



Human Services and Home Health Workers Loan Repayment Program Engagement Plan

AUGUST 2022





Legislative Line-Item 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



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

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

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?



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 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?

QUESTION FOR CONSIDERATION

- What should be the work commitment length?

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Appendix



Data from other Loan Repayment Programs*

FUNDING AND LOAN REPAYMENT AWARD

		BH LRP	MLRP	SLRP	PSLF
FY 21	Funding Available	-	\$1.6M	\$4.2M	
	Recipients	-	48	114	
FY 22	Funding Available	-	\$1.6M	\$2.7M	
	Recipients	-	47	89	3,520**
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.

**Number of MA borrowers with processed PSLF discharges as of May 2022.

Key: BH LRP: Behavioral Health Loan Repayment Program MLRP: Massachusetts Loan Repayment Program

SLRP: Student Loan Repayment Program

PSLF: Public Service Loan Forgiveness Program



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.

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/bso/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