



Human Services and Home Health Workers Loan Repayment Program Board Meeting

SEPTEMBER 26, 2022



EOHHS



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	<ul style="list-style-type: none"> • Approve last meeting's minutes. • Determined the program's purpose: Increase recruitment and retention of health and human service workers. Increasing diversity needs to be an intentional part of both recruitment and retention. • Requested additional research on MA's existing loan repayment programs, cost of education for certain degree programs and a template to share eligible worker recommendations.
September 26 th , 2022	<p>Agenda</p> <ol style="list-style-type: none"> 1. Approve last meeting's minutes 2. Discussion regarding loan repayment programs in other states 3. Review of the aggregate feedback from members regarding what workers should be eligible for loan repayment and other loan repayment criteria 4. Potential vote regarding eligible worker categories and loan repayment program conditions/criteria



The Behavioral Health & Primary Care Loan Repayment Initiative (\$110.5M)

This program aims to address the shortage of providers in community health centers (CHCs), community mental health centers, psychiatric units in acute care hospitals, and in-patient psychiatric hospitals.

Legislative Language from Statute	Eligible Category of Clinician/Worker	Setting	Max Award (full-time)	Partial Award (part-time)	Qualifying Degrees	
Psychiatrist	<ul style="list-style-type: none"> Psychiatrist 	<ul style="list-style-type: none"> Community Health Center (CHC) 	\$300K	\$150k	MD, DO, MBBS	
Psychologist and Primary Care Physician	<ul style="list-style-type: none"> Psychologist Primary Care Physician 		<ul style="list-style-type: none"> Community Mental Health Center (CMHC) 	\$150K	\$75k	PsyD, PhD, MD, DO
Master’s Level Mental Health (MH) and Primary Care Professionals	<ul style="list-style-type: none"> Registered Nurse Nurse Practitioner Physician Assistant Advance Practice Registered Nurse Pediatric Clinical Nurse Specialist 	<ul style="list-style-type: none"> Supervised, Non-licensed Behavioral Health Provider Social Worker Licensed Or Certified Behavioral Health Providers 	\$50K	\$25k	MA, MS, MSN, MSW, MED	
Bachelor’s Degree-level Mental Health and Primary Care Professionals	<ul style="list-style-type: none"> Registered Nurse Social Worker Community Health Workers Substance Use Counselors Case Managers Recovery Specialists 	<ul style="list-style-type: none"> Recovery Coaches Family Partners Certified Peer Specialist Licensed Alcohol And Drug Counselor I Or II Certified Alcohol And Drug Counselor I 	<ul style="list-style-type: none"> Psychiatric Unit in an Acute Care Hospital In-Patient Psychiatric Hospital 	\$30K	\$15K	BA, BS, BSN, BSW
In-Patient Psychiatric Mental Health Nurse Practitioners (NP)	<ul style="list-style-type: none"> In-patient Psychiatric Mental Health NP 	<ul style="list-style-type: none"> Psychiatric Unit in an Acute Care Hospital 		\$100K	\$50k	MSN
Inpatient Mental Health Workers	<ul style="list-style-type: none"> Mental Health Technician Mental Health Worker Mental Health Specialist Mental Health Counselor 	<ul style="list-style-type: none"> Certified Nursing Assistant Family Partners Certified Peer Specialists 	<ul style="list-style-type: none"> In-Patient Psychiatric Hospital 	\$25K	\$12.5K	N/A

Requirements:

- All eligible workers must have **outstanding educational debt** except those that fall under the inpatient mental health workers category. Inpatient mental health workers **may accrue educational debt** during 2023, 2024, and 2025, for a degree in nursing, social work, or other behavioral health discipline. Applicant must prove program acceptance.
- Awardees agree to a **4-year service commitment**. Applicants may **aggregate employment at a maximum of 2 separate employers** to satisfy the service obligation.
- If applicable, licenses and certifications must be valid and in good standing for the entire service obligation.



The Child and Adolescent Psychiatrist Loan Repayment Initiative (\$5M)

This program aims to address the shortage of Child and Adolescent Psychiatrists in community health centers (CHCs) and community mental health centers.

Legislative Language from Statute	Eligible Category of Clinician/Worker	Setting	Max Award (full-time)	Partial Award (part-time)	Qualifying Degrees
Child and Adolescent Psychiatrist	<ul style="list-style-type: none"> Child and Adolescent Psychiatrist 	<ul style="list-style-type: none"> CHC CMHC 	\$300K	\$150k	Must be certified in child and adolescent psychiatry by the American Board of Psychiatry and Neurology or have completed a Triple Board combining pediatrics, general psychiatry, and child and adolescent psychiatry.

Requirements:

- All eligible workers must have **outstanding educational debt**.
- Awardees agree to a **5-year service commitment**. Applicants may **aggregate employment at a maximum of 2 separate employers** to satisfy the service obligation.
- Must possess and maintain a qualifying license, in good standing, from the MA Board of Registration in Medicine for the entire service commitment.



The Substance Use Treatment Provider Loan Repayment Initiative (\$15M)

This program’s purpose is to recruit and retain qualified direct service professionals to work for community-based human service providers.

Legislative Language from Statute	Eligible Category of Clinician/Worker	Setting	Max Award (full-time)	Partial Award (part-time)	Qualifying Degrees
Master’s level behavioral health professional	<ul style="list-style-type: none"> Nurse practitioner Physician assistant Advance practice registered nurse Pediatric clinical nurse specialist Supervised behavioral health provider trainee Licensed or Certified behavioral health providers 	<ul style="list-style-type: none"> Substance Use Treatment Provider Sites <p>Workers in the following settings are excluded from this program:</p> <ul style="list-style-type: none"> CHCs CMHCs Psychiatric Unit in an Acute Care Hospital In-Patient Psychiatric Hospital 	\$50K	N/A	MA, MS, MSN, MSW
Bachelor’s level behavioral health professional	<ul style="list-style-type: none"> RN Community health workers Substance use counselors Case managers Recovery specialists Recovery coaches/Supervisors LADC I & II CADC I 		\$30K	\$15K	BA, BS, BSN, BSW
Associate level behavioral health professional	<ul style="list-style-type: none"> Community health workers Substance use counselors Case managers Recovery specialists Recovery coaches/Supervisors LPN 		\$25K	\$12.5K	N/A

Requirements:

- All eligible workers **must have outstanding educational debt** except those that fall under the associate level behavioral health professionals category. Associate level behavioral health professionals **may accrue educational debt** during 2023, 2024, and 2025, for a degree in nursing, social work, or other behavioral health discipline. Applicant must prove program acceptance.
- Awardees agree to a **4-year service commitment**. Applicants **may aggregate employment at a maximum of 2 separate employers** to satisfy the service obligation.
- Must possess and maintain a qualifying license, in good standing, from the MA Board of Registration in Medicine for the entire service commitment.



Massachusetts's Loan Repayment Programs' Priority Criteria

The following are priority criteria for the Massachusetts's (1) Behavioral Health & Primary Care Loan Repayment Initiative, (2) Child and Adolescent Psychiatrist Loan Repayment Initiative, and (3) Substance Use Treatment Provider Loan Repayment Initiative.

- i. Awards will be made to applicants who satisfy the minimum eligibility criteria plus one or more of the following conditions before awards are made to individuals that only meet the minimum eligibility criteria.
- ii. Applicant can communicate with patients and provide care in a language other than English and that skill matches the needs of the site where the applicant works.
- iii. Applicant has demonstrated a commitment to providing clinical care to historically medically underserved patients.
- iv. Applicant works in a designated Community Behavioral Health Center.



IL Human Service Professional Loan Repayment Program

If passed, this program’s purpose would be to recruit and retain qualified direct service professionals to work for community-based human service providers. The total program amount is subject to appropriation.

Eligible Category of Clinician/Worker	Setting	Max Award (full-time)	Partial Award (part-time)	Qualifying Degrees
Any Human Service Worker	Community-based, human service agencies that contracts with or is grant funded by a State agency	\$25,000	Not Specified	Master's Degree in Human Services or higher
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 		\$15,000		Bachelor's Degree in Human Services
		\$3,000		Direct service worker with an associate's degree
		\$5,000 add-on		Independent License

Requirements:

- All eligible workers must have **outstanding educational debt**.
- Applicants must have **worked for at least 24 consecutive months as a full-time employee** as a human service professional in a community-based human service agency that currently has or did have a contract with a State agency to provide human services during the duration of the applicant’s 24 consecutive month tenure.
- Awardees agree to a **1-year service commitment**. Applicants may **reapply every year for a maximum of 4-years of service**.



Massachusetts' Education Cost Analysis

The following table details potential education costs and typical education requirements for the Board's consideration when determining loan repayment assistance levels for eligible workers.

Institution Type	Avg Tuition FY2022**	Min. Tuition Cost**	Max. Tuition Cost**	One Semester***	1 Year***	2 Years***	4 Years***
University of Massachusetts	\$15,093	\$14,410	\$16,440	-	-	-	\$57,640 - \$65,760
State Universities*	\$11,017	\$10,586	\$11,674	-	-	-	\$42,344 - \$46,696
Community Colleges	\$6,819	\$6,444	\$7,560	\$3,222 - \$3,780	\$6,444 - \$7,560	\$12,888 - \$15,120	-

Worker Type	Degree Type(s) Required for Position				Institution Type(s) Offering Programs Required for Positions			
	Certificate (one semester)	Certificate (1 yr)	Associate (2 yrs)	Bachelor (4 yrs)	University of Massachusetts	State Universities*	Community Colleges	Other (E.g., Technical Schools)
Licensed Practical Nurse (LPN)		X	X				X	X
Registered Nurse (RN)			X	X	X	X	X	
Social Worker (SW)			X	X	X	X	X	
Certified Nursing Assistant (CNA)		X					X	X
Community Health Workers (CHW)	<i>A Post-Secondary Degree is not required but these workers may have a post-secondary degree and student loans.</i>							
Child Development Associate (CDA)	X						X	X

Additional Information:

- The Department of Early Education and Care and the Department of Higher Education (DHE) is currently sponsoring a scholarship to offset the cost of a CDA credential: <https://www.mass.gov/how-to/apply-for-the-early-childhood-educators-ecce-scholarship>
- Employers may sponsor the education costs for certain workers such as LPN, CNA, and CDA.

* State universities do not include Mass Maritime and Mass College of Art and Design because they are specialty schools and for purpose of Performance Measurement are not compared to other MA state colleges.
 ** Tuition figures are for one year, full-time, in-state students as reported by MA DHE at <https://www.mass.edu/datacenter/tuition/AppendixTuitionFeesWeight7.asp> and include mandatory fees. This amount does not include textbooks and any license fees to practice.
 *** Estimates are made based on the min. and max. tuition cost multiplied by the time it takes to complete each degree.
 Please note, the min. and max. tuition cost are from institutions across Massachusetts, and accounts for geographical differences.



Aggregated Criteria Responses



Recommendations Summary: Eligible Workers

The following table aggregates the Board’s recommendations on workers that should be eligible for loan repayment.

MOST RECOMMENDED ELIGIBLE WORKERS

Eligible Workers*	Number of Recommendations
Direct Support Professionals	6
Nurses (LPN/RN)	5
Social Workers	4
Case Worker/Manager	3
Child Care Workers	3
Counselors	3
Personal Care Aide/Personal Care Attendant	3
Certified Alcohol/Drug Abuse Counselor	2
Certified Vocational Rehab Counselor	2
Clinician	2
Community Health Worker	2
Dietician/Nutritionist	2
Feeding Assistant	2
Licensed Counselor	2
Occupational Therapists (Assistant and Aide)	2
Peer Support Specialist	2
Physical Therapist (Assistant and Aide)	2
Program Director	2
Program Function Manager	2
Recreation Therapist	2
Residential Staff	2
Speech and Language Pathologist	2

ADDITIONAL INFO

- 2 of 9 Board members **recommended broad categories of eligible workers** for this program, including:
 - Any human service worker not eligible for any other state loan repayment program
 - Any human services Direct Service Worker or Direct Services Frontline Supervisor
 - Direct Care Workers
- One Board member noted that Chore Providers, Respite Providers, Homemakers, Companions, and Paid or Live-in Caregivers did not require degrees and should not be eligible workers (but that these workers could be encouraged to work instead in an eligible role)

QUESTIONS FOR CONSIDERATION

- Should the program include all proposed eligible workers based on each Board member’s input?
- OR
- Should the program include a subset of eligible workers proposed?
 - If so, how should those be determined?

*Please note that this list includes all eligible workers that more than one Board member recommended.



Recommendations Summary: Settings

The following table aggregates the Board’s recommendations on eligible settings.

ELIGIBLE SETTING RECOMMENDATIONS

Settings	Number of Recommendations
Community based settings	6
<u>Outpatient Clinic</u>	2
Outpatient Mental Health & Substance Abuse	1
Congregate Care	1
Child Care	1
Health Centers	1
VNA	1
Non-profit	1
Individual & Family Services	1
Community Food, Housing, Emergency, other Relief	1
Residential	1
Day/Employment	1
Respite/Crisis Stabilization	1

ADDITIONAL INFO

- 5 of 9 Board members **recommend that the same eligible settings apply to all proposed eligible workers**

QUESTIONS FOR CONSIDERATION

- Should there be additional restrictions on the setting in which workers need to be working at to be eligible for the program?
 - If so, how should those be determined?



Recommendations Summary: Assistance Levels

The following tables aggregate the Board’s responses on assistance levels by degree and by worker.

Board members delineated assistance levels both by degree type and by worker type.
 Most Board members recommended assistance levels by degree and then added specificity for certain workers.

ASSISTANCE LEVELS BY DEGREE

Please note that RNs and LPNs are captured in this table under certificate, associate, and bachelor’s degrees.*

Degree	Range of Award Values
Master’s	\$25K - \$50K
Bachelor’s	\$15K - \$50K
Associate	\$3K – \$50K
Certificate	\$5K - \$25K

ASSISTANCE LEVELS BY WORKER

Below includes all workers that board members included specific awards for, as well as the assistance levels noted for those workers.

Worker	Award
RN	\$20K - \$50K
LPN	\$6K - \$50K
Board Certified Behavioral Analyst	\$30K
Clinical SW Masters	\$30K

QUESTIONS FOR CONSIDERATION

- Should assistance levels be determined by degree type or by worker type?

*Assumption: Board member had a range of \$25K to \$50K for RN/LPN. We incorporated RN assistance levels at \$50K and LPN assistance levels at \$25K.



Recommendations Summary: Income, Work Commitment, & Add-Ons

The following table aggregates the Board’s responses on income requirements, work commitments and potential criteria for an add-on award.

INCOME REQUIREMENT SUMMARY

- 5 of 9 Board Members **agreed that there should not be an income requirement** for this program
- Board Members who proposed an income requirement recommended:
 - A \$85K cap for professional/licensed workers, \$55K cap for direct services frontline supervisors, \$40K cap for direct service workers
 - A debt-to-income ratio calculation
 - Income maximum of \$100K
- One Board member was unsure if the income requirement would be for the household or individual

WORK COMMITMENT SUMMARY

- 8 of 9 Board members **agreed there should be a work commitment** for this program
- The recommended **work commitments ranged from 2 years to 5 years**
- Additional suggestions from Board members included:
 - Employment aggregation to fulfill work commitments at a max of 2 employers
 - Work commitment levels that differ based on degree and award value
 - No prior work requirement (applicant should not have had to work in human services prior to this work commitment)
 - One Board member suggested that the loan repayment program prioritize those who already served the community, which will help with retention and prevent the accrual of interest on existing loans

ADD-ON CRITERIA SUMMARY

Add-On Criteria	Range of Award Values	Number of Recommendations
Multi-lingual	\$2.5K - \$5K	3
Independently Licensed	\$3K - \$5K	2
Service (5+/10+ yrs)	\$1K - \$5K	2
Salary less than \$40K	\$10K	1
Serving in a low-income community	\$1K	1
Registered Behavioral Technician Cert.	\$2K	1
Black, Indigenous, and People of Color	\$3K	1



**Background on
Criteria
Recommendation
Areas**



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 Report* 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)?



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?



Background on Loan Repayment Programs



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>



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	<i>Pending</i>
	Recipients	<i>In Progress</i>	<i>In Progress</i>	-
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 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



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.
<p>MN: Rural Public Health Nurse Loan Forgiveness</p> <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.
<p>NJ: Primary Care Practitioner Loan Redemption Program</p> <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.

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



Loan Repayment Programs in Other States (2/3)

Programs	Licensed/ Unlicensed	Eligible Workers	Payment	Service Requirement	Additional Information
<p>NY: Regents Physician Loan Repayment Program</p> <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>
<p>NY: Child Welfare Worker Loan Forgiveness Incentive Program</p> <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>
<p>NY: Licensed Social Worker Loan Forgiveness Program</p> <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>
<p>OR: Behavioral Health Loan Repayment Program</p> <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.



Loan Repayment Programs in Other States (3/3)

Programs	Licensed/ Unlicensed	Eligible Workers	Payment	Service Requirement	Additional Information
<p>CO: Colorado Health Service Corps</p> <ul style="list-style-type: none"> This program's purpose is to repay loans for health professionals who practice in a health professional shortage area and deliver services to underserved patients. 	<p>Licensed</p>	<ul style="list-style-type: none"> Doctors of osteopathic or allopathic medicine (family medicine, geriatrics, general internal medicine, general psychiatry, general child psychiatry, general pediatrics, general obstetrics and gynecology, addiction medicine or pain management) Clinical pharmacists (PharmD) Dentists (general and pediatric) Licensed clinical or counseling psychologists (Ph.D., Psy.D.) Licensed clinical social workers (master's or doctoral degree in social work) Licensed professional counselors (master's or doctoral degree with a major study in counseling) Licensed marriage and family therapists (master's or doctoral degree with a major study in marriage and family therapy) Certified nurse-midwives Nurse practitioners Advanced practice nurses with specific training in substance use disorders or pain management Physician assistants Physician assistants with specific training in substance use disorders Psychiatric nurse specialists Licensed addiction counselors Certified addiction counselors Registered dental hygienists 	<p>Full-time obligation:</p> <ul style="list-style-type: none"> \$120,000 for physicians and dentists \$90,000 for physician assistants, advanced practice nurses, clinical pharmacists, licensed mental health providers, licensed addiction counselors, dental hygienists and certified addiction counselors <p>3/4-time obligation:</p> <ul style="list-style-type: none"> \$90,000 for physicians and dentists \$67,500 for physician assistants, advanced practice nurses, clinical pharmacists, licensed mental health providers, licensed addiction counselors, dental hygienists and certified addiction counselors <p>Part-time obligation:</p> <ul style="list-style-type: none"> \$60,000 for physicians and dentists \$45,000 for physician assistants, advanced practice nurses, clinical pharmacists, licensed mental health providers, licensed addiction counselors, dental hygienists and certified addiction counselors 	<p>3 years</p>	<p>Approved applicants agree to meeting clinical contact hour minimums as well as meeting hourly requirements for direct clinical contact during the service obligation.</p> <p>Applicants are ineligible to apply if they have a conditional license as a result of disciplinary action by their professional licensing board.</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
<p>CA: Tax Deductions for Loan Repayment</p> <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	-
<p>IN: Health Worker Student Loan Repayment Program</p> <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.

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



Proposed Bills in the General Assembly (2/2)

Programs	Licensed/ Unlicensed	Eligible Workers	Payment	Service Requirement	Additional Information
<p>MI: Loan Payment Employer Tax Credit</p> <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.
<p>NJ: Grow Your Own Teacher Loan Redemption Program</p> <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.
<p>NJ: Tax Deductions for Loan Repayment</p> <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	-
<p>CA: Golden State Social Opportunities Program</p> <ul style="list-style-type: none"> This program would provide grants to students who are enrolled in a postgraduate program if the students commit to working in a California-based nonprofit. 	Not Specified	Students in a post graduate program that would satisfy the requirements to become a(n): <ul style="list-style-type: none"> associate clinical social worker professional clinical counselor associate marriage and family therapist registered psychological associate 	Up to \$25,000/year; \$50,000 max	2 years at a California-based non-profit	The program prioritizes foster and homeless youth as well as individuals currently employee at California non-profits.

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



Other Health and Human Services Workforce Programs

Programs	Licensed/ Unlicensed	Eligible Workers	Payment	Service Requirement	Additional Information
<p>NY: Child Care Provider Stabilization Grant</p> <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.
<p>NY: Mental Health Degree Assistance for Underrepresented Students</p> <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>

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



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
 - II. Recipient income requirements
 - III. Loan repayment assistance levels
 - IV. Work commitments necessary for eligibility