

Massachusetts Loan Repayment Program for Health Professionals

PROGRAM GUIDE

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Massachusetts League
of Community Health Centers

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Program Overview

Purpose of the Massachusetts Loan Repayment Program (MLRP)

The purpose of the Massachusetts Loan Repayment Program for Health Professionals (MLRP) is to increase Massachusetts residents' access to primary care in communities that have significant shortages of health care providers and other identified barriers to care. The MLRP repays the educational loans of health professionals who are working in eligible healthcare organizations. Initiated in 1990 with funding provided by the U.S. Department of Health and Human Services, this program is supported by a combination of federal and state funds. It is a program of the Massachusetts Department of Public Health's (DPH's) Health Care Workforce Center and is managed by the Massachusetts League of Community Health Centers.

The MLRP is committed to achieving health equity by promoting racial justice, addressing institutional and structural racism, and increasing access to health care through supporting health professionals working in underserved communities

Who Is Eligible for MLRP?

MLRP provides educational loan repayment up to \$50,000 for a range of health professionals who provide outpatient primary health care services, outpatient behavioral health services and substance use treatment and recovery services. Eligible employers must be public or nonprofit healthcare organizations with practice sites that are located in a federally designated Health Professional Shortage Area (HPSA) or for substance use disorder services (SUD), that provide SUD outpatient or residential treatment and recovery services.

How Does the Program Work?

Eligible health professionals apply directly to the program inclusive of an employer application. Health professionals must commit to 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 four-year contract), providing health services in an eligible health care organization.

What is a HPSA?

A Health Professional Shortage Area (HPSA) is a geographic area, population group, or health care facility that has been designated by the Health Resources and Services Administration (HRSA) as having a shortage of health professionals. Go to HPSA Find (<https://data.hrsa.gov/tools/shortage-area>) to see if your employer qualifies.

How to Use This Guide

This guide provides information about the program and helps health professionals and their employers decide if they are eligible for the program. The guide is updated annually to reflect the current program requirements based on available funding. For a short summary of changes made annually, see the [FAQ](#) for the current year. This guide also provides applicants and their employers with information about their obligations if accepted to the program and the consequences of not meeting those obligations. A short description of how to apply is at the end of this document.

If after reviewing this guide, you still have questions, please submit them via email to: **MLRP@massleague.org**

Acknowledgments

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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.

Eligibility for MLRP

Both the health professional applicant and their employer must meet eligibility requirements for the health professional to qualify for MLRP. In addition, the loan must be a qualifying education loan. This section provides information on the eligibility requirements.

HEALTH PROFESSIONAL ELIGIBILITY

A. Eligible Professions

MLRP is available for a variety of health professionals who provide services in outpatient primary care settings, outpatient behavioral health settings, and outpatient or residential substance use disorder (SUD) treatment settings. Eligibility is dependent on federal and state resources and changes annually due to state needs and funding availability. This guide is updated annually to incorporate any eligibility changes.

The chart below lists all the types of providers eligible for MLRP.

Table 1: Eligible Health Professions for MLRP

<i>Eligible Health Professions for Massachusetts Loan Repayment Program</i>
<u>Advanced Practice Registered Nurses, APRN</u> Eligible professions under this category include Certified Nurse Practitioners (with certifications in adult, family, geriatrics, pediatrics, psychiatric and women’s health), Certified Nurse Midwives, Psychiatric Clinical Nurse Specialists, and Clinical Nurse Specialist who are providing primary care. All APRNs must have a Massachusetts registered nurse license, APRN authorization, and maintain current certification.
<u>Dentists, DDS & DMD</u> General Practice Dentists, including pediatrics, are eligible for MLRP. Individuals must be fully licensed to apply.
<u>Doctor of Osteopathic and Allopathic Medicine, DO & MD</u> Physicians who practice family medicine and osteopathic general practice, geriatrics, internal medicine, pediatrics, psychiatry, obstetrics, and gynecology are eligible. Applicants must have completed a residency training program.
<u>Health Service Psychologists, HSP</u> Clinical or Counseling Psychologists with a Ph.D. or equivalent are eligible.
<u>Licensed Independent Clinical Social Workers, LICSW</u> Licensed Independent Clinical Social Workers with a master’s or doctoral degree in social work are eligible.
<u>Licensed Professional Counselors, LPC</u> Licensed Professional Counselors with a master’s or doctoral degree with a major study in counseling are eligible.

Marriage and Family Therapists, MFT

Marriage and Family Therapists with a master's or doctoral degree with a major study in marriage and family therapy are eligible.

Mental Health Counselors, MHC

Mental Health Counselors with a master's or doctoral degree with a major study in counseling are eligible.

Pharmacist, PharmD [right acronym?]

Eligible Clinical Registered Pharmacists must practice in one of the following locations (that also meets the HPSA requirement for employers):

- Critical Access Hospital (CAH) affiliated with a qualified outpatient service,
- Small Rural Hospital affiliated with an outpatient service, as defined in Massachusetts hospital regulations or
- Community Health Center located in rural or urban areas.

Physician Assistant, PA

PAs who practice adult, family, pediatrics, women's health, psychiatry/mental health, and geriatric medicine are eligible.

Registered Dental Hygienists, RDH

Registered Dental Hygienists, including pediatrics, are eligible for MLRP.

Substance Use Disorder (SUD) Clinicians, LADC-I; LADC-II or CADC-I; CADC-II, and Bachelor's Level SUD Services Professionals interested in becoming Licensed

Eligible Categories of SUD Clinicians include those practicing in outpatient and residential settings:

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

Eligible clinicians are master's level trained SUD clinicians who are practicing in a designated Primary Care or Mental Health HPSA.

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

Eligible clinicians are LADC-Is and CADC-IIs who are not working in a HPSA practice site. This category is dependent on available state resources and may have limited funding, as federal resources cannot be used for providers not in a HPSA.

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

Eligible clinicians are LADC-IIs and CADC-Is (non-master's level licensed professionals) practicing in or outside a HPSA. This category is dependent on available state resources and may have limited funding, as federal resources cannot be used for awards to LADC-IIs or CADC-Is.

4) Non-licensed, Bachelors-Level SUD Clinicians

Eligible clinicians are SUD clinicians who are not yet licensed or certified but are working in an SUD 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 SUD practitioner's existing educational loan debt to allow them to pursue the additional educational requirements needed to become licensed or certified. This category is dependent on available state resources and may have limited funding, as federal resources cannot be used for providers not in a HPSA.

B. Other Health Professional Eligibility Requirements

In addition to working in an eligible profession (listed above), health professionals must meet the following eligibility requirements:

1. Be a United States citizen or naturalized citizen.
2. Have completed a course of study required to practice independently without supervision, with the exception of SUD counselors.
3. Have a current and non-restricted license to practice in the Commonwealth of Massachusetts, with the exception of SUD counselors, and affirm that to the best of their knowledge, there is no pending investigation or disciplinary proceeding related to this license. Any licensed health professional with knowledge of a current investigation into their professional conduct must wait until the investigation is completed before applying.
4. Provide lender information 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 including providing 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.
5. Have completed any other service commitments and/or not owe a service or contractual obligation to any other federal/state/local government or other entity for health professional service. 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 after initiation of the MLRP contract, with the exception of the Public Service Loan Forgiveness Program.
 - 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.
 - c. ***Armed Forces 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.
 - i. 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 their service obligation. The MLRP service obligation end date will be extended to compensate for the break in MLRP service.

- ii. If the approved MLRP site where the reservist is serving at the time of their 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.
6. Have no judgement lien against your property for a debt owed to the United States.
7. Have not defaulted on any federal or state payment obligations. This includes obligations where the creditor now considers them to be in good standing.
8. Have not breached a prior service obligation to the military, federal/state/local government, or other entity. This includes any obligation that has been satisfied subsequently.
9. Have no federal debt written off as uncollectible (pursuant to 31 U.S.C. 3711(a)(3)) or have no federal service or payment obligation waived.
10. Agree to the following conditions:
 - a. To building a long-term practice in an underserved community and remain with your employer for the contracted commitment and meet the hourly requirement for direct clinical contact during the entire service obligation;
 - b. To provide primary care, behavioral health, or SUD treatment/ recovery services as defined in this program guide and agree not to discriminate on the basis of the patient's ability to pay for such care;
 - c. To provide a minimum of two years (24 months) of full-time employment or part-time equivalent from the time of MLRP-contract initiation as part of this program;
 - d. To 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;
 - e. To 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;
 - f. After the contract term has ended, to 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; and

- g. To acknowledge that the amount awarded varies per applicant depending upon discipline and the availability of state and federal funds and that payments will be made directly to a qualified lender.

EMPLOYER ELIGIBILITY

Practice sites (and their sponsoring healthcare organizations, if different) must meet all the following requirements to be an eligible employer for the health professional applicant:

1. Be public or nonprofit facility that delivers one of the following services:
 - a. outpatient primary health care services,
 - b. outpatient behavioral health services, or
 - c. outpatient and/or residential SUD treatment and/or recovery services.
2. Meet HSPA requirements or meet state SUD services requirements.
 - a. **HPSA.** The facilities must be located in a federally designated Health Professional Shortage Area (HPSA) or a Mental Health Professional Shortage Area, or be a federally identified Auto-HPSA in order to be eligible. The health professional applicant's discipline and the HPSA designation must match (e.g., dental, primary care, or mental health). 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. Go to HPSA Find (<https://data.hrsa.gov/tools/shortage-area>) to see if your employer qualifies.
 - i. 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 employers. Applicants must provide direct patient care services at the school-based health center to be eligible for MLRP. 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 described in [Service Obligation Section](#), the applicant is required to work at another eligible site either connected to the sponsoring FQHC or to another eligible health care facility 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.

- b. **SUD Provider Service Requirements.** Employers who offer SUD services, both residential and outpatient, are eligible. Funding for loan repayment comes from federal and state sources. Regardless of whether state or federal funds are used to repay the applicant's educational loans, all requirements of the MLRP program must be met by the applicant.
3. Organizations must complete the "Section II. Employer Information" for each application, and submit with the health professional's entire application. Organizations may support a maximum of three health professional applicants per program year. The submission of an application, or of multiple applications per employer, does not guarantee an award.
 - a. Agencies or facilities submitting more than one application must coordinate all applications through one identified employer contact that is known to the Massachusetts League of Community Health Centers or DPH.
 - b. Agencies or facilities submitting more than one application must clearly prioritize (rank order) all applications submitted under the employer section of the application.
 - c. 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.
4. 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.

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 applicant that resulted in a degree for a MLRP-qualifying profession (see Table 1). Applicants must provide to MLRP 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.

The following educational loans are NOT eligible for repayment:

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

Service Obligation and Other Program Requirements

This section outlines the MLRP service obligations and other program requirements for program participants and their employers. Failure to meet the service obligation and program requirements can result in loss of support from the MLRP program. Read this section carefully to ensure you understand the commitments you and your employer are making to the program prior to accepting MLRP repayments. In addition, this section outlines MLRP obligations to program participants, the process to follow for participant status changes, and the process for default and/or breach of contract by the participant.

HEALTH PROFESSIONAL SERVICE OBLIGATION AND OTHER PROGRAM REQUIREMENTS

MLRP health professionals have to meet certain clinical practice requirements (service obligation) and other program requirements to maintain their status with MLRP.

A. Service Obligation: MLRP's Clinical Practice Requirements

1. Program participants must provide a minimum of two years (24 months) of full-time employment or part-time equivalent from the time of MLRP-contract initiation to maintain status in the program.
 - a. "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.
 - b. 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.
 - c. 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.
2. 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) or residential SUD setting, at the approved service site(s), during normally scheduled office hours. The remaining 8 hours per week may be spent providing clinical services in alternative settings not approved for MLRP (e.g., hospitals, nursing homes, shelters) as directed by the employer 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 may be spent 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).
3. 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.

B. Other MLRP Requirements

Additional requirements for the MLRP program participant are listed below.

1. Program participant will respond timely and accurately to MLRP requests for information such as loan payment verification and employment/service verification at the approved site.
2. Program participant will complete MLRP surveys, including periodic surveys post the commitment period.
3. Program participant will be responsiveness to other relevant MLRP inquiries.
4. Program participant will provide primary care, behavioral health, or SUD treatment/recovery services as defined in this program guide and agree not to discriminate on the basis of the patient's ability to pay for such care.
5. Program participant will maintain current contact information on file with the MLRP including bank information, email, telephone, and USPS mailing address. Participant will notify the MLRP within ten days of a change of any of this information or other relevant contractual information.
6. Program participant will 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). Participant will provide the following information 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.

EMPLOYER REQUIREMENTS

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). MLRP employers (and sites, if different) must continue to 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 continue to match (e.g., dental, primary care, or mental health). However, as mentioned earlier in the Eligibility Section, 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. For all other disciplines, the HPSA must continue to match the applicant's discipline.

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 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.
5. Continue to employ the health professional throughout their loan repayment contract period.
6. Review and abide by the material in this program guide.

7. 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.
8. Provide the organization's Medicaid billing number.
9. 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.
10. Provide a supportive environment for clinicians, facilitating mentorship, professional development, and training.
11. Use a clinician credentialing process including reference review, licensure verification if applicable, and a query of the National Practitioner Data Bank.

DPH COMMITMENT: MLRP OBLIGATIONS

Subject to the availability of funds and the health professional's compliance with this program guide, DPH 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.

PARTICIPANT AND EMPLOYER CHANGES

The program participant may have changes in their personal or employment circumstances that necessitate changes to their agreement with MLRP. This section details the various options for responding to changes that are not a breach of contract. COVID-19 necessitated employment changes for many MLRP participants. We have highlighted the COVID-19-related requirements in this section.

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 have 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.

A. Temporary Suspension and Waiver

The health professional participant may be granted a temporary suspension of the MLRP obligation, consistent with the policies of the employing healthcare organization, if he/she must interrupt their 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.

B. 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 AND BREACH OF CONTRACT

In some cases, the program participant may default on their MLRP obligations and requirements resulting in a breach of contract with the program. If this default does not meet the exceptions above listed under the “**Participant and Employer Changes**” section, the participant may lose their support from the program and, in some circumstance, may have to repay the program. This section discusses what happens when a participant is in default.

A. Default

MLRP participants are considered to be in default if they do not begin and/or complete the period of obligated service at the employer 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 of the program. 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 MLRP applications, as applicants are eligible to reapply for MLRP support once their contract ends (see **Award Amounts Section** below).

B. Damages for Breach of Contract

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.

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

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 = $\$40,000 \times 0.75$ (18 months out of 24) =
\$30,000

(C) Months not served (18) \times \$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) \times \$7,500=\$157,500

(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.

Interest rates and effective dates:

<http://www.hhs.gov/asfr/of/finpollibrary/chronorates.html>

Application Process and Instructions

This section describes the application process and provides instructions for health professionals and employers who are completing applications.

It is important to note, only complete MLRP applications will be reviewed. All applications will be evaluated and scored by our review teams based on the MLRP priority criteria described below in the **Application Review** Section.

PROGRAM TIMELINE

The Program timelines for the 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 to submit all information required. Applications for the MLRP 2022 program cycle must be postmarked by 5:00 PM on April 26, 2022, to 16 Brooks Street, Worcester, MA 01606 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, 2022. Two-year full-time contracts will have an effective ending service date of June 30, 2024. Part-time clinicians may extend their service date to ensure completion of an equivalent of two years of full-time clinical service.

APPLICATION REVIEW

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:

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

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.

A. 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.

1. 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).
2. 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.

APPLICATION PROCESS

Applications must be submitted through the United State Postal Services **ONLY**. No other form of delivery will be accepted, such as emailed or faxed applications. The mailed application must contain one (1) completed original application with all of the requested information, required attachments, and required signatures. Application must be mailed and postmarked no later than April 26, 2022, to:

Katherine O'Brien - 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 that their application has been received within 10 business days of the application deadline.

All questions should be submitted via email to: **MLRP@massleague.org**