



Human Services and Home Health Workers Loan Repayment Program Board Meeting

OCTOBER 11, 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"> • Approved 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	<ul style="list-style-type: none"> • Approved last meeting's minutes • Determined the following criteria: <ul style="list-style-type: none"> • Income Requirement: Individuals can apply for loan repayment regardless of their income • Work Commitment: In exchange for loan repayment individuals must provide a 2-year commitment if their highest level of education is a bachelor's degree or an associate degree • Work Commitment: In exchange for loan repayment individuals must provide a 4-year commitment if their highest level of education is a master's degree or higher
October 11 th , 2022	<p>Agenda</p> <ul style="list-style-type: none"> • Vote re: 9/26 Meeting Minutes • Discussion regarding eligible worker criteria • Discussion regarding loan repayment assistance levels



Recap previous decisions:

\$16,500,000 is available for a loan repayment assistance program for human service workers and home health workers

On 9/26, the Board approved the following eligibility criteria:

- Individuals can apply for loan repayment regardless of their income
- In exchange for loan repayment individuals must provide a 2-year commitment if their highest level of education is a bachelor's degree or an associate degree (*can aggregate up to 2 employers*)
- In exchange for loan repayment individuals must provide a 4-year commitment if their highest level of education is a master's degree or higher (*can aggregate up to 2 employers*)



Draft Definition of Eligible Worker

The consolidated Board feedback on the draft definition of eligible worker and exclusions for the Health and Human Services Loan Repayment Program can be found below. Board updates are in **red**.

DEFINITION

A worker is eligible to apply for loan repayment if the worker provides **direct care** in an eligible setting or **supervises direct care staff** in an **eligible setting**. Direct care staff provide hands on care or direct support to consumers, patients, or families.

Eligible settings include programs operated by a home-based or community-based human service organization, located in Massachusetts, that are **funded directly or through subcontracts**, or **are 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 of Refugee and Immigrants
- Department of Housing and Community Development
- Department of Early Education and Care

EXCLUSIONS

- State and municipal employees (**except Personal Care Attendants should be eligible**)
- 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 in a site 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
- **Licensed Clinicians**



Direct Care Staff Titles

Direct care staff, including workers with the following titles, and those that supervise direct care staff will be eligible for student loan repayment. Board updates are in **red**.

1. Care Coordinators
- 2. Case Management Roles**
3. Companions
4. Developmental Specialists
5. Family Partners
6. Home Care Aides
7. Home Health Aides
8. Certified Nursing Assistants (CNAs)
9. Homemakers
10. House Managers
11. Job Coaches
12. Member Services
13. Peer Specialists
14. Peer Workers
15. Personal Care Aides
- 16. Personal Care Attendants**
17. Personal Care Homemakers
18. Recovery Coaches
19. Recovery Support Navigators
20. Therapeutic Mentors
21. Residential Counselors
22. Resource Coordinators
23. Outreach Workers
24. Enabling Technology Advocates
25. Harm Reduction Specialists
26. Other Unlicensed Direct Support Professionals
27. Other Direct Care staff job titles

Are there any direct care staff titles missing from this list that should be eligible for loan repayment?



Board Feedback on Eligible Worker Definitions and Exclusions

The direct feedback from Board members on the draft definitions for eligible workers and exclusions can be found below. Responses from EOHHS can be found in **yellow**.

- The definition appears to capture what the Board discussed. I would think that **PCAs should be included for loan repayment assistance** as direct care workers funded by MassHealth. I have questions about how they would access loan repayment info. More specially, my concern is that all potential applicant have an equal opportunity to be considered for loan repayment and not be limited by first come, first serve entries which may favor staff who are connected to organizations that drive the process.

- I believe we spoke of a commitment that involved working in two agencies throughout the duration of the 2 or 4 years.
- Also, I saw the BSAS licensed settings being excluded.

- PCAs should be excluded since they are eligible for the \$110M loan repayment program – **PCAs are not eligible under the \$110M**
- Add Licensed Clinicians to exclusions.
- Given the conversation at the last board meeting, I would suggest we target this loan repayment program to **direct care staff**. We should include the fact that they are the backbone of direct care services, are often the lowest paid staff with fewest options for loan repayment and is one way to close the equity gap.
- I would also suggest we emphasize that while licensed clinicians may get excluded due to limited funds, we suggest the legislature consider an additional allocation to this loan repayment program to include clinicians who provide behavioral health support that do not fit in the BH loan repayment program (ie. DCF contracted group homes) or... consider expanding the BH eligibility to include BH clinicians in other settings (ie. DCF group homes).

- Within the definition of “direct support” you are **including case management roles** – is that correct? – **Added to list of workers**
- Edit to “that are funded directly or through subcontracts, or are licensed” I am proposing this edit to as a way to include home care agencies that subcontract through the Aging Services Access Points, Senior Care Options Managed Care Entities, and One Care Managed Care Entities to provide home care aide services.
- In order to be true to the intent of the statute (which includes references to home care workers), we should allow for Personal Care Attendants to loan repayment through this initiative as applicable above.



Additional Information on Payment

One Board member requested some additional information on the timing of loan repayment to awardees in relation to the determined work commitment.

Board Member Question: Regarding, the 2/4 year commitment, does that mean payment would not be made until after 2/4 years or could payment be made now and a penalty occur if the commitment is broken?

These funds must be spent by 2026.

For a 2-year commitment, the payment would likely be made in year 2.

For a 4-year commitment, 50% payment would likely be made in year 2 and 50% payment in year 3.

THE BEHAVIORAL HEALTH AND PRIMARY CARE LOAN REPAYMENT INITIATIVE

Awardees will receive half of their loan repayment award in the first 3 months of calendar year 2024 and the second half of their loan award in the first 3 months of calendar year 2025.

Note: All ARPA Funds must be obligated by December 31, 2024 and spent by December 31, 2026.



**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)?

*<http://providers.org/assets/2018/12/FinalSeqReport.TheFaceoftheHumanServicesSector.pdf>



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)?

Criteria
Recommendation
Made



III. Loan Repayment Assistance Levels

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.

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?



IV. Work Commitments

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.

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?

Criteria Recommendation Made



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

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

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



Appendix



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