Loan Repayment Programs for Primary Care Clinicians in Medically Underserved Areas

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Tools

- The MA Loan Repayment Program for Health Professionals
- National Health Service Corps
- Community Health Center Provider Loan Repayment Program
- The Kraft Center for Community Health
The mission of these programs is to increase access to primary health care for underserved and vulnerable populations.
How these programs benefit you

- In addition to a regular salary from a qualified employer, receive money to repay educational loans.

- Advance your career by working with a diverse population and health care workforce.

- Use your skills to improve the lives of the medically underserved.
The Catch

You & the facility must qualify
What Sites Qualify for MLRP and NHSC?

- **Site must be:**
  - Located in a federally designated Health Professional Shortage Area (HPSA)
    - A geographic area, population group, or health care facility that has been designated by HRSA as having a shortage of health professionals
  - See all patients regardless of ability to pay
  - Provide services on a discount fee schedule
Who is eligible for MLRP and NHSC Loan Repayment?

- Primary Care Physicians (MD or DO)
  - Family Medicine
  - Osteopathic General Practice
  - Internal Medicine
  - Geriatrics
  - Pediatrics
  - Obstetrics/Gynecology
  - Psychiatry
- Dentist
  - General Dentist
  - Pediatric Dentist
- Dental Hygienist
- Nurse Practitioner
- Advanced Practice Nurse
- Psychiatric Nurse Specialist
- Certified Nurse-Midwife
- Physician Assistant
- Health Service Psychologist (Ph.D. or equivalent)
- Licensed Independent Clinical Social Worker
- Mental Health Counselor
- Licensed Professional Counselor
- Marriage and Family Therapist
What designates an area as “underserved”?

One way that communities and health care facilities in Massachusetts determine the need for health care professionals and resources is through Shortage Designations.

The federal government designates facilities and areas through two shortage designation programs:
- Health Professional Shortage Areas (HPSAs)
- Medically Underserved Areas/Populations (MUA/P)
How do I know if the facility I’m currently working at or the one I’m interested in working at is located in a shortage area?

Visit the US Department of Health and Human Services Health Resources and Services Administration shortage designation page http://bhpr.hrsa.gov/shortage/

Contact us at MA-PCO-Shortagedesignation@state.ma.us
The Massachusetts Loan Repayment Program for Health Professionals

- In addition to a regular salary from your qualified employer, receive loan repayment of up to $50,000 for 2 years of service or the equivalent in part-time service.

- Participants may apply for additional assistance at the conclusion of their initial commitment.

- Approximately 20 contracts are awarded annually.
How do I apply for the Massachusetts Loan Repayment Program for Health Professionals?

- Applications are accepted on an ongoing basis and reviewed in the Fall.

- Visit [http://www.mass.gov/dph/hcworkforcecenter](http://www.mass.gov/dph/hcworkforcecenter) for more information and click on Assistance Programs.

- Find us on Facebook at [MDPH Loan Repayment](http://www.facebook.com/mdphloanrepayment).

- Learn about current MLRP participants at: [http://publichealth.blog.state.ma.us/careers-in-primary-care/](http://publichealth.blog.state.ma.us/careers-in-primary-care/)
Making a Positive Contribution Without Worrying About Loan Debt

This is another in a series of profiles of health care professionals who have benefited from the Massachusetts Loan Repayment Program (MLRP). The MLRP works to increase access to comprehensive primary care in underserved areas, by providing up to $50,000 towards outstanding educational loans for health professionals who commit to work at an eligible health care organization for two full-time years or four half-time years.

Meaghan Dupuis works with one of the state's most underserved populations at the Massachusetts Correctional Institution in Concord (MCI-Concord), the oldest operating state prison for men in Massachusetts. Meaghan, a Licensed Mental Health Counselor, started as a clinician at the facility five years ago. Today she is their mental health director. Meaghan and her clinical team regularly see between 250 and 275 of the 1300 incarcerated men living with mental illnesses at MCI-Concord. Most of Meaghan's clients never received adequate preventive or mental health services prior to incarceration.

There's no such thing as a "typical workday" at the facility, according to Meaghan. "We work on a multitude of processes and procedures," she says, "from receiving individuals, to re-compensating them, making sure they are back on their medications, providing ongoing treatment, and planning for their release." Along with seeing a routine case load, clinicians at MCI-Concord work in crisis management and stabilization.

"Working at MCI-Concord can be frustrating and challenging, since this is a very demanding population," Meaghan says, "but the times that are rewarding outweigh the ones that are frustrating."

Indeed, for Meaghan it's these challenges that make her work fulfilling and professionally rewarding. "A lot of these men and women have had difficult lives from the start and haven't been given the same opportunities as other people," she reflects. "Mentoring professional development has been a real plus in my career, and has helped me feel more confident in my abilities."
The National Health Service Corps (NHSC)

- Loan repayment for primary care professionals serving in the neediest communities.

- An online job bank with thousands of available jobs at facilities throughout the commonwealth and across the country.

- A portion of service obligation can be fulfilled by teaching

- Face-to-face and virtual networking opportunities provide support from other providers and community resources

- Educational support including access to free CEU courses

- Rewarding patient relationships
More than 10,000 NHSC primary care providers are working in communities with limited access to health care nationwide.
NHSC Participants in MA *

Total Count of Participants: 196
Total Count of LRP Participants: 162
Total Count of SP Participants: 34
Total number of Sites: 87

* Data is from 2010
NHSC Loan Repayment Program

- Loan repayment of up to $60,000 for the first two years in addition to a regular salary from the facility.

- Must provide primary care services in an approved Health Professional Shortage Area (HPSA) site as a full-time or part-time employee
  - Awards are based on HPSA score – applicants from higher scoring HPSAs are prioritized for awards.

- Participants may apply for additional assistance at the conclusion of their initial commitment.
**NHSC: contracts & extensions**

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<th>Half-Time 4 Years</th>
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*Up to $60,000 for an initial 4 years of half-time clinical practice to clinicians serving at an NHSC-approved service site with a HPSA score of 14 or higher. Applicants working at NHSC-approved service sites with HPSA scores of 13 or lower are eligible to receive up to $40,000* for an initial 4 years of half-time clinical service.*
NHSC Scholarship Program

- Covers payment of tuition and required fees (tax-free), Some other tax-free educational costs (books, etc.), A monthly living stipend (taxable)

- After graduation, recipients are required to work one year for each year of received support as primary care providers in an approved practice site located in a federally designated Health Professional Shortage Area (HPSA)

- Minimum service requirement of two years
Who is eligible for a NHSC scholarship?

- U.S. citizen or national
- Full-time student at an accredited school, pursuing a degree in:
  - Medicine (DO or MD)
  - Dentistry
  - Nurse practitioner
  - Certified nurse-midwife
  - Physician assistant
How do I apply for the National Health Service Corps?

Visit http://nhsc.hrsa.gov for more information

www.facebook.com/National Health Service Corps
Community Health Center
Primary Care Provider Loan Repayment Program

Funded by donations from:
Bank of America Charitable Foundation
Commonwealth of Massachusetts
Partners HealthCare Systems
Neighborhood Health Plan
Blue Cross Blue Shield Foundation
Mission

To increase the capacity of health centers to provide primary care by enhancing the availability of primary care physicians and nurses.
Selection Criteria

- Demonstrated Community Health Center need
- New physicians, physician retention, NPs
  - Commitment to a career in primary care
  - Commitment to work in communities of need
  - Demonstrated service to underserved communities, or special populations, volunteer and leadership activities
- Compatibility of candidate and CHC
Awards

- **New MDs**: Up to $25,000/yr for up to 3 yrs (max. of $75,000) of service at MA CHC

- **New NPs**: Up to $15,000/yr for up to 3 yrs (max. of $45,000) of service at MA CHC.

- **Existing MD (retention)**: Up to $25,000/yr for 2 yrs (max. of $50,000) of service at MA CHC. 3rd yr based on available funding.

** Awards will not equal more than loan indebtedness**
# Application Schedule

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Awards to Date

- April 2007 – February 2013
- 133 Loan Repayment recipients
  - 99 Physicians
  - 34 Nurse Practitioners
For additional information and application materials:

- Visit [www.massleague.org](http://www.massleague.org)

- Contact Alexis Powell, Administrative Assistant, [apowell@massleague.org](mailto:apowell@massleague.org)
Kraft Center: Core Elements

- Kraft Fellowship Program
- Kraft Practitioner Program
- Community Health Centers

*The Kraft Center launched in July 2012 thanks to a generous gift from the Robert Kraft family to Partners HealthCare*
Kraft Center: Mission

- Increase access to health care for underserved and vulnerable populations
- Attract and retain the best and the brightest young physicians and nurses in community health
- Grow the next generation of leaders in community health
- Contribute to knowledge base about best practices and “what works”
- Develop a new model for collaboration between academic medicine and community health centers
- Replicate and scale to a national level
Kraft Fellowship Program

Post-residency, Multi-disciplinary | 2 year program, 4 Fellows per year

- 3 sessions/week CHC clinical practice
- Harvard School of Public Health (MPH)
- Scholarly or QI project
- Full salary support
- Loan repayment
- Mentorship
- 3 year post-fellowship commitment
Kraft Practitioner Program

Early CHC Career | Up to 16 Doctors and Masters-prepared Nurses

*To be eligible, physicians and nurses must already be employed by a participating community health center

- Leadership and management curriculum
- Scholarly or QI Project
- 20% salary support (non-clinical time)
- Loan repayment
- 2 year post-practitioner commitment
Role of CHCs

- **Kraft Fellowship Program**
  - Provide 3 sessions clinical practice time per week
  - Designate a primary clinician-mentor
  - Provide guidance for the Fellow’s scholarly/QI project
  - Provide leadership development opportunities

- **Kraft Practitioner Program**
  - Nominate up to two clinicians to participate in the Kraft Practitioner Program
  - Ensure 20% protected time
  - Work with Practitioner to identify a project that is a priority for the health center and provide an on-site mentor for the project
  - Meet with Kraft Center leadership at regular intervals to review progress
APPLICATION DEADLINES FOR 2013-2015 PROGRAMS

- Kraft Fellowship Program:
  November 1, 2012

- Community Health Centers:
  November 15, 2012 (Selected Community Health Centers nominate clinicians to participate in the Kraft Practitioner Program)
For Further Information

Website – www.kraftcommunityhealth.org

Questions --
Tara Murphy
Administrative Director
tmurphy15@partners.org
617-726-3551
Please visit the Massachusetts Health Care Workforce Center for information on additional state and federal programs that can help recruit and retain primary care professionals in the Commonwealth.

http://www.mass.gov/dph/hcworkforcecenter