

Human Services and Home Health Workers Loan Repayment Program Summary Report

Legislative language

“For a reserve to support loan repayment, retention and recruitment programs for human service workers in the commonwealth; provided, that not less than \$16,500,000 shall be made available for a loan repayment assistance program for human service workers and home health workers;

provided further, that 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;

provided further, that the program shall be administered by the executive office of health and human services, in collaboration with the executive office of education;

provided further, that there shall be a board consisting of representatives from the human services sector to make recommendations on the criteria for the program including, but not limited to:

- i. eligible workers;
- ii. recipient income requirements;
- iii. loan repayment assistance levels; and
- iv. work commitments necessary for eligibility”

The Program is authorized under line item 1599-2027 of chapter 102 of the acts of 2021.

Introduction

From August 30th to November 21st, the Human Services and Home Health Workers Loan Repayment Board met six times to design the loan repayment program. The Board consisted of: Chair, Tammy Mello (The Key Program, Inc.), Jule Gomes Noack (Horace Mann Educational Associates (HMEA)), Lisa Parent (Community Nurse Home Care), Diane Gould (Advocates), Michael Weekes (Providers’ Council), John Feehan (YWCA Greater Newburyport), John Yazwinski (Father Bill’s & MainSpring), Lisa Gurgone (Mystic Valley Elder Services), and Lois Nesci (Gándara Center).

As required by the legislation, the Board determined the following key recommendations: eligible settings, eligible worker categories and titles, recipient income requirements, loan repayment assistance levels based on degree type, work commitment requirements. The board also recommended priority criteria for applicants.

Minimum Eligibility Criteria

Eligible Workers:

Eligible workers include direct care professionals, including, workers with the following titles and those that supervise direct care staff:

1. Care Coordinators
2. Case Management Roles

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| 3. Companions | 17. Personal Care Homemakers |
| 4. Developmental Specialists | 18. Recovery Coaches |
| 5. Family Partners | 19. Recovery Support Navigators |
| 6. Home Care Aides | 20. Therapeutic Mentors |
| 7. Home Health Aides | 21. Residential Counselors |
| 8. Certified Nursing Assistants (CNAs) | 22. Resource Coordinators |
| 9. Homemakers | 23. Outreach Workers |
| 10. House Managers | 24. Enabling Technology Advocates |
| 11. Job Coaches | 25. Harm Reduction Specialists |
| 12. Member Services | 26. Other Unlicensed Direct Support Professionals |
| 13. Peer Specialists | 27. Licensed Clinicians |
| 14. Peer Workers | 28. Other Direct Care staff job titles (e.g., childcare workers) |
| 15. Personal Care Aides | |
| 16. Personal Care Attendants, funded through the MassHealth program | |

Eligible Settings:

Eligible settings include settings of programs operated by a home-based or community-based human service organization, located in Massachusetts, that are funded or licensed by one of the below state agencies to provide treatment, support, or services to clients or their families.

- MassHealth
- Executive Office of Elder Affairs
- Department of Public Health
- Department of Mental Health
- Department of Developmental Services
- Department of Youth Services
- Department of Children and Families
- Department of Transitional Assistance
- Massachusetts Rehabilitation Commission
- Massachusetts Commission for the Deaf and Hard of Hearing
- Massachusetts Commission for the Blind
- Department of Veterans' Services
- Office for Refugee and Immigrants
- Department of Housing and Community Development
- Department of Early Education and Care

The following categories of workers are not eligible for this program:

- State and municipal employees
- Durable and/or Specialized Medical Equipment providers
- Individuals who work in a Community Health Center, Community Mental Health Center, psychiatric unit in an acute care hospital, or an in-patient psychiatric hospital

- Individuals who work at a site in Massachusetts that provides treatment to individuals with a substance use disorder 1) licensed under 105 CMR 164 by the Bureau of Substance Addition Services or 2) licensed under 105 CMR 140 by the Bureau of Healthcare Safety and Quality (HCQ) as a clinic with a mental health service designation and a substance use disorder service designation

Recipient Income Requirements:

There are no income limitations to be eligible for this program.

Assistance Levels:

Participants are eligible for the assistance levels detailed in Table 1.

Table 1: Assistance Levels and Work Commitment by Degree Type

Degree Type	Assistance Levels	Work Commitment
Master's	\$30,000	3 years
Bachelor's	\$20,000	2 years
Associate	\$6,000	1 year

Priority Criteria:

Priority is given to applicants who satisfy the minimum eligibility criteria plus one or more of the following priorities. Each priority criterion shall result in a +1. An applicant with +6 shall be awarded before an applicant with +5.

1. Applicant with an individual salary less than 50% of the area median income
2. Applicant can communicate with patients and provide care in a language other than English, and that language skill matches the need of the site where the applicant works.
 - a. The language consideration will be for the top five most spoken languages in the Vaccine Equity Initiative (VEI) communities, which include Spanish, Portuguese, Haitian Creole, Chinese, and Vietnamese.¹
3. Consistent with 42 CFR 440.262, applicant can demonstrate through a short answer response, the ability to support access and delivery of services in a culturally competent manner to beneficiaries, including those with limited English proficiency, diverse cultural and ethnic backgrounds, disabilities, and regardless of sex (including sexual orientation and gender identity). The prompt posed to the applicant will be: *In no more than 3 sentences, please describe how you are able to deliver services in a culturally competent manner. In answering this question, you may want to describe how you connect to individuals with disabilities, individuals that identify as LGBTQ+, or individuals with diverse racial, cultural, ethnic and/or linguistic backgrounds.*
4. Applicant that is living in a Vaccine Equity Initiative (VEI) Community¹
5. Applicant that is working a Vaccine Equity Initiative (VEI) Community¹
6. Applicant has worked in the direct care field for 3 or more years

¹ Vaccine Equity Initiative (VEI) Communities include: Boston, Brockton, Chelsea, Everett, Fall River, Fitchburg, Framingham, Haverhill, Holyoke, Lawrence, Leominster, Lowell, Lynn, Malden, Methuen, New Bedford, Randolph, Revere, Springfield, and Worcester.

Additional Considerations

- Additional investments into the direct care workforce are critical to develop a pipeline and attract individuals into the field. The Board recommends investing more in tuition assistance and free education throughout the Commonwealth's school system to support frontline direct care workers who have been unable to pursue higher education due to financial barriers.
- The Board aims to allocate individual funding amounts in an impactful way. Yet, this funding will only reach a fraction of Massachusetts' 150K direct care workers². The Board recommends additional loan repayment investments to increase the reach of the program.
- The Board's recommendations are anchored in a commitment to prioritize direct care staff that are the most diverse, lowest salaried, and critical to providing services to the Commonwealth's most vulnerable residents. As a result, while licensed clinicians who provide behavioral health supports may apply to this program, the Board did not prioritize them. The Board recommends that the Behavioral Health & Primary Care Loan Repayment Initiative eligibility criteria be expanded to include all licensed clinicians that provide behavioral health support, regardless of setting (for example Department of Children and Families (DCF)-contracted group homes for children). Alternatively, the Board recommends allocating additional funds to the Human Service Workers Loan Repayment Program in order to prioritize licensed clinicians.
- The Board recommends the loan repayment vendor conduct a detailed program evaluation during and after the program to identify the impacts, effects, and results of the program to inform future loan repayment programs, including demographics of applicants and recipients.
- The Board recommends the loan repayment vendor provide a detailed overview of the number of applicants and awardees, including data on prioritization criteria and demographics, no more than two months after applicants are notified of their conditional awards.
- The Board recommends that if there is insufficient funding to fully award all applicants with the same score within a prioritization category, the loan repayment vendor must calculate a debt-to-income ratio and make awards to individuals with a higher score before making awards to individuals with a lower score.

² <https://www.phinational.org/policy-research/workforce-data-center/#states=25>