



Human Services and Home Health Workers Loan Repayment Program Board Meeting

SEPTEMBER 12, 2022





Loan Repayment Board Status Tracking

The progress made on the Board's objectives, the agenda and outcomes of each meeting, and the status of the Board's criteria recommendations will be tracked and updated in the tables below.

Meeting Date	Outcomes
August 30 th , 2022	<ul style="list-style-type: none">• Kicked-off the Loan Repayment Board and outlined the criteria which the Board will be making recommendations on.• Elected a chair for the Board.• Requested additional research on loan repayment programs, including other states outside of MA.
September 12 th , 2022	<p>Agenda:</p> <ol style="list-style-type: none">1. Approve last meeting’s minutes2. Discussion regarding the intent of the loan repayment funds (e.g., retention/recruitment /diversity)3. Discussion regarding who should be eligible to receive loan repayment funds4. Review of programs in other States <p>Today: Discuss and determine the purpose and eligible workers for the Loan Repayment Program, as well as review the research that was put together after last meetings discussions.</p>



Goal of loan repayment?

Defining the purpose of this loan repayment program will help **narrow the scope of how the money should be used.**

QUESTIONS FOR CONSIDERATION

- What should be the primary purpose of the Human Services and Home Health Worker Loan Repayment program?
 - Increasing recruitment
 - Increasing retention
 - Increasing diverse/multilingual workers
 - Supporting providers in rural and/or health professional shortage areas
 - Other goals?



I. Eligible Workers

POTENTIAL ELIGIBLE WORKERS

The following non-exhaustive list of human service workers and home health workers is provided for the Board's consideration.

- | | |
|--|---|
| 1. Audiologist | 21. Nurse Aides |
| 2. Case Worker/Manager | 22. Occupational Therapist (Assistant and Aide) |
| 3. Certified Alcohol/Drug Abuse Counselor | 23. Paid Or Live-in Caregiver |
| 4. Certified Nurse Midwife | 24. Patient Care Technician |
| 5. Certified Nurse Practitioner | 25. Peer Support Specialist/Natural Helper |
| 6. Certified Nursing Assistant | 26. Personal Care Aide |
| 7. Certified Vocational Rehabilitation Counselor | 27. Personal Care Attendant |
| 8. Child Care Workers | 28. Physical Therapist (Assistant and Aide) |
| 9. Chore Provider | 29. Physician |
| 10. Community Health Worker | 30. Physician Assistant |
| 11. Companion | 31. Program Director |
| 12. Counselor | 32. Program Function Manager |
| 13. Dietician/Nutritionist | 33. Recreation Therapist |
| 14. Direct Support Professional | 34. Registered Nurse |
| 15. Doula | 35. Respiratory Therapist |
| 16. Feeding Assistant | 36. Respite Provider |
| 17. Home Health And Home Care Aides | 37. Social Worker |
| 18. Homemaker | 38. Speech/Language Pathologist |
| 19. Licensed Counselor | 39. Supervising Professionals |
| 20. Licensed Practical Nurse | |

HUMAN SERVICES SUBSECTORS

The Face of the Human Services Sector Report¹ provides that the human services industry is composed of six major subsectors:

- (1) Outpatient Mental Health And Substance Abuse Centers
- (2) Residential Intellectual Or Developmental Disabilities, Mental Health, And Substance Abuse Facilities
- (3) Individual And Family Services
- (4) Community Food, Housing, Emergency, Or Other Relief Services
- (5) Vocational Rehabilitation Services
- (6) Child Care Centers

Workers eligible for this student loan repayment program need to work in one of these major Human Services subsectors in Massachusetts.

QUESTIONS FOR CONSIDERATION

- Which workers should/should not be eligible for the Human Services and Home Health Workers Loan Repayment Program?
- Should there be a minimum level of education requirement?
- Should the eligible worker criteria include other program priorities (e.g., multilingual, rural area workers)?



Loan Repayment Research Summary

Loan repayment programs across the US include criteria based on the program's purpose. These sample criteria can help the Board define this program's eligible worker criteria.

KEY TAKEAWAYS

Most loan repayment programs around the country target primary care workers, and nurses rather than unlicensed workers.

Eligible worker criteria from other loan repayment programs include:

- Diverse workers that:
 - represent or identify with the ethnicity or culture of underserved communities
 - speak a second language
- Workers that provide services to underserved communities
- Workers that provide services in a designated Health Professional Shortage Areas (HPSA)
- Workers that have worked for 12-24 consecutive months at a human services or home health agency
- Recent graduates from a certain undergraduate or graduate program of study



Impacts of Student Loan Repayment Programs

Private health-care workers and social workers have an average student loan balance of nearly \$73,000 which is more than double the national average.*

IMPACT ON THE WORKER

- Based on a survey, 95% of professionals under age 30 with student debt would be more willing to accept a job if it offered student loan repayment.*
- Student loan repayment has been shown to reduce stress and anxiety and improve employee work performance and engagement.**
- A vast number of jobs in health and human services require a costly degree or certification, forcing students to take on student loans. Private health-care workers and social workers have an average student loan balance of nearly \$73,000 which is more than double the national average.***

BROADER IMPACT OF THE PROGRAM

- Student loan repayment programs can help attract workers to providers in HSPAs and other underserved areas that struggle to fill high demand health and human services positions.
- There is currently no existing meaningful measurement of the impact that student loan repayment programs have on the targeted workforce/industry.
- The critical impact made through student loan repayment programs could be measured through employer retention rates and time-to-fill.

* <https://www.fa-mag.com/news/healthcare-workers-struggle-most-with-student-loan-debt-60316.html>

** <https://www.forbes.com/sites/laurencebradford/2018/03/30/student-loan-repayment-the-job-perk-of-the-future/?sh=5cb0e0a62a3a>

*** <https://www.fa-mag.com/news/healthcare-workers-struggle-most-with-student-loan-debt-60316.html>

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Background on Loan Repayment Programs



Background on Loan Repayment Programs: Table of Contents

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Data from Other MA Loan Repayment Programs*

FUNDING AND LOAN REPAYMENT AWARD

		BH LRP	MLRP	SLRP
FY 21	Funding Available	-	\$1.6M	\$4.2M
	Recipients	-	48	114
FY 22	Funding Available	-	\$1.6M	\$2.7M
	Recipients	-	47	89
FY 23	Funding Available	\$110M	\$1.6M	Pending
	Recipients	In Progress	In Progress	-
Workers Eligible for Highest Award		Psychiatrists are eligible for up to \$300K	Dentists, NPs, Physician Assistants, and Psychologists are eligible for up to \$50K	Primary Care Physicians are eligible for up to \$50K
Workers Eligible for Lowest Award		Inpatient mental health workers are eligible for up to \$25K	All other eligible workers are eligible for up to \$30K – \$40K (depending on worker)	APRNs, NPs, PAs, and LICSWs are eligible for up to \$30K

ELIGIBLE WORKERS

	BH LRP	MLRP	SLRP
Advanced Practice Registered Nurse (APRN)	X	X	X
Community Health Worker	X		
Family Partner	X		
General and Pediatric Dentistry	X	X	
Health Service Psychology (Clinical and Counseling)	X	X	
In-Patient Mental Health Worker	X		
Licensed Clinical Social Worker (LICSW/LCSW)	X	X	X
Licensed Professional Counselor (e.g., Mental Health, Addiction, Alcohol and Drug)	X	X	X
Marriage and Family Therapist	X	X	X
Masters Prepared Social Workers			X
Nurse Practitioner (NP)/Psychiatric Mental Health NP	X	X	X
Nurse Specialist (Psychiatric, Pediatric)	X	X	
Pharmacist		X	
Physician Assistant (PA)	X	X	X
Primary Care Physician (e.g., Internists, Family Medicine Practitioners, Pediatricians, Psychiatrists)	X	X	X
Recovery Coach	X		
Registered Dental Hygienist		X	
Substance Use Disorder (SUD) Clinician		X	

*Additional resources about these loan repayment programs can be found in the Appendix.



Federal Public Service Loan Forgiveness Program (PSLF)*

ABOUT THE PSLF

The PSLF Program targets **all government and non-profit public service workers** (e.g., teachers, nurses, and fire fighters) who work at qualifying employers.

Massachusetts **workers who qualify for the PSLF should still be eligible** for the Human Services and Home Health Workers Loan Repayment Program provided they have outstanding balance of qualifying student loans.

PSLF DATA

The PSLF Program has **forgiven Direct Loans for 3,980** Massachusetts borrowers from Nov 2020-June 2022.**

- Approximately **390 MA borrowers per month** for the most recent 3 months of state specific data (April-June 2022).
- Only **2.5% of nationwide applicants met the eligibility requirements.** Main eligibility issues relate to number of qualifying payments, employment length, and loan type requirements.
- Of all nationwide applications submitted, **21.5% of applications were incomplete.**

There is **no publicly available data on the worker types, demographics, or other individualized data for recipients** at the state or federal level.

ELIGIBILITY REQUIREMENTS

To qualify for PSLF, you must

- be employed by a U.S. federal, state, local, or tribal government or not-for-profit organization (federal service includes U.S. military service);
- work full-time for that agency or organization;
- have Direct Loans (or consolidate other federal student loans into a Direct Loan);
- repay your loans under an income-driven repayment plan; and
- make 120 qualifying payments.

Qualifying Employer

Qualifying employment for the PSLF Program isn't about the specific job that you do for your employer. Instead, it's about who your employer is.

Employment with the following types of organizations qualifies for PSLF:

- Government organizations at any level (U.S. federal, state, local, or tribal) – this includes the U.S. military
- Not-for-profit organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code

Serving as a full-time AmeriCorps or Peace Corps volunteer also counts as qualifying employment for the PSLF Program. Use our employer search tool to help determine if your employer qualifies for PSLF.

* Additional resources about these loan repayment programs can be found in the Appendix.

** Number of MA borrowers with processed PSLF discharges from November 9, 2020 to June 30, 2022. State specific data is only available starting March 2022.



Loan Repayment Programs in Other States (1/3)

Programs	Licensed/ Unlicensed	Eligible Workers	Payment	Service Requirement	Additional Information
<p>AK: Supporting Health Care Access Through Loan Repayment (SHARP)</p> <ul style="list-style-type: none"> SHARP is a public-private partnership that works to improve access to healthcare throughout the state by enhancing the recruitment, retention, and distribution of practitioners. 	Both	<ul style="list-style-type: none"> SHARP-1 Primary Care clinicians SHARP-3 includes licensed health care professionals and person who is employed at an eligible site – tier 3 (includes unlicensed and administrative workers) 	<p>Varies by tier:</p> <ul style="list-style-type: none"> SHARP-1 up to \$47,000 SHARP-3 up to \$47,250 (\$15,000-\$20,250 for tier 3 workers) 	<p>SHARP-1: 2 years</p> <p>SHARP-3: 3 years</p>	<ul style="list-style-type: none"> SHARP-3 New Health Care Professionals Workforce Enhancement Program provides financial in the form of either education loan repayment or direct incentive to increase the availability of health care services throughout the state, and especially to individuals who are underserved, or in health care professional shortage areas or in rural locales. Important differences between our traditional (and ongoing) SHARP-1 component and the new SHARP-3 is that SHARP-1 only provides education loan repayment and only for licensed primary care clinicians (largely) working as outpatient generalists, and, only for those located in federal Health Professional Shortage Areas (HPSAs). However, SHARP-3 allows for a much broader range of practitioner occupations, practice settings and locales.



Loan Repayment Programs in Other States (2/3)

Programs	Licensed/ Unlicensed	Eligible Workers	Payment	Service Requirement	Additional Information
IL: Human Service Professional Loan Repayment Program <ul style="list-style-type: none"> A new program that will provide loan repayment assistance to eligible direct service professionals practicing in community-based, human service organizations that contract with or are grant-funded by a state agency. 	Both	Master's Degree in Human Services or higher	\$25,000	12 months/ year of loan repayment	For this program, eligible applicants may receive loan repayment assistance for a cumulative maximum of 4 years.
		Bachelor's Degree in Human Services	\$15,000		
		Direct service worker with an associate's degree	\$3,000		
		Independently licensed: <ul style="list-style-type: none"> Clinical social worker Clinical professional counselor Practitioner of the healing arts Marriage and family therapist Board certified behavior analyst Registered behavior technician 	\$5,000 add-on		
MN: Rural Public Health Nurse Loan Forgiveness <ul style="list-style-type: none"> The program's purpose is to recruit and retain health care professionals and educators to needed areas within Minnesota. 	Licensed	Registered Nurses	\$6K annually; \$24K max	3 years minimum/ 4 years maximum	Eligible workers must be a licensed registered nurse (RN) with a certificate as a public health nurse.
NJ: Primary Care Practitioner Loan Redemption Program <ul style="list-style-type: none"> The program promotes access to primary care services in underserved areas for licensed primary care practitioners. 	Licensed	Primary Care Practitioners	\$120K max	2 to 4 years	Participants can execute a new contract for participation in the third and fourth year of the program.



Loan Repayment Programs in Other States (3/3)

Programs	Licensed/ Unlicensed	Eligible Workers	Payment	Service Requirement	Additional Information
NY: Regents Physician Loan Repayment Program <ul style="list-style-type: none"> The program's purpose is to increase the number of physicians practicing in areas of New York State that have a physician's shortage. 	Licensed	Physicians	Up to \$10K annually	2-4 years	<p>Applicants must have completed a professional residency program within five years immediately preceding the award period or complete training in a specified accredited residency program.</p> <p>Applicants can apply for an additional 2-year award while completing their second year of service. These applicants are prioritized by the program.</p>
NY: Child Welfare Worker Loan Forgiveness Incentive Program <ul style="list-style-type: none"> This program is eligible to individuals who provide direct care services at a state-licensed child welfare agency. 	Not Specified	Child Welfare Workers	Up to \$10K annually; \$50K max	5 years	<p>Applicants must annually complete a payment application for each subsequent year after their first year, up to 5 years. Returning applicants are prioritized for funding.</p> <p>Applicants must work at a licensed child welfare agency in NYS.</p>
NY: Licensed Social Worker Loan Forgiveness Program <ul style="list-style-type: none"> The program's purpose is to increase the number of licensed social workers working in critical human service areas such as home care, health, mental health, substance abuse, aging, HIV/AIDs and child welfare or communities with multilingual needs. 	Licensed	Licensed Social Workers	\$6.5K annually \$26K max	up to 4 years	<p>Applicants must be a resident of NY for 12 continuous months prior to applying for this Program.</p> <p>An applicant must have qualified services which is full-time employment as a licensed social worker in a critical human service area for at least 35 hours per week during the calendar year prior to his or her application.</p>
OR: Behavioral Health Loan Repayment Program <ul style="list-style-type: none"> As part of its Behavioral Health Workforce Initiative, the Oregon Health Authority (OHA) established the Oregon Behavioral Health Loan Repayment Program. The program supports behavioral health care workers who: <ul style="list-style-type: none"> Represent and/or serve underserved communities in Oregon, and Serve people regardless of their health care coverage (e.g., Medicaid, Medicare, or private insurance) or ability to pay. 	Both	<ul style="list-style-type: none"> Licensed BH provider Certified BH provider Registered Traditional Health Worker 	70% of qualifying educational loan debt up to \$50,000/year	2 years	<p>From January 2018 through June 2020, the Health Care Provider Incentive Program made loan repayment to 128 clinicians to work in areas of high need.</p> <ul style="list-style-type: none"> 56 Primary care practitioners 30 Dental Professionals 36 Behavioral health providers 6 Pharmacists (PharmD) <p>About one-quarter (27%) of loan repayment awards went to people of color.</p> <p>Among clinicians receiving loan repayment, 37% self-report that they speak another language in addition to English.</p>

Note: The title of each program contains a link to the program for more information.



Proposed Bills in the General Assembly (1/2)

Programs	Licensed/ Unlicensed	Eligible Workers	Payment	Service Requirement	Additional Information
CA: Tax Deductions for Loan Repayment <ul style="list-style-type: none"> This legislation would create an account within the Mental Health Practitioner Education Fund to repay educational loans for practitioners who commit to providing direct care for a specific period. 	Both	<ul style="list-style-type: none"> [Associate] Marriage and Family Therapist Licensed/ Associate Clinical Social Worker Licensed/ Associate Professional Clinical Counselor 	Not yet determined	24 months	-
IN: Health Worker Student Loan Repayment Program <ul style="list-style-type: none"> This legislation would create an account within the Mental Health Practitioner Education Fund to repay educational loans for practitioners who commit to providing direct care for a specific period. 	Licensed	<ul style="list-style-type: none"> Dentist Physician Nurse/Nurse Faculty Occupational Therapist Clinical Social Worker Marriage and Family Therapist Mental Health Counselor Clinical Addiction Counselor Optometrist Pharmacist Physical Therapist Physician Assistant Podiatrist Psychologist Speech-Language Pathologist Audiologist 	Not yet determined	Not yet determined	This proposed legislation would create a board to determine the specific program criteria and design along with the state department of health.



Proposed Bills in the General Assembly (2/2)

Programs	Licensed/ Unlicensed	Eligible Workers	Payment	Service Requirement	Additional Information
MI: Loan Payment Employer Tax Credit <ul style="list-style-type: none"> A pending measure that would allow an employer to claim a tax credit equal to 50% of the amount paid toward the student loan of an employee who received a degree after January 1, 2023 and works at least 480 hours in a year. 	Not Specified	Any	Up to \$1,800/year	Not yet determined	Employees must have been employed by the qualified taxpayer for at least 480 hours during the tax year. A total of \$1.5M is available in tax credits in any calendar year.
NJ: Grow Your Own Teacher Loan Redemption Program <ul style="list-style-type: none"> This program would encourage students who graduated high school from a district with a teacher shortage to return to their home district, with the incentive of paying "a portion of a participant's eligible student loan expenses for each year employed full-time in the school district from which the participant graduated." 	Not Specified	Teachers	Up to \$10K annually; \$50K max	1 year	This program's service requirement is tied to loan repayment assistance. Program participants receive an annual loan repayment award in exchange for a year of employment.
NJ: Tax Deductions for Loan Repayment <ul style="list-style-type: none"> This bill is for an annual gross income tax deduction of up to \$5,250 for employees for amounts paid by employers for certain educational assistance programs for employees and for employee's student loans. 	Not Specified	Any	Up to \$5,250/year	Not yet determined	-



Other Health and Human Services Workforce Programs

Programs	Licensed/ Unlicensed	Eligible Workers	Payment	Service Requirement	Additional Information
NY: Child Care Provider Stabilization Grant <ul style="list-style-type: none"> The program's purpose is to support the child care workforce through wage increases, tuition reimbursement, and bonuses (loan repayment was not mentioned as an eligible expense). 	Not Specified	Workers at Child Care Providers	Not yet determined	Not yet determined	This program closely resembles the Commonwealth's \$38.5M Human Services, Home Health and HCBS Workforce Grant.
NY: Mental Health Degree Assistance for Underrepresented Students <ul style="list-style-type: none"> This new program supports underrepresented students entering or enrolled in mental health degree programs at State University of New York or City University of New York campuses. Through a partnership with the New York State Office of Mental Health, SUNY and CUNY will each be provided \$2 million to help diversify the future workforce and ensure that all communities are well-served by the public health care system. 	Unlicensed	Students	Not yet determined	Not yet determined	<p>Eligible students will be supported with tuition assistance, paid internships, and stipends.</p> <p>This program was made possible by federal legislation that provided New York State with supplemental funding for mental health services through a time-limited expansion of the Federal Medical Assistance Percentage, the formula used to reimburse states for most Medicaid programs.</p>



Remaining Criteria



II. Recipient Income Requirements

BACKGROUND INFORMATION

Income requirements may include a **maximum or minimum income required for loan repayment assistance**. These income thresholds may also be used to determine the **amount of loan repayment assistance**.

Many loan repayment programs across the Commonwealth **do not include income requirements**, instead they require that the individual have outstanding educational debt and the award cannot exceed current outstanding educational debt.

The board could consider using an **educational debt to income ratio** for determination.

QUESTIONS FOR CONSIDERATION

- Should there be income requirements for this program?
 - If so, what should be the minimum income requirement?
 - If so, what should be the maximum income requirement?
- Should applicants be required to have a minimum amount of educational debt?
- Should there be a minimum educational debt to income ratio (e.g., debt at least 20% of institutional base salary)?



III. Loan Repayment Assistance Levels & IV. Work Commitments

III. LOAN REPAYMENT ASSISTANCE LEVELS

Loan repayment assistance level is the **amount of loan repayment assistance that applicants can receive**.

The board may choose to vary loan assistance levels using specific criteria (e.g., job function/title, education level, debt to income ratio). Other comparative loan repayment programs vary assistance levels based on worker type.

IV. WORK COMMITMENTS

Work commitments ensure that workers who benefit from loan repayment assistance **remain in practice in a certain setting for an established minimum time period**.

Loan repayment programs typically require a **2–4-year work commitment** for both full-time and part-time awardees. Applicants cannot have other work commitments and cannot be a participant in another loan repayment program.

QUESTIONS FOR CONSIDERATION

- Should different workers receive different amounts of loan repayment assistance?
- Should different education levels receive different amounts of loan repayment assistance?
- What should be the minimum and maximum levels of loan repayment assistance?
- Should the Board consider a sliding scale in loan repayment assistance levels based on degree/licensure?

QUESTION FOR CONSIDERATION

- What should be the maximum work commitment length?
- Should the Board recommend a yearly flat rate of loan repayment assistance to not exceed a determined maximum after a certain number of years of employment?



Appendix



Helpful Definitions

The following definitions may also be helpful to establish a foundational knowledge of loan repayment assistance programs.

- **Debt to income ratio** – A measure of **educational loan debt divided by income** sometimes used as an eligibility requirement for loan repayment programs.
- **Outstanding educational debt** – 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 the degree that qualifies them for this loan repayment program.
- **Home Health** – Home health care is a wide range of **health care services that can be given in your home** for a variety of reasons to address illness, injury, or health stabilization and maintenance.
- **Human Services** – Human services are set of **social assistance programs designed to help and support individuals and families**.



Resources

The following list of resources include helpful information for the Board to review if they wish to further understand other loan repayment programs.

FEDERAL PROGRAM

Public Service Loan Forgiveness Program (PSLF)

- Available Data on the PSLF including number of borrowers per state and funds given:
<https://studentaid.gov/data-center/student/loan-forgiveness/pslf-data>
- PSLF Homepage including the eligibility requirements, employer qualifications, and other information about the program:
<https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>

MASSACHUSETTS PROGRAMS

Massachusetts Loan Repayment Program (MLRP)

- Overview of the program as well as who can apply:
<https://www.mass.gov/info-details/massachusetts-loan-repayment-program-mlrp-for-health-professionals>
- 2022 MA Loan Repayment Program Guide: Overview of eligibility requirements, award amounts, and other information around the program:
<https://massleague.org/Programs/WorkforceDevelopment/2022MLRPGuide.pdf>

Student Loan Repayment Program (SLRP)

- Overview of eligible workers, loan repayment amount, and other program information:
<https://massleague.org/Programs/DSRIPStatewideInvestments/StudentLRP.php>

Loan Repayment Program for Health and Human Service Professional

- Overview of eligibility requirements, award amounts, prioritized workers and other information around the program:
<https://www.commbuys.com/bsi/external/bidDetail.sdo?docId=BD-23-1039-EHS01-ASHWA-77144&external=true&parentUrl=bid>
 - Task Order – The Behavioral Health & Primary Care Loan Repayment Initiative (BH Loan)
 - Task Order – The Child and Adolescent Psychiatrist Loan Repayment Initiative
 - Task Order – The Substance Use Treatment Provider Loan Repayment Initiative



Legislative Language

The Commonwealth of Massachusetts has appropriated \$16.5M for a student loan repayment program for human service workers and home health workers. The following outlines the legislative language regarding the program:

Human Services and Home Health Workers Student Loan Repayment Program (\$16.5M)

- The \$16,500,000 shall be made available for a loan repayment assistance program for human service workers and home health workers
- Eligible program participants shall be employees who provide treatment, support, or services to clients or their families through home-based and community-based human service organizations and home-based health service agencies in programs funded by the Executive Office of Health and Human Services, the Executive Office of Elder Affairs, the Department of Housing and Community Development or the Department of Early Education and Care
- **The language specifically asks the board to make recommendations regarding:**
 - I. Eligible workers – today's discussion**
 - II. Recipient income requirements
 - III. Loan repayment assistance levels
 - IV. Work commitments necessary for eligibility