



Loan Repayment Program for Behavioral Health Providers

State Loan Repayment Program Accepting Applications

The Rural Health and Primary Care Program is pleased to announce applications will be accepted for The Loan Repayment Program for Behavioral Health Providers starting **October 16, 2024 at 9:00 AM ET.**

The Loan Repayment Program for Behavioral Health Providers will be open to master's level clinicians providing behavioral health services in a safety-net facility located within a Mental Health Professional Shortage Area. Awards, up to a maximum of \$50,000 for a two-year service commitment, will be made on a first-come, first-served basis to eligible applicants. Applications will be accepted online starting October 16, 2024 at 9:00 AM ET. Interested applicants are encouraged to apply as quickly as possible. The number of awards for 2024-2025 are limited.

Which Disciplines are eligible?

- ◆ Allopathic and osteopathic doctors with a specialty of psychiatry;
- ◆ Nurse practitioners and physician assistants with specialties in psychiatry and mental health;
- ◆ Psychiatric nurse specialists;
- ◆ Psychologists (clinical and counseling);
- ◆ Licensed clinical social workers;
- ◆ Licensed clinical professional counselors;
- ◆ Marriage and family therapists; and
- ◆ Alcohol and substance abuse counselors at the master's degree level.

What do I need to apply?

- ◆ A copy of your employment contract indicating full or part-time service at either a public, non-profit private or for-profit health care facility operated by a non-profit organization located within a Health Professional Shortage Areas for a minimum of two years. Please note that your employer must accept reimbursement from Medicare, MaineCare and the Children's Health Insurance Program as appropriate for the designated disciplines, utilize a sliding fee scale up to 200% FPL according to the most recent Federal Register notice and accept all patients regardless of their ability to pay.



- ◆ License verification printed from the Office of Professional and Financial Regulation's website: <https://www.pfr.maine.gov/ALMSOnline/ALMSQuery/Welcome.aspx>
**Conditional Licenses are not eligible for this program
- ◆ Completed Verification of Educational Loans Form (see attached)
- ◆ Documentation of qualifying educational loans education expenses, such as tuition, room, board, books, and other associated educational costs that have not yet been paid in full. Documentation should conform to the following:
 1. On official letterhead or other clear verification that it comes from the lender/holder;
 2. Includes the name of the borrower (i.e., the applicant);
 3. Contains the account number; and
 4. Includes the date of the statement (cannot be more than 45 days from the date of application submission)
- ◆ Data that is required for reporting on our grant (see attached)

What is my commitment?

Should you be selected for loan repayment, you are committing to remain employed on a full or part time basis in a HPSA for a minimum of two years. You will also be required to:

- ◆ Attend an introductory Zoom call;
- ◆ Complete quarterly and final reports;
- ◆ Document funds were used to pay your qualifying educational debt; and
- ◆ Complete the PRISM survey.

Is there anything else I need to know?

- ◆ You must be a United States citizen or national.
- ◆ You cannot have an outstanding contractual obligation for health care professional service to the Federal Government (e.g., an NHSC Scholarship or Loan Repayment Program obligation or a Nurse Corps Loan Repayment Program obligation) other



than in the Reserve Component of the U.S. Armed Forces or National Guard, State Government (e.g., Primary Care Tax Credit Program) or to another entity unless that service obligation will be completely satisfied before the loan repayment contract has been signed.

- You cannot have had any federal judgment liens and cannot be in current default on any federal payment obligations (e.g., Health Education Assistance Loans, Nursing Student Loans, federal income tax liabilities, Federal Housing Authority Loans, etc.) even if the creditor now considers them to be in good standing
- You cannot have had any federal or non-federal debt written off as uncollectible or received a waiver of any federal service or payment obligation.
- There may be financial consequences for participants failing to complete their service obligation or otherwise breach the terms and conditions of their obligation.

How do I find Health Professional Shortage Areas?

Check <https://data.hrsa.gov/tools/shortage-area/hpsa-find>. Please note there are HPSAs based on both geographical areas and types of facilities.

What will happen after I apply?

After Rural Health and Primary Care staff members review applications, employers of potential awardees will be contacted to verify employment information. Once the information is completed in the portal, final determinations will be made. Applicants will be notified by email.

What if I still have questions?

You may contact Rural Health and Primary Care staff by email, erica.dyer@maine.gov or by phone, 287-5524.