

Massachusetts Loan Repayment Program (MLRP) – Frequently Asked Questions

1. What is the purpose of a Loan Repayment Program?

These programs assist qualified healthcare organizations in recruiting or retaining health professionals by funding repayment of educational loans incurred by the health professional. In return, the health professional contracts to practice two years full time (or pro-rated part-time) at an eligible healthcare organization located in an identified high need area.

2. Where are identified high need areas?

Massachusetts has federally designated Health Professional Shortage Areas or HPSAs in both rural and urban areas. To determine if an area (county, group of census tracts or facility) is a federally designated HPSA, go to: <http://hpsafind.hrsa.gov/>

Massachusetts also identifies state specific shortage areas. These will be listed in the MLRP guide for Component C each year.

3. Are practice sites required to meet specific criteria?

Yes. Eligible sites must meet MLRP requirements about location and population served. Some examples of requirements include that sites must be public or non-profit, located in a high need area, participate in MassHealth, and serve all patients regardless of ability to pay or source of payment. Detailed information can be found when that year's program guide is released.

4. How long is the commitment?

The health professional is required to sign a contract for a two-year period of full-time service or the equivalent of two years full-time for part-time service.

5. Who is eligible for loan repayment?

A range of licensed health professional disciplines are eligible including primary care physicians, dentists, nurse practitioners, certified nurse-midwives, physician assistants, registered dental hygienists, psychologists and other licensed mental or behavioral health care professionals (including LADC-1) and Pharmacists.

6. What happens if I receive loan repayment but then change my mind before completing the contract commitment with MLRP?

Failure to commence or complete the MLRP service obligation will result in serious liability. Details are listed in the MLRP guide, default and damages sections.

7. How does the award process work?

Applications are reviewed for eligibility and award. Not all applications are awarded. Award installments are made electronically to the health professional-awardee's bank account. Documentation that the award was used to pay down the relevant student loan is required.

8. When are the MLRP applications due?

Each years program guide will detail the application time line.

9. Is a clinician who currently receives loan repayment from the National Health Service Corps eligible to apply for the MLRP?

No. Applicants must have no concurrent commitments to the National Health Service Corps or other state and federal loan repayment programs at the time of application.

10. Where do I find an MLRP application?

The Massachusetts Loan Repayment Program (MLRP) is not currently accepting applications. If you would like to be notified when the MLRP is open for application, contact Nicole Watson at Nicole.Watson@state.ma.us to be added to our notification list.

11. Who do I contact for more information?

Email: Nicole.Watson@state.ma.us. **Phone:** 617-624-6051