounts and confirming the use of the award toward the health professional’s outstanding loan balance.
10. Provide up to date information on loans prior to loan repayment program processing of actual payment to confirm current debt, loan payment priorities, address, and account number accuracy.
11. Notify the MLRP at least two weeks prior to the start of a scheduled leave of 30 days or more (e.g., family, medical, personal, military leave, or state or national emergency). The following information should be included in the notice: type of leave, start date, end date or estimated end date, and whether the leave is paid or unpaid. The time spent on
extended leave from clinical practice will not count toward the health professional's MLRP obligation. In this event, the MLRP will extend the end date of this contract to ensure that the health professional delivers 24 months of clinical primary health care services.

12. Maintain current contact information on file with the MLRP including bank information, email, telephone, and USPS mailing address. Notify the MLRP within ten days of a change of any of this information or other relevant contractual information.

13. After the contract term has ended, respond to reasonable requests for information from the MLRP regarding practice type, site, and professional experiences in order to facilitate periodic evaluation of the MLRP.

Clinical Practice Requirements

1. "Full-time clinical practice" is defined as a minimum of 40 hours per week in a clinical practice, for a minimum of 45 weeks per service year.

2. Part-time practice must be at least 20 hours per week (but not more than 39 hours per week) in exchange for an increase in the period of the service commitment contract (e.g. a 20-hour work week will mean a 4-year contract), for a minimum of 45 weeks per service year.

3. Time spent in an “on call” status does not count toward the 40-hour requirement. Participants do not get service credit for hours worked over the required 40 hours/week.

4. Administrative or other non-clinical activities (e.g., teaching, research, attending staff meetings) must not exceed 8 hours per week. Time spent in a management or supervisory role, rather than direct patient care, is considered to be an administrative activity.

   A. **For all health professionals except noted in (b) below:** At least 32 of the minimum 40 hours per week must be spent providing direct patient care in the outpatient ambulatory care setting(s) at the approved service site(s), during normally scheduled office hours. The remaining 8 hours per week must be spent providing clinical services for patients in the approved service site, or providing clinical services in alternative settings (e.g., hospitals, nursing homes, shelters) as directed by the approved service site, or performing practice-related administrative activities. Any time spent in a management or supervisory role, rather than direct patient care, is considered to be an administrative activity.

   B. **For OB/GYN physicians and Certified Nurse Mid-Wives:** At least 21 of the minimum 40 hours per week must be spent providing direct patient care in the outpatient ambulatory care setting(s) at the approved practice site(s), during normally scheduled office hours. The remaining 19 hours of the minimum 40 hours per week must be spent providing clinical services to patients in the approved practice site(s), or providing clinical services in alternative settings (e.g., hospitals, nursing homes, shelters) as directed by the approved practice site(s), or performing practice-related administrative activities (limited to 8 hours/week).

5. No more than 7 weeks (35 work days) per service year can be spent away from the approved service site for vacation, holidays, continuing professional education, illness, or any other reason. If the participant submits documentation supporting the need for absence of longer than 7 weeks, he/she may qualify for a suspension of the service obligation.

Temporary Suspension and Waiver

The health professional may be granted a temporary suspension of the MLRP obligation, consistent with the policies of the employing healthcare organization, if he/she must interrupt his/her service commitment because of a personal or immediate family illness or another emergency situation. Contract suspension will cover only the period of the medical or other emergency. MLRP must be notified of this interruption, in writing within 14 days. In rare instances, MLRP may agree to suspend your service commitment if completing it becomes impossible or would involve an extreme hardship and the health professional becomes permanently unable to meet the service commitment.
Transfer Requests
Transfer requests are considered in extreme situations on a case by case basis. An example of when a transfer request might be considered is the closure of the healthcare organization. The health professional must contact the MLRP in writing regarding a request to transfer and include the specifics for this request. Approval for a transfer request should not be assumed. Should a transfer request be approved, the health professional will be expected to continue the service at another qualified site that is both eligible and able to employ the health professional.

Default
MLRP participants are considered to be in default if they do not begin and complete the period of obligated service at the contracted site in accordance with their MLRP contract, or otherwise fail to comply with the terms of the MLRP guide and contract, even if no monies have yet been disbursed to the participant. When a participant defaults the MLRP service obligation, the MLRP must report the default to federal and state funders. If the health professional leaves the employing healthcare organization/site without prior approval from the MLRP, he/she will be placed in default. Any change in employment other than a temporary suspension or a transfer request as described above, is considered a default of contract.

Further, failure to comply with the terms and conditions of the MLRP and contract shall be regarded by the MLRP as a significant factor in determining the suitability of the health professional, or the employer (and site, if different) for future applications.

Damages for Breach of Contract
1. The MLRP health professional is required by federal law to pay monetary damages to the MLRP, within one year from the time of the default, as noted below, if he/she fails to fulfill the service obligation or breaches the MLRP agreement. **These penalties are severe. The penalty dollar amounts are severe.** The health professional will be liable to MLRP for an amount equal to the total amount paid by MLRP to the health professional for loan repayment for any period of obligated service not served, and an amount equal to the number of months of obligated service not completed multiplied by $7,500, and interest on the amount at the maximum legal prevailing rate, as determined by the Treasurer of the United States from the date of breach. The amount that MLRP is entitled to recover will not be less than $31,000.

2. All service obligations and penalties shall terminate upon the death of the health professional.

3. Examples of debt calculation using default formula:
   **Example 1 – Participant defaults after receiving MLRP funds:**
   Dr. Jones had a 2-year (24-month) service obligation. His MLRP award of $40,000 was disbursed to him on January 15, 2013. He defaulted on May 1, 2013, after serving 6 months.
   (A) Months not served = 18
   (B) Amounts paid for months not served = $40,000 × 0.75 (18 months out of 24) = $30,000
   (C) Months not served (18) × $7,500 = $135,000
   (A) + (B) = $165,000
   (D) Interest would accrue on $165,000 [(A) + (B)] at the rate of 10.125% per year, based on the default date of May 1, 2013.

   **Example 2 – Participant defaults before receiving any funds:**
   Dr. Smith had a 2-year (24-month) obligation and defaulted on February 1, 2013, after serving 3 months and before receiving any funds.
   (A) Months not served = 21
   (B) Amounts paid for months not served = 0
   (C) Months not served (21) × $7,500 = $157,500

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(A) + (B) = $157,500

(D) Interest would accrue on $157,500 \((A) + (B)\) at the rate of 10.625% per year, based on the default date of February 1, 2013.


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**Employers – 2021 MLRP**

All 2021 MLRP employers must agree to adhere to the MLRP guidelines, provide care without discrimination as described above, maintain all necessary licenses, and must be in good standing with MassHealth (Medicaid). 2021 MLRP employers (and sites, if different) must be located in a federally designated Health Professional Shortage Area (HPSA) or be a federally identified Auto-HPSA, with the exception of addiction services clinicians. The health professional’s discipline and the HPSA designation must match (e.g. dental, primary care, or mental health). However, pharmacists and substance use disorder (SUD) clinicians can work at a site located in either a Primary Care Health Professional Area (HPSA) OR a Mental Health Professional Shortage Area in order to be eligible. For all other disciplines, the HPSA must match the applicant’s discipline. As mentioned, this year we have some funding to support educational loan repayment for some addiction services clinicians that are not practicing in HPSAs.

The Employer (and site, if different) agrees to:

1. Notify the MLRP in writing at least two weeks prior to the start of the health professional’s scheduled leave of 30 days or more (e.g., family, medical, personal, military). The following information should be included in the notice: type of leave, start date, end date or estimated end date, and whether the leave is paid or unpaid. The MLRP will extend the end date of this contract to ensure that the health professional delivers the equivalent of two years of full-time clinical primary health care services.

2. Maintain the practice schedule of the MLRP participant at the practice site for the number of hours per week and length of service specified in this agreement. Any change in practice circumstances is subject to the approval of the MLRP based upon the MLRP policy. The employer must notify the MLRP and receive approval for any changes, at least two weeks in advance of any consideration of permanent changes in the sites or circumstances of the MLRP participant’s practice under this agreement.

3. Notify the MLRP in writing immediately of the date and circumstances of any early termination of employment or any other substantial change in conditions of employment.

4. Provide, or ensure that the health professional is provided with space and equipment suitable for the adequate provision of services.

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**MLRP Obligations**

Subject to the availability of funds and the health professional’s compliance with this program guide, the MLRP agrees to:

1. Compensate the health professional in accordance with the terms of the Massachusetts Loan Repayment Program for Health Professionals with direct payment to qualified education loan institutions.
2. In the event funds to finance this agreement become unavailable, the MLRP may terminate the agreement upon at least 14-days written notice to the employer and the health professional. Notice shall be delivered by certified mail, return receipt requested, or in person with delivery confirmation. MLRP shall be the final authority as to availability of funds.

**MLRP Application Submission**
Submit by United State Postal Services **ONLY**, one (1) complete original application containing all of the requested information, with all of the required attachments and required signatures. No other form of mail will be accepted at this time. Application must be mailed and postmarked no later than May 21, 2021, to:

Madison Schmitt- MLRP  
Massachusetts League of Community Health Centers, Inc.  
16 Brooks Street  
Worcester, MA 01606

Be sure to keep a copy of the application for your records. Applicants will be notified when their application has been received. If the health professional does not receive verification of application receipt within 3 business days of the application deadline please email [MLRP@massleague.org](mailto:MLRP@massleague.org).

All questions should be submitted via email to: [MLRP@massleague.org](mailto:MLRP@massleague.org)