

Massachusetts 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 site and employer requirements on page 10 of the [Program Guide](#).

### **2. How do I know if my practice site is in a HPSA?**

To view the HPSA identification of your organization use the following link:

<https://data.hrsa.gov/tools/shortage-area/hpsa-find>

You can also double check the HPSA through your site address here: <https://data.hrsa.gov/tools/shortage-area/by-address>

### **3. Is there a limit of the number of applicants from one organization?**

Yes, organizations have a limit of three applicants per application cycle.

### **4. Do I have to work at the same practice site for the full commitment time?**

Yes, you must work at the same organization for the full commitment time. Transfer requests are considered in extreme situations on a case-by-case basis.

### **5. I see MassHealth patients, and I work in an inpatient setting. Am I eligible?**

No, you are not eligible, with the exception for this year's eligibility expansion for SUD Clinicians working in residential settings. The goal of the Massachusetts Loan Repayment Program 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. 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 or scale (<http://aspe.hhs.gov/poverty/>) with discounts based on income levels. As a result, providers in inpatient settings are not eligible for this program.

## Eligible Start Date/Hours

### **6. How do I know if my full or part-time hours at my organization qualify me for the Massachusetts Loan Repayment Program?**

Providers who work 40 hours a week qualify as full-time and will have a two-year contract. Any provider who works less than 40 hours a week and a minimum of 20 hours per week qualify for a pro-rated contract length. If you work part-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.

**7. 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 if your hours are currently at least 20 hours per week. If you are currently not working full time, your commitment period will be a prorated contract length.

Eligible Disciplines

**8. What are the eligible Health Professions for the Massachusetts Loan Repayment Program?**

Please see pages 5-6 of the [Program Guide](#) for the full list of eligible health professions.

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

Applicants must have completed a residency training program and currently be employed at an eligible site to apply.

**10. Is supervisory time eligible?**

No, supervisors are not eligible for this program. Time spent in a management or supervisory role, rather than direct patient care, is an administrative activity. Administrative or other non-clinical activities (e.g., teaching, research, attending staff meetings) must not exceed 8 hours per week.

Loan Eligibility and Repayment

**11. What constitutes an eligible loan for this program?**

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. For more information regarding what does or does not qualify as a loan for this program, please read page 5 and 6 of the [Program Guide](#).

**12. What is the amount of each award and how will loan repayment be disbursed?**

Awards will be disbursed 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 clinical work at an eligible and approved organization for a minimum of two-years for full-time work or a prorated contract length for part-time work. The award will be up to \$50,000. Award amounts depend upon available program funding. Any provider who does not complete their service obligation will be considered in default. 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. Contracts will reflect this obligation.

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

Providers may not participate in the Massachusetts 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 program. Providers who have been previously awarded may reapply at the end of their commitment time.

Application Submission and Materials

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

Application must be postmarked no later than April 26, 2022 by 5:00pm.

**15. How do I submit my application?**

Application must be mailed via United State Postal Services **ONLY**. No other forms of mail will be accepted at this time.

**16. 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. The program is competitive, therefore, no award is guaranteed. All applications are carefully evaluated and scored.

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

Applications must be complete 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.

**18. I am licensed eligible, but do not yet have my license. Am I eligible to apply?**

To be eligible for this program, you must be licensed, except for non-licensed, Bachelors-Level SUD Clinicians who are interested in, or working towards, becoming a LADC or CADC.

Service Obligation

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

Award notifications are anticipated to be made by June 30, 2022 by email notification. Awardees must return signed contracts by the date indicated in the award letter. All fully executed contracts will be effective starting service date of June 30, 2022. Two-year full-time contracts will have an effective ending service date of June 30, 2024. Part-time clinicians will have extended service dates to ensure completion of an equivalent of two years of full-time clinical service.

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

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, via email 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. If the health professional leaves the employing healthcare organization/site without prior approval from the MLRP, he/she will be placed in default. For more information regarding default and the monetary damages, please read page 10 and 11 of the [Program Guide](#).

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

Any provider who is going on maternity/paternity leave should notify the Massachusetts League of Community Health Centers as soon as they are aware of the leave time and duration. Your contract will be extended for the amount of time you are on maternity/paternity leave beyond the 7 weeks you are already allowed to spend away from the approved service site.