How to access government loan repayment programs for your clinicians

**National Health Service Corps**

- Federal program for primary care medical, dental and mental health clinicians working at approved NHSC facilities in Health Professional Shortage Areas (HPSAs)
- More than 47,000 clinicians have served in the NHSC
- NHSC consists of more than 9,200 clinicians currently working in underserved communities

**Why participate as a site?**

- Help retain the clinicians you’ve supervised once they gain their independent credential
- Attract workers seeking loan repayment eligible opportunities
- Built in retention while the clinician is participating in a service contract, you get 2 years to make your case

**Process to become a participating site**

- Applications for new NHSC sites accepted for 2 months each spring
- Department of Health can assist with understanding paperwork and application process
- NHSC state contact in the Region X HRSA makes the final decision regarding approval

**Eligibility**

- Be a primary care outpatient facility providing behavioral health services in a federally designated HPSA and serve the underserved population
  - Federally Qualified Health Centers
  - State Prisons
  - Community Mental Health Centers
  - Local Health Departments
  - Tribal or IHS clinics
  - Private practices
Health Professional Shortage Areas

• Department of Health works with federal government to make HPSA determinations

Federal government sets HPSA designation criteria via regulation
DOH collects survey data, creates application, suggests score
Federal government approves applications, designates areas

Health Professional Shortage Areas

• Different types
  – Geographic area
  – Population group
    • Low income
    • Homeless
    • Migrant farmworkers
  – Facility (only a small subset qualify for these)
    • FQHCs
    • State prisons
    • Tribal clinics
    • Certified rural health clinics

Health Professional Shortage Areas

Mental HPSA scores range from 0-25, used to prioritize awards

Mental Health Professional Shortage Areas

National Shortage Designation Update

– Federal government (HRSA) switching national, standardized data sets
– DOH cleaned this data and is now updating geographic and population HPSA applications in Washington
– National update anticipated for late July 2017
– Updates will appear in the HRSA Data Warehouse https://datawarehouse.hrsa.gov/tools/analyzers/geo/ShortageArea.aspx
– You can also check with us later in the summer

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Now back to eligibility

• Use a qualifying sliding fee scale for at least the past 6 months
• Not deny services based on inability to pay or enrollment in Medicare, Medicaid
• Post signage at your office and online about discounts and that no one will be denied services due to inability to pay
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Eligibility

• Employee clinicians in the eligible behavioral health professions (must be at full, independent licensure level, not associate)
  – Psychiatrist
  – Psychiatric ARNP or PA
  – Licensed Independent Clinical Social Worker
  – Licensed Mental Health Counselor
  – Clinical Psychologist
  – Marriage and Family Therapist

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Eligibility

• Have a practice that allows NHSC participants to meet their contractual hours requirements
  – Full time: 32 hours patient care at the approved site, 8 hours flexible for administrative tasks, care off site, etc.
  – Part time: 16 hours patient care at the approved site, 4 hours flexible for other tasks or off-site care

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Eligibility

• Function as part of a system of care that offers or assures access to ancillary, inpatient and specialty referrals
  – Formal MOU/MOAs
  – Exchange of letters or letter signed by both facilities detailing process
• Provide or assure access to comprehensive mental/behavioral services if in that discipline

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Rationale

• Higher mortality rates for people with behavioral health conditions
• Untreated chronic illnesses
• Integration of Primary Care and Behavioral Health Services

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The Old versus the New (full time example)

<table>
<thead>
<tr>
<th>Hours and Work Settings</th>
<th>Prior to FY16</th>
<th>Beginning FY16</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum hours/wk</td>
<td>40</td>
<td>40</td>
</tr>
<tr>
<td>Minimum weeks/yr</td>
<td>45</td>
<td>45</td>
</tr>
<tr>
<td>Hours/wk at the approved site</td>
<td>21</td>
<td>32</td>
</tr>
<tr>
<td>Hours/wk at alternative settings</td>
<td>19 (including admin hours)</td>
<td>8 (including admin hours)</td>
</tr>
<tr>
<td>Administrative hours/wk</td>
<td>8</td>
<td>8</td>
</tr>
</tbody>
</table>

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Comprehensive M/BH Service Requirements

• Mental/behavioral health NHSC providers must practice in a community-based setting that provides access to comprehensive mental/behavioral health services
• If practicing at a site that does not have the required services there must be a formal affiliation with a comprehensive community-based facility
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**NHSC Comprehensive Behavioral Health Services Checklist**
- Required of all new applicants, phased in for current sites

These must be provided onsite
- Screening and assessment
- Treatment plan
- Care coordination

These can be provided onsite or via formal affiliation
- Diagnosis
- Therapeutic services, including med management
- Crisis/emergency services
- Consultative services
- Case management

Formal Affiliation Agreements
- Written agreement that sets forth the terms and conditions under which two organizations agree to furnish integrated services to better meet patient and client needs.

Formal Affiliation Agreements must include
- Signatures
- Process for sharing pertinent medical information
- Demonstration of continuity of care
- Accessibility to clients of the site

Challenges we are seeing with requirements
- WA behavioral health environment is highly regulated for Medicaid providers, sites view MOUs as duplicative of how the work is done
- Some mental health sites are only available to Medicaid clients
- Clinicians getting their required service hours at the approved site (make sure site knows and is comfortable with the hours for the clinicians)
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Challenges we are seeing with requirements
- Learning curve with state/federal staff who are accustomed to the primary care environment

General pitfalls for all programs
- Site issues
  - Not having up-to-date and multiple points of contact
  - Missing deadlines
  - Payback clause in contract
  - Asset testing/general SFS concerns
  - No having formal MOUs/contracts
- Provider issues
  - Paperwork mistakes (no drivers licenses!)
  - Ineligible loans

Loan repayment program pitfalls
- Site and provider issues
  - Not having enough patient care hours to count towards minimum hours requirements
  - What does the typical day look like for your clinicians?
  - What happens if patients no show?

NURSE Corps Loan Repayment
- Federal loan repayment and scholarship program specific to nursing professions
- RNs and ARNPs eligible
- Nurses must work full time at a public or nonprofit Critical Shortage Facility
  - FQHCs, public health departments, community mental health centers, all qualify
- Facility must be located in a primary care or mental health HPSA

NURSE Corps Loan Repayment
- No long site application process
- Sites can request to be “pre-certified”
- Nurse completes the application, site point of contact verifies employment
- Priority to nurses in high HPSAs with the worst debt to salary ratios (greater than 100%)

Public Service Loan Forgiveness

THE PROGRAM IN THEORY
- Work full time 10 years at a public or nonprofit entity
- Submit paperwork verifying work and loan payments
- Loan balance is forgiven
Public Service Loan Forgiveness

- Initial 10 year period will finish in fall 2017
- 10 years doesn’t have to be consecutive or at the same employer
- A great deal of uncertainty recently
  - $57K cap was suggested by Obama Administration
  - Trump Administration has proposed elimination (but this may only affect future borrowers)

State recruitment resources

- Department of Health rural clinician recruitment
  - Rural mental/behavioral health facilities are welcome to post openings on 3RNet.org
  - Fall 2017 expanding candidate outreach to include masters-level mental/behavioral health professions

State recruitment resources

- J-1 Visa Waiver Program psychiatrists
  - Foreign physicians attend medical school in another country, complete psychiatry residency in United States
  - J-1 physician must work for an eligible employer in a shortage area for a minimum of three years if they want to remain in the US
  - Can be great candidates and employers have good psychiatrist retention following service obligation

Washington State Loan Repayment Programs

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