

Program #3 CHC Loan Repayment Incentive Program Overview

In response to the growing need for behavioral health (BH) providers in community health center (CHC) settings, the Massachusetts League of Community Health Centers (MassLeague) is partnering with Mass General Brigham (MGB) to attract and retain BH providers and increase BH access in Black, Indigenous, People of Color (BIPOC) communities and other underserved communities across the state.

The Loan Repayment Incentive Program (LRIP) offers health centers the ability to leverage student loan repayment slots for recruiting new and retaining existing providers who commit to two years of full-time practice at a CHC.

Eligibility

This program is open to CHCs who request recruitment/retention student loan repayment funding slot(s) for eligible Psychologists, Psychiatrists, PMHNPs, LCSWs, LICSWs, LMHCs, LMFTs, and LADC1s. Identified providers must be willing to commit to working full-time at their CHC, as defined by their organization, for a period of two years and must have outstanding educational debt. A definition of eligible student loans can be found in Attachment A. Any service obligation to the National Health Service Corp, the MDPH State Loan Repayment Program, or other loan repayment programs must be completed to be eligible for this program. If the provider is part of the Public Service Loan Forgiveness Program, the provider is eligible to receive this funding.

General Description

The LRIP will provide CHCs with funding slots to recruit and retain new or existing Psychologists, Psychiatrists, PMHNPs, LCSWs, LICSWs, LMHCs, LMFTs, and LADC1s, focusing on underrepresented providers representing a diverse population, including but not limited to, racial/ethnic minorities (i.e., Black or African American, Hispanic/Latinx, Asian American and Pacific Islander, Native American), individuals from rural communities, and providers who are linguistically diverse. CHCs will apply for Psychologist and/or Psychiatrist funding equivalent of up to \$100,000 in student loan repayment and/or PMHNPs, LCSWs, LICSWs, LMHCs, LMFTs, LADC1s funding equivalent of up to \$40,000 in student loan repayment. This program will eliminate the barrier of providers having to individually apply for loan repayment as it will be made available by their CHC upon hire or commitment to working at their CHC for two years. Total number of CHCs and providers impacted will vary based on the number of each provider type requested in the applications and quantity/quality of applications received. All awarded provider slots must be identified by the CHC within one year.

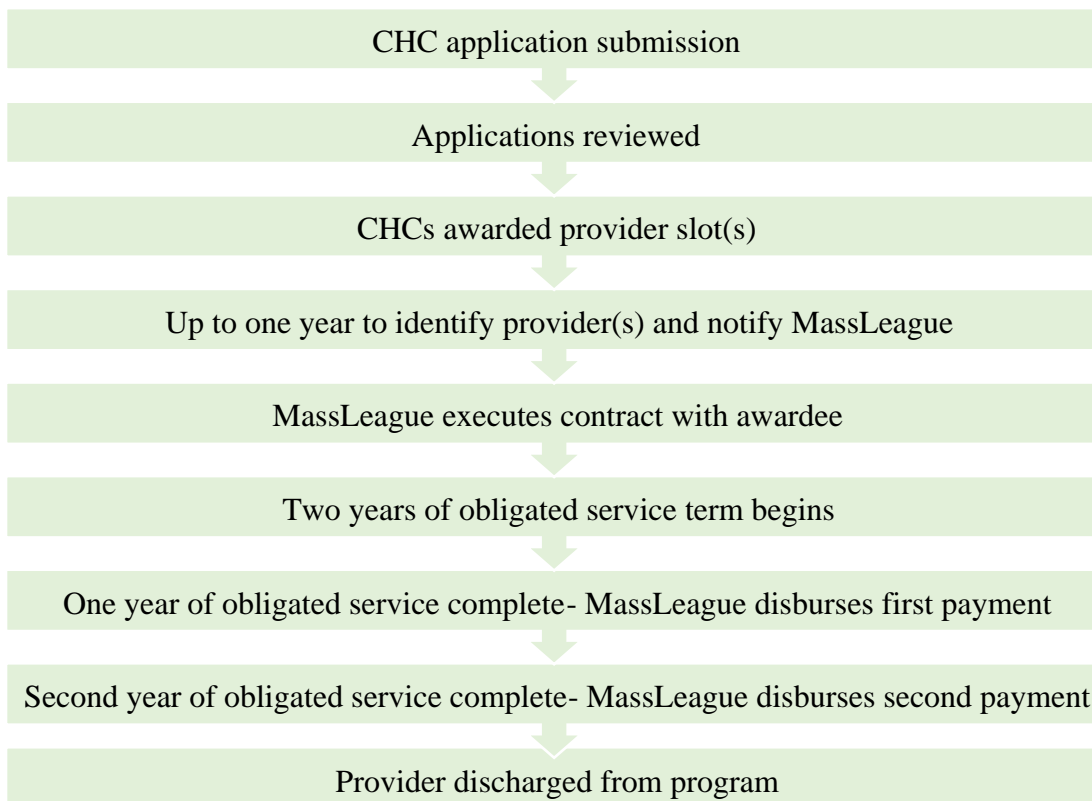
Selection Criteria

CHCs interested in participating in this program must submit their application to the MassLeague at LRIP@massleague.org. Applications will be reviewed by a committee with representation from Mass General Brigham, MassLeague, and other experts in the field of community-based primary care and behavioral health. Selection criteria will include but not be limited to: expressed need of the

organization in regards to addressing recruitment and retention needs specific to behavioral health providers; the quality and feasibility of the organization's plan for retaining new and existing BIPOC providers; commitment to recruiting and retaining underrepresented providers representing a diverse population, including but not limited to, racial/ethnic minorities (i.e., Black or African American, Hispanic/Latinx, Asian American and Pacific Islander, Native American), individuals from rural communities, and providers who are linguistically diverse.

Application & Loan Repayment Process

CHCs submit an application requesting provider slot(s). Psychologist and Psychiatrist funding is equivalent of up to \$100,000 in student loan repayment and PMHNPs, LCSWs, LICSWs, LMHCs, LMFTs, LADC1s is equivalent of up to \$40,000 in student loan repayment. There is no limit on the number of provider slots a CHC may request. After applications are reviewed and awardees notified, CHCs will have up to one year to identify a provider to fill the provider slot and alert the MassLeague. The MassLeague will then connect directly with the awardee to execute their contract and their two years of obligated service will begin. At the end of their one year of obligated service, the MassLeague will request employer verification that the awardee remains employed full-time at the CHC, collect the required loan repayment information documents, and will initiate the first disbursement to the provider's lending institution. At the end of their second year of obligated service, the MassLeague will request employer verification that the awardee remains employed fulltime at the CHC, collect the required loan repayment information documents, and will initiate the second and final disbursement to the provider's lending institution and formally discharge them from the program. A diagram of the process is below:



Application Requirements

To be considered for the LRIP managed by the MassLeague, applications must be submitted to LRIP@massleague.org by Friday, August 26, 2022 by 5 PM.

Only complete applications received by the application deadline will be considered.

Review Process

Due to limited funding and high demand, the LRIP is highly competitive. The review process includes:

- (1) Confirmation of receipt that the application and supporting materials were submitted successfully. NOTE: this notification does *not* confirm that all materials were complete or supplied correctly.
- (2) Following the application deadline, an internal audit of all applications and materials will be conducted. NOTE: There will not be an opportunity to submit any missing information – if an application is submitted with missing or incomplete information, the application will not be eligible for review by the Review Committee.
- (3) Notification of the Review Committee’s decision on the application.
- (4) For successful applications, processing of all official LRIP required documents, including the contract.

<i>Application Deadline</i>	Friday, August 26, 2022 by 5 PM.
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Implementation

The start date of the one-year recruitment and/or provider identification period will be confirmed when the contract is signed and executed by the CHC’s CEO or equivalent and the MassLeague’s President and CEO or his designee. Awarded CHCs will be required to submit a quarterly report detailing their provider identification efforts if a provider has not yet been identified. Upon identification of a provider to receive the student loan repayment, the CHC will alert the MassLeague who will communicate directly with the provider to complete necessary program documentation inclusive of contracts and an optional diversity survey. Their two years of obligated service will be included in their contract and will begin upon execution from the provider, their CHC’s CEO or equivalent, and the MassLeague’s President and CEO or his designee. At the end of their one year of obligated service, the MassLeague will request employer verification that the awardee remains employed full-time at the CHC, collect the required loan repayment information documents, and will initiate the first disbursement to the provider’s lending institution. At the end of their second year of obligated service, the MassLeague will request employer verification that the awardee remains employed full-time at the CHC, collect the required loan repayment information documents, and will initiate the second and final disbursement to the provider’s lending institution and formally discharge them from the program.

The amount sent to an awardee's student loan lender is not considered to be taxable income. The participating provider should anticipate the need to seek independent tax advice to determine the tax status of the loan when discharge is granted by the MassLeague. The MassLeague will not provide specific tax advice, but will provide information as to the MassLeague's responsibility and status of the loan discharge in relation to IRS requirements. When the loan is discharged based on fulfillment of all service obligations by the LRIP recipient, the MassLeague will not report the loan repayment as income. All financial obligations of the LRIP recipient will be forgiven with discharge of the loan obligation with completion of the service obligation.

Participant Requirements

Under the LRIP, it is required that participating CHCs identify a provider(s) to fill their provider slot within one-year and submit a quarterly report detailing their provider identification efforts if a provider has not yet been identified. If the CHC does not identify a provider within the one-year period, the CHC forfeits their provider slot. Psychologist and Psychiatrist funding is equivalent of up to \$100,000 in student loan repayment and PMHNPs, LCSWs, LICSWs, LMHCs, LMFTs, LADC1s is equivalent of up to \$40,000 in student loan repayment disbursements over their two years of obligated service. The goal of this program is to increase behavioral health access in Black, Indigenous, People of Color (BIPOC) communities, by addressing the shortage of Psychologists, Psychiatrists, PMHNPs, LCSWs, LICSWs, LMHCs, LMFTs, and LADC1s in CHCs across Massachusetts through the use of student loan repayment.

Contact Information

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Massachusetts League of Community Health Centers

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Attachment A

CHC Loan Repayment Incentive Program

DEFINITION OF ELIGIBLE LOANS

Funds awarded by the Massachusetts League of Community Health Centers to participants through this CHC Loan Repayment Incentive 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:

- a. Tuition and required fees for schools for undergraduate or graduate education leading to a degree qualifying the participant to serve as a Psychologist, Psychiatrist, Psychiatric Mental Health Nurse Practitioners (PMHNPs), LCSW, LICSW, LMHC, LMFT, and/or LADC1.
- b. Reasonable and related education expenses – including fees, books, supplies, educational equipment and materials, related clinical travel not exceeding standard student costs.
- c. Reasonable and related living expenses – costs of room and board, transportation and commuting expenses not exceeding standard student costs.

Qualified Educational Loans

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 or behavioral health provider. 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.

Related Definitions

Commercial Loans – Eligible commercial loans include loans made by banks, credit unions, savings and loan associations, financial institutions, credit institutions, insurance companies, and schools which are subject to supervision and examination as lenders by either an agency of the United States or of the State in which the lender has its principal place of business.

Government Loans – Eligible government loans include loans authorized to be made by Federal, State, county or city agencies and entities for the purpose of educational support.

Academic Institution Loans – Loans made by the educational institution conferring a degree leading to a license to practice as a primary care or behavioral health provider.

The CHC Loan Repayment Incentive Program is made possible by financial support from Mass General Brigham. It is administered by the Massachusetts League of Community Health Centers.