

# 2017-18 APPLICATION CYCLE PROVIDER REFERENCE GUIDE STATE HEALTH PROFESSIONAL LOAN REPAYMENT PROGRAM (HPLRP)

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The purpose of the Provider Reference Guide is to provide information about provider eligibility requirements, qualification factors, compliance, roles, and responsibilities. It is the responsibility of the provider to **review this document prior to completing the online application**. Please feel free to print a copy of this document to use as a reference throughout the contract period.

## PROGRAM OVERVIEW

The Washington State Health Professional Loan Repayment and Scholarship (HPLRS) program was established in 1989 to address health care workforce shortage issues in rural and underserved urban communities. There are two separate programs within this scope: the State Health Professional Loan Repayment Program (HPLRP) and the Federal-State Loan Repayment Program (FSLRP). The loan repayment programs provide funds to participants to pay toward their outstanding qualifying education loans.

The programs are administered by the Washington Student Achievement Council (WSAC) in collaboration with the Department of Health (DOH), as authorized by RCW 28B.115. A planning committee provides expertise related to each member's professional field. The loan repayment programs have helped to recruit and retain over 775 providers throughout the state.

The State Health Professional Loan Repayment Program (**HPLRP**) is funded with state dollars. Funding was restored during the 2015 Legislative Session and became available starting with the 2016-17 award cycle, with an annual amount of \$4,685,000 for the HPLRP state contracts.

- Participants are required to work a minimum of three years at an eligible site.
- Participants are allowed to work less than full time, but a minimum of 24 hours per week (service obligation is prorated).
- Awards are a maximum of \$75,000 (not to exceed provider's actual loan debt).

## SECTION ONE: General Information

- Site must be approved and listed on the *2017-18 Loan Repayment Approved Site List* posted at [www.wsac.wa.gov/health-professionals](http://www.wsac.wa.gov/health-professionals).
- Providers must meet the eligibility requirements and be seeing patients at an approved site no later than July 1, 2017. *Exception:* The exception to this are residents who are still in residency status between July 1 and September 30, 2017. If selected for an award, residents may have a start date no later than October 1, 2017.
- Provider must submit the online 2017-18 application and upload the required attachments by the deadline close date: **April 14, 2017**.

## PROGRAM CALENDAR

### 2017-18 Application Cycle

| Application Timeline |   |
|----------------------|---|
| October 2016         | Site application opened (one application for both FSLRP and HPLRP)  |
| November 30, 2016    | Site application closed   |
| January 2017         | Site receives notification of application request status  |
| January 2017         | Provider application opens (one application for both FSLRP and HPLRP)   |
| April 14, 2017       | Provider application closes   |
| June 2017            | Providers receive notification of application status  |
| July 1, 2017         | New contract for both program awards begin<br><i>Exception: Medical residents' contract may begin October 1, 2017</i> |

## PROVIDER ELIGIBILITY

To be eligible, providers must meet the following criteria:

- Be a United States Citizen, be a permanent resident, or have a visa type that allows the provider to work unrestricted in Washington State during the entire service obligation period. **Individuals on J-1 Visas are not eligible for this program.**
- Have and maintain a current, full, permanent, unrestricted, and unencumbered health professions license in Washington State for the entire duration of the individual's service obligation period. An unencumbered license is a license that is not revoked, suspended, or made probationary or conditional by the state licensing authority as the result of disciplinary action.
- Be a permanent employee of the approved, eligible site(s) and have scheduled direct patient clinic/hospital/pharmacy hours. Provider may not be working on an as-needed or on-call basis, or as a float without a regular predetermined schedule.
- Begin seeing patients at the approved, eligible site(s) no later than July 1, 2017. The exception to this are residents who are still in residency status between July 1 and September 30, 2017. If selected for an award, residents may have a start date no later than October 1, 2017.

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- Not be hired in an administrative position. Must provide direct care to patients.
- Be providing primary care. **Comprehensive Primary Care (CPC)** is defined as the delivery of preventive, acute, and chronic primary health services. Approved primary care specialties are adult, family, internal medicine, general pediatric, geriatrics, general psychiatry, mental and behavioral health, women's health, and obstetrics/gynecology. CPC is a continuum of care not focused on or limited to gender, age, organ system, a particular illness, or categorical population (e. g. developmentally disabled or those with cancer). CPC should provide care for the whole person on an ongoing basis. If sites do not offer all primary health services, they must offer an appropriate set of primary health services necessary for the community or populations they serve. For example, a site serving a senior population would need to provide geriatric primary care services. Nurses (RN and LPN) are included in this definition and should provide these services in collaborative teams in which the ultimate responsibility for patients resides with the primary care physician.
- Pharmacists must be a general staff pharmacist working in the pharmacy, filling and dispensing prescriptions, and working as part of a managed care team. Time spent on educational classes, working with specialty patients (such as warfarin, diabetes) would fall under the same eight-hour limitation as the other professions.
- Mental health provider types: Clinical Psychologist, Licensed Independent Clinical Social Worker, Marriage and Family Therapist, and Mental Health Counselor, must be working in an integrated setting/system of care. (Definition of integrated care: the systematic coordination of physical and behavioral health care.)
  - Behavioral health sites should be providing access to comprehensive behavioral health services, including but not limited to: screening and assessment, diagnosis, treatment plans, therapeutic services (including psychiatric medication prescribing and management, chronic disease management, and substance use disorder treatment), crisis/emergency services (including 24-hour crisis call access), consultative services, and care coordination and case management. If a site does not provide all of these services they must demonstrate a formal affiliation with a comprehensive community-based primary behavioral health setting or facility to provide these services.  
Note: approved sites must provide the following core comprehensive primary services directly, not through affiliation or referral: screening and assessment, treatment plans, and care coordination and case management.
- Not be hired as a Public Health Nurse working outside of the clinic. Must be working as a clinical nurse with scheduled clinic hours in the ambulatory setting.
- Not be working at a stand-alone urgent care clinic, emergency department, specialty clinic, or through a placement agency. These are not considered primary care and are not eligible. A walk-in clinic may be approved if it is attached to an approved eligible medical site and used to see patients who cannot be scheduled for appointments during regular clinic hours and seen for after-hours and weekends.
- Agree to accept reimbursement under Medicare, Medicaid, and the Children's Health Insurance Program, as appropriate for the provider's designated discipline, and to see all patients regardless of their ability to pay.

- Not have received an award through the Health Professional Scholarship Program or be a previous FSLRP/HPLRP recipient. Previous recipients cannot reapply.
- Not have an outstanding contractual obligation for health professional service to the federal government, or to a state or other entity, unless that service obligation will be completely satisfied before the effective date of the HPLRP contract. *NOTE:* Certain provisions in employment contracts can create a service obligation. For example, an employer offers a recruitment, moving bonus, or contribution toward educational debt. In return, the provider must work at that facility for a certain period of time, or they will be required to pay back a portion of the bonus. **Any kind of payback requirement in your contract is considered an obligation and will disqualify you from being eligible**, unless that requirement is satisfied, null, or void prior to your submitting an application.
- Not owe a service obligation to the military, federal government, state, or other entity, unless that obligation will be completely satisfied prior to the beginning of service under this program.
  - Individuals in the Reserve Component of the U.S. Armed Forces or National Guard are eligible to participate in the HPLRP. If the participant's military training or service, in combination with the participant's site absences, exceed 40 workdays per service year, the service obligation will be extended to compensate for the break in service.
- Not be in breach of another service obligation to any federal/state/local government or other entity.
- Not be in default on any education loans.
- **Submit an online application by the April 14, 2017, deadline.**

## ELIGIBLE LOANS

### Eligible loans include:

- Federal and/or commercial education loans obtained for training costs leading to licensure in the profession under this application. Be aware that consolidating to a "personal" non-education loan will disqualify your loans from eligibility.

### Loans that are not eligible include:

- Loans that have no current balance.
- Loans for which the provider incurred a service obligation.
- Loans that have been consolidated under non-educational lenders (e.g., home mortgage).
- Stafford Parent-Plus Loans.
- Loans that have been consolidated with another person's loans (e.g. spouse, child's Parent-Plus Loan that has been consolidated with yours). This makes the entire loan ineligible.
- Loans obtained under someone else's name, such as a spouse, relative, or friend.
- Perkins Loans that are eligible to be forgiven by service, unless provider can provide documentation that such loans are not subject to cancellation from service.
- Credit card debt or personal lines of credit.
- Loans obtained from family members, private institutions, or other entities that are not subject to federal or state examination and supervision as lenders.

- Loans for other educational degrees that were not required to obtain licensure in the profession you are applying under. If those loans were consolidated with an otherwise eligible loan, you will not be able to submit either loan.

## SELECTION

The provider application is scheduled to open in January and close April 14, 2017. The provider must either be working at or have a contract to begin seeing patients at one of the sites listed on the *Eligible Site List* no later than July 1, 2017. The exception to this are residents who are still in residency status between July 1 and September 30, 2017. If selected for an award, residents may have a start date no later than October 1, 2017.

Applications are scored based on a combination of site score and provider score. When the site applies, it receives a score comprising these elements: geographic location, ratio of underserved patients, staffing criteria, and use of a sliding fee schedule. Providers are scored based on criteria outlined in the WAC and scoring elements identified by the program's planning committee. The two scores are added together to give the provider a total score, which places the application in rank order in their profession.

Eligible applications from Psychiatrists and Psychiatric Advanced Registered Nurse Practitioners working at DSHS Eastern and Western State Hospitals will receive priority awarding. Remaining funds will be awarded based on score and then determined on a percentage that is based on the provider requests from the sites.

*Example:* If the total number of requests from the sites for all provider types equaled 500, and of those 100 were for primary care physicians, then 20 percent of the funds would go to primary care physician awards. If 50 requests were for dentists, then 10 percent of the funds would go to dentist awards.

In the event of a provider application tie score in the final selection of the award process, WSAC may request, at its discretion, that an internal committee review the essay questions and assign a score to those answers. Those individual committee member scores will be averaged to create an additional score that will be added to the total application score. The application with the highest score will be awarded.

## AWARD AND PAYMENTS

The maximum HPLRP award amount for the 2017-18 award cycle is \$75,000, not to exceed the applicant's loan debt. The contract is a minimum of three years and a maximum of five years.

- Awards are based on the loan debt balance submitted on the application and supported by lender statements.
- The funds are intended to reduce the debt by the award amount. It is not intended to pay the balance in full as interest continues to accrue.
- Awards will be divided into quarterly payments over the minimum three-year contract service obligation period.
- Credit is earned during the quarter. Payments are made after the completion of each quarter and upon receipt, review, and approval of the *Quarterly Service Verification Form*.

- Verification of payment on loan debt will be required periodically throughout the service obligation. Participants will be asked to submit copies of their payment history from their lender(s) as documentation that all program funds were applied to their loan debt in January and July of each year. Failure to document that all funds were applied will place the participant in repayment default.
- The loan repayment contract begins July 1 (except for residents, whose start date may be October 1). The participant is responsible for continuing all lender payments, including the first three months of the contract period. **Program funds may not be used as reimbursement for those payments.**
- For program audit requirements, payment history tracking begins after the first check is issued, **not** the first day of the contract period.
- Payments will be suspended during medical leave (for example, FMLA) and the service obligation will be prorated accordingly. Participant will be required to complete a contract addendum for the deferment period.
- Payments will cease upon termination of employment. If you are approved for a transfer and re-employed at an eligible site, your payments will restart at the end of the next completed quarter. Upon approval, you may be paid for any pending payments from past quarters of service that were being held at that time.

## SERVICE OBLIGATION

- At the end of each quarter, the participant must submit a *Quarterly Service Verification Form* (available at [www.wsac.wa.gov/health-professionals](http://www.wsac.wa.gov/health-professionals)) reporting the hours they have worked. This is the document used to start the payment process.
- The site administrator is required to verify the hours worked; fax, mail, or scan and email a copy of the form; and retain the original copy of the form.
- Quarters are January–March, April–June, July–September, and October–December.
- When requested, participants must send payment history from the lender(s) to verify that all loan repayment funds are being fully applied toward the approved educational lender(s).
- Participants must be employed a minimum of 24 hours each week (may not average hours over a pay period). You must complete your contract within a five-year period from the start date of your contract. Only those who work full time will be allowed to request extensions beyond their original three-year contract. **If you work less than full time, you will not be eligible for an extension.**
- Participants must not exceed eight weeks (the equivalent of approximately 40 eight-hour workdays) per service year (July 1–June 30) away from the approved service site for vacation, holidays, continuing professional education, illness, leave without pay, or any other reason. A participant who submits documentation supporting the need for an absence of longer than eight weeks may qualify for a suspension (deferment) of the service obligation.
- **FMLA Leave:**  
HPLRP may approve a participant to be away from their site within the timeframes established by the Family Medical Leave Act (up to 12 weeks). Participants planning to

take additional leave are required to request a medical deferment and submit medical documentation to support the request.

- **Military Leave**

Military training or service performed by reservists will not satisfy the HPLRP service commitment. The participant will submit a Request for Deferment for the time spent on military training or service. This time will be added to the service obligation end date to compensate for the break in service.

### **Definition of Full Time**

For all health professionals, except as noted below, full-time employment means: At least 32 hours of the minimum 40 hours per week are spent providing direct outpatient care during **normally scheduled clinic hours in the ambulatory care office(s)**.<sup>\*</sup> The remaining eight hours per week are spent providing clinical services to patients in the ambulatory care office(s), performing clinical support activities in alternate locations as directed by the site(s), or performing practice-related administrative activities.

For OB/GYNs, FPs practicing OB on a regular basis, providers of geriatric services, certified nurse midwives, and pediatric dentists: At least 21 of the minimum 40 hours per week are spent providing direct outpatient care during normally scheduled clinic hours in the ambulatory care office(s).<sup>\*</sup> The remaining 19 hours per week are spent providing clinical services to patients in the office, performing clinical support activities in alternate locations as directed by the site(s), or performing practice-related administrative activities. Administrative activities must not exceed eight hours per week).

### **Definition of Less than Full Time**

For all health professionals, except as noted below, less than full time employment means: A minimum of 24 hours per week but less than 40 hours per week. A minimum of 20 hours per week are spent providing direct outpatient care during **normally scheduled clinic hours in the ambulatory care office(s)**.<sup>\*</sup> The remaining four hours per week are spent providing clinical services to patients in the ambulatory care office, performing clinical support activities in alternate locations as directed by the site(s), or performing practice-related administrative activities.

For OB/GYNs, FPs practicing OB on a regular basis, providers of geriatric services, certified nurse midwives, and pediatric dentists: At least 13 of the minimum 24 hours per week are spent providing direct outpatient care during normally scheduled clinic hours in the ambulatory care office(s). The remaining 11 hours per week are spent providing clinical services to patients in the office, performing clinical support activities in alternate locations as directed by the site(s), or performing practice-related administrative activities. Administrative activities must not exceed four hours per week.

<sup>\*</sup>For hospitals or pharmacies, substitute the word *hospital* or *pharmacy* for *ambulatory care office/clinic* in the above definitions.

## **CONTRACT EXTENSIONS**

Participants may request a contract extension; however, extension requests will be determined on a case-by-case basis, based on available state funds and remaining eligible debt. You do not need to and are not able to submit a new application for an extension. Program staff will contact you about extension opportunities.

## OTHER INFORMATION

- If you pay your loans in full before the end of your service obligation, your payments will cease, but your service obligation is not waived.
- The only permissible basis for canceling a contract is 100% total and permanent disability or death of the provider.
- The program will not be held responsible for principal or interest paid to any lender.
- Funds are considered educational and cannot be discharged in a bankruptcy.
- Loan debt continues to accrue interest during the service obligation period. Program funds are intended to reduce the debt by the award amount and may not pay the balance in full.
- Participants who enlist in any of the Armed Forces and incur an active duty military obligation before completing their HPLRP obligation are subject to the default provision of their contracts.

## SITE TRANSFER POLICY

A participant who has received funding and had to leave their eligible site due to layoff, termination of employment, personal circumstances beyond the individual's control, clinic closure, or employment dissatisfaction may request a transfer to another eligible site. Program staff maintains a list of current and prior eligible sites where the participant may seek employment to continue their obligation.

**Any change in service sites within the same health care organization (i.e., an organization or health care system with multiple delivery sites or satellites) is regarded as a transfer and must be approved in advance.**

A transfer from a participant's current loan repayment site to any other site approved for loan repayment at the time of the transfer request **may be approved** based on the following criteria:

### **Required:**

1. The recipient has complied with program requirements such as starting service at the approved site(s) on the agreed contract start date.
2. The provider has worked a minimum of one pay period at the approved site.
3. The recipient's license or certification has not been revoked, suspended, or restricted, and no disciplinary action is pending.
4. The recipient has not been terminated by the site for documented cause. Recipients who are terminated "for cause" may not receive a transfer to another site and may be placed directly in default repayment.
5. A current site Memorandum of Agreement must be either in place or put into place prior to employment at the new site.

**Preferred**, but may not cause a denial of transfer request in some circumstances:

1. Transfer is requested in advance.
2. Both the current site and the transfer site agree to the transfer in advance.

Approval of a service site transfer by the program does not alter any existing local employment contract requirements in any manner.

## DEFAULT REPAYMENT

Participants who breach their obligation will owe the State an amount equal to double the sum disbursed plus interest. This amount is due and payable immediately. WSAC may approve a modified repayment term.

### Repayment Cost Examples

|           | Award Amount Disbursed | Repayment Amount | Interest Rate | Loan Term | Assumes a Monthly Payment of: | Total Paid (includes penalty and interest) |
|-----------|------------------------|------------------|---------------|-----------|-------------------------------|--|
| Example 1 | \$50,000               | \$100,000        | 4.5%          | 1 year    | \$8,537.86                    | \$102,454.23                               |
| Example 2 | \$50,000               | \$100,000        | 8.6%          | 1 year    | \$8,726.61                    | \$104,719.32                               |
| Example 3 | \$50,000               | \$100,000        | 9%            | 1 year    | \$8,745.12                    | \$104,941.77                               |
| Example 4 | \$50,000               | \$100,000        | 12%           | 1 year    | \$8,884.85                    | \$106,618.53                               |

## INTEREST RATES, PENALTIES, FEES AND COST EXAMPLES

The interest, fees, and examples shown above are in the case of the borrower going into repayment. Interest will begin accruing on the principal balance when the borrower goes into repayment status. The beginning interest rate you will pay will be determined when your account goes into repayment status. The interest rate will be on the notification letter sent to you at the time you enter default repayment. You may contact WSAC for annual interest rates.

### Interest rate during the life of the repayment

The interest rate is variable. This means the interest rate can be adjusted lower or higher than your beginning interest rate. Interest will be charged at the amount determined annually by WSAC and stated on the contract that you sign. The interest rate is updated each year on July 1.

### Repayment fees

Repayment Financial Penalty: You are required to repay double the amount of funds disbursed to you if your account goes into default repayment. *Example:* If you received \$25,000, you would be required to repay \$50,000 plus interest.

### Late fees

- **Late Fee:** A late charge of 5% of the payment due may be charged on any payment received later than 20 days after the due date.
- **Insufficient Funds:** Up to \$50 (*does not include any fees charged by banks or other institutions*). This applies to credit card, electronic fund transfers, ACH, checks, and any other type of payments made on your account that fail to clear due to insufficient funds.
- **Collection and Legal Fees:** Any necessary expenses for collection of any amount not paid when due (to the extent permitted by law) including attorney's fees, whether or not legal proceedings have begun.

# SECTION TWO: Eligible Professions and Sites

## HPLRP ELIGIBILITY OVERVIEW

| HPLRP 100% State Funds      |   |
|-----------------------------|---|
| <b>Site Eligibility</b>     | Must apply annually   |
| <b>Provider Eligibility</b> | <ul style="list-style-type: none"> <li>• May work less than full time but a minimum of 24 hours per week</li> <li>• Minimum three-year service obligation</li> <li>• Awarding is a competitive process</li> </ul>   |
| <b>Funding</b>              | Current state funding is \$4,685,000  |
| <b>Provider Award</b>       | <ul style="list-style-type: none"> <li>• \$75,000 for three-year contract, not to exceed provider's individual loan debt</li> <li>• Possible extension based on funds available and remaining eligible debt</li> </ul>  |
| <b>Eligible Professions</b> | <ul style="list-style-type: none"> <li>• Physician (MD/DO/ND): Family Medicine, OB/GYN, General Internal Medicine, Geriatrics, General Pediatrics, Naturopathic and General Psychiatrist</li> <li>• Psychiatric Advanced Registered Nurse Practitioner</li> <li>• Psychiatric Physician Assistant</li> <li>• Physician Assistant: Adult, Family, Pediatric, Geriatric, and Women's Health</li> <li>• Nurse Practitioner: Adult, Family, Pediatric, Geriatrics, and Women's Health</li> <li>• Registered Nurse</li> <li>• Mental Health Nurse</li> <li>• Licensed Practical Nurse</li> <li>• Certified Nurse Midwife(CNM)</li> <li>• Licensed Midwife</li> <li>• Pharmacist: Must work as a general staff pharmacist, filling and dispensing prescriptions, and working as part of a managed care team. Time spent on educational classes, working with specialty patients (such as warfarin, diabetes) would fall under the same eight-hour rule as the other professions.</li> <li>• Dentist (DDS, DMD)</li> <li>• Dental Hygienist</li> </ul> <p>New providers this year:<br/> <i>Must be licensed, have a minimum of a Master's or Doctoral Degree, and be working in an integrated setting/system of care.</i></p> <ul style="list-style-type: none"> <li>• Clinical Psychologist</li> <li>• Licensed Independent Clinical Social Worker (LICSW)</li> <li>• Marriage &amp; Family Therapist (LMFT)</li> <li>• Mental Health Counselor (LMHC)</li> </ul> |

Provider must practice a minimum of 24 hours per week in patient contact hours, providing primary health services. No more than 40 days per year can be spent away from the clinic for holidays, vacation, sick leave, continuing education, leave without pay, or any other reason. Exceeding the maximum days away from the clinic will place provider in repayment default.

## ELIGIBLE SITES

Sites approved by the program are health care facilities that provide comprehensive outpatient, ambulatory, primary health care services. (See example list below.) To become approved, the site must submit an online application **each year**. Normally the site application runs between July and September. (Dates are posted on the WSAC website: [www.wsac.wa.gov/health-professionals](http://www.wsac.wa.gov/health-professionals).) The 2017-18 Site Application Cycle opened October 2016, and closed November 30, 2016.

### Eligible Site Types

**The following list includes examples of eligible sites but is not all-inclusive.**

1. Federally Qualified Health Centers (FQHCs)
  - Community Health Centers (CHCs)
  - Migrant Health Centers
2. FQHC Look-A-Likes
3. Rural Health Clinics (RHCs)
4. Other Health Facilities
  - Community Outpatient Facilities
  - State and County Health Department Clinics (must have scheduled appointments with primary care provider – and not be a Public Health Nurse)
  - Free Clinics
  - Mobile Units
  - Critical Access Hospitals (CAH)
  - Long-Term Care Facilities
  - State Mental Health Facilities
  - Rural Hospitals
  - Sites located more than 30 miles from another primary care facility
5. Indian Health Service Facilities
  - Federal Indian Health Service (IHS) Clinical Practice Sites
  - Tribal/638 Health Clinics
  - Urban Indian Health Program
6. Correctional or Detention Facilities
  - Federal Prisons
  - State Prisons
7. Private Practices (Solo or Group)
8. Urgent Care Clinic, if attached to an eligible site. The clinic cannot be a stand-alone urgent care or walk-in clinic

## Non-eligible sites

The following list includes examples of non-eligible sites but is not all-inclusive.

- Hospitals that are not designated as Critical Access or rural
- Specialty clinics
- Placement/staffing agencies
- K-12 School based clinics
- Clinics that see members only
- Non-state operated inpatient facilities
- Privately owned clinics that serve less than 40% Medicare/Medicaid patients
  - Naturopath clinics will be allowed to have a 35% threshold for the 2017-18 application cycle
- Stand-alone urgent care or walk-in clinics
- Hospital emergency departments

## HPLRP Site Eligibility Criteria

1. Site must provide Comprehensive Primary Care (see definition on page 3).
2. Site must charge for professional services at the usual and customary prevailing rates.
3. Only Registered Nurses and Pharmacists are eligible for loan repayment at a hospital.
4. The site understands and agrees that no aspect of the provider's employer-provided wage or benefits will be reduced in any way as a result of the provider's receipt of the HPLRP award.
5. The site application is to be completed by an authorized HR staff or other site personnel. The provider is not allowed to complete the site application. This is a conflict of interest. The exception to this is a private practice owned by a solo provider.
6. If the site has a payback clause of any kind in the employment agreement/contract (such as a sign-on bonus or moving expense allowance that has a payback clause if the provider leaves before a specified time) it will make the provider ineligible for the program, unless that obligation has been fulfilled prior to the provider applying for the loan repayment program.
7. Site must have been in business (have patient data) for a minimum of one year prior to submitting the site application.
8. Site cannot promise loan repayment to a provider or when recruiting for an employee. The provider application process is competitive, and there are no guarantees that a provider will be awarded even if the site has been approved.
9. Site may receive a maximum of two provider awards per profession (one recruitment and one retention) per year.
  - **Retention** status means that the site submitted the site application for someone who began working on or before June 30, 2016.
  - **Recruitment** status applies to a provider hired on or after July 1, 2016.

The exception to this rule is Eastern and Western State Hospital. Per legislative mandate, all eligible requests for Psychiatrists and Psychiatric Advanced Registered Nurse Practitioners will be filled, based on funds available.
10. If the organization has more than one clinic, the site must submit a **separate application for each physical location/clinic and for each type** (dental, medical, behavioral health, and pharmacy).

11. Site must not discriminate in the provision of services to an individual: a) because the individual is unable to pay; b) because payment would be made under Medicare, Medicaid, or the Children's Health Insurance Plan (CHIP); or c) based upon the individual's race, color, sex, national origin, disability, religion, age\*, or sexual orientation. Free clinics and correctional facilities are exempt from submitting certain required documents, including SFS documents and required signage, due to their inability to bill and charge for services. \*EXCEPTION: Age is not an applicable discriminatory factor for pediatric or geriatric sites.
12. Site must accept assignment for Medicare beneficiaries and enter into an appropriate agreement with the applicable state agency for Medicaid and CHIP beneficiaries;
13. Site must use a provider credentialing process including reference review, licensure verification, and a query of the National Practitioner Data Bank (NPDB) (<http://www.npdbhipdb.hrsa.gov>).
14. Site must communicate to WSAC any change in site or provider employment status.

## NON-DISCRIMINATION NOTICE

Approved sites must prominently display a statement—in a common area and on the site's website, if applicable—that explicitly states that no one will be denied access to services due to inability to pay or method of payment. In addition, the signage should clearly communicate that the site accepts Medicare, Medicaid, and CHIP. The statement should be translated into the appropriate language or dialect for the service area.

## TRIBAL HEALTH PROGRAM EXCEPTION

At the request of a tribal health program, the services of a provider may be limited to tribal members or other individuals who are eligible for services from that Indian Health Program. However, tribal health programs are required to respond to emergency medical needs as appropriate.

## FOR PRIVATE PRACTICES (SOLO/GROUP) ONLY

Private practices may require a site visit before the application review is completed.

## SECTION THREE: Application Process

The Washington Student Achievement Council may, at its discretion, request and consider additional documentation regarding any response provided on this application. Failure to provide the requested additional documentation in the time required may result in the disqualification of your application.

### Before you begin the application you will need to have the following information available:

- Employer name and address, and employer contact name, phone number, and email address.
- Copy of current lender statements showing lender names and current balances.
- Name, dates, and degree from colleges you have attended.
- If applicable, dates and place of residency.
- Licensure information, date of license, and license number (includes licenses from other states).
- Employment start date (month, day, and year). Use the date you began employment, not the date you signed the contract.
- Data regarding the number of patients you personally see, separated out by the following factors: insured, private pay, Medicare/Medicaid, uninsured, sliding fee, charity.
- List of urban and rural counties you have lived in (both in Washington and in other states), and the dates, zip code, and length of time you lived in each.

### COMPLETING THE APPLICATION

- Complete the online application and **submit by 5:00 PM on April 14, 2017.**
- Review the application carefully before clicking the “submit” button to make sure all fields are completed and all required documentation is uploaded.
- Any applications that are missing documents or have incomplete information will be considered incomplete. Submit your application early; program staff may contact you to make corrections. However, corrections and submissions are not accepted after the deadline.)
- Notifications of award and non-award will go out by mail by mid-June. **Please do not call the office to check on the status of your application prior to June 30.**
- Most program communication will be done by email. Please check your email for any messages we might send after you submit your application. Check to make sure the messages don't go to your “junk” email.

## REQUIRED ATTACHMENTS

You will be asked to upload these documents to complete your application:

- **Current** loan statement(s) with outstanding educational debt amount.
  - Be sure to **include all eligible debt**. Once the application is submitted, you will not be able to add lenders or additional loan debt to your list.
  - Debt must be related to obtaining licensure **for this profession only**. Do not include debt for other degrees or programs. You will not be able to submit loans that have been consolidated with loans for other degrees.
  - Do not submit promissory notes, school statements, etc.
  - Please submit the most current lender statement. Statement must show lender name, your name, account balance, and date.
  - Do not submit loans that can be cancelled by service. (Perkins Loans, for example.) They are not eligible.
- **Three letters of recommendation** from training supervisors or professional colleagues. The letters should support your experience and commitment to serving rural and underserved urban populations.
- **Employment and Site Confirmation Form**. This form is to be completed and signed by someone who has authority to sign on behalf of your site, as well as by your direct supervisor. Submit a separate form for each clinic you work at. If you have an employee/employer contract, please upload that as well.
- **Current job description**. This is to be a separate document from your Human Resource Department. Do not submit something you write yourself.

## SECTION FOUR: Frequently Asked Questions

### Q. Can I apply for both the FSLRP and the HPLRP programs?

A. Yes. Designate which program (one or both) you are applying for in the beginning of the online application. *Please note:* You will not be considered for a program if you did not select it by checking the box.

### Q. What are the differences between FSLRP and HPLRP?

A.

| Difference                         | FSLRP   | HPLRP   |
|------------------------------------|---|---|
| Award amount                       | \$70,000  | \$75,000                                      |
| Contract service obligation period | Minimum two (2) years                               | Minimum three (3) years                       |
| Employment type                    | Full-time only                                      | Less than full-time allowed                   |
| Default penalties                  | Minimum \$31,000<br>See default section for details | Double the amount disbursed,<br>plus interest |
| Eligibility requirements           | Vary for site and provider                          | Vary for site and provider                    |

### Q. Are the site qualifications the same for both programs?

A. FSLRP has more requirements. For example, the site must have a federal Health Professional Shortage Area (HPSA) designation, and they must have an implemented and posted sliding fee discount schedule.

### Q. What if I don't have a job by the application deadline. Can I still apply?

A. You must be employed at one of the eligible sites, or have a contract stating you will be starting employment by July 1, 2017, in order to be eligible to apply.

### Q. Do you accept late applications?

A. We receive more applications than we can fund. In fairness to the providers who submit complete applications by the deadline, we do not accept late applications, or missing documents from incomplete applications after the application deadline. It is very important to submit your application as early as possible to allow time for review.

### Q. What are my chances of receiving an award?

A. Every year is different, depending on the applicant pool. For the 2017-18 cycle, the program plans to make 12 to 14 FSLRP awards and about 50 HPLRP awards. Awards are given based on score. Applicants are scored based on criteria outlined in the WAC and scoring elements identified by the program's planning committee.

### Q. I am a pharmacist that works with patients outside of the pharmacy. I work as a liaison with the lab, the doctor, and the patient. Do I qualify to apply?

A. Pharmacists must work in the pharmacy, filling and dispensing prescriptions as part of a managed care team. They must meet the minimum hours a week with direct patient contact. No more than eight hours of their work week can be spent doing non-patient care such as administration or "specialty" type work, including teaching classes on specific and targeted medical needs.

**Q. I see there is a limit on the number of days per year I can be away from the clinic/site. I was planning to take a month off next year to go on an extended vacation. Will this impact my contract?**

A. Yes, you are only allowed a certain number of days under each program to be away from the site for any reason (holidays, sick leave, paid time off, leave without pay, etc.). If you exceed the number of days, it will put your account into default, and you will have to pay back according to your contract.

**Q. How long after I submit my application before I will know whether or not I am selected for an award?**

A. As soon as decisions are made, you will be contacted by mail. Please do not call or email regarding application status unless it is after July 1, 2017.

**Q. What happens if I get laid off or terminated?**

A. Contact our office immediately. We have a Transfer Policy and will work with you to try and keep your account from going into default repayment. You may have the option to look for another site where you can complete your service obligation. If you are terminated for cause, you will go into default repayment immediately.

**Q. What happens if more than one person from my site applies?**

A. More than one person at a site may be able to receive loan repayment. There are a number of variables. If the providers are in different professions, or if one is recruitment and the other is retention, there can be more than one award at a site. If two people are both in the same profession, and both are recruitment, then the person with the highest ranking score would have the opportunity for receiving an award.

**Q. I am a nurse that sometimes works outside of the ambulatory clinic. I do home visits, educational classes, and other activities. Do I qualify for the program?**

A. To be eligible for the program, you must work in a clinic (or hospital) with scheduled appointments. Programs such as WIC, immunization programs, etc. are not included. If you are a Public Health Nurse, you may not qualify for the program. Please refer to the full-time and less than full-time definitions and hours allowed that are not scheduled appointments.

**Q. I have a student loan, but my child's Parent Plus Loan got consolidated into it. Can I submit the loan and just pay my portion?**

A. Unfortunately, because the Parent Plus Loan is consolidated into your loan, the whole loan is ineligible.

**Q. I just found a great loan company, but it is a private personal loan. Will it still qualify?**

A. Read the fine print. If it is a personal loan to consolidate your education loan, it will not qualify. It must be an education loan, not a personal loan. There are many lenders willing to buy out your education loan for a lower interest rate. Be aware of these and know that it may make your loan ineligible.

# ONLINE APPLICATION GUIDE

To complete the online provider application, go to:  
[www.wsac.wa.gov/health-professionals](http://www.wsac.wa.gov/health-professionals)



info@wsac.wa.gov | (360) 753-7800  
 917 Lakeridge Way SW | Olympia, WA 98502



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home » health professionals

## HEALTH PROFESSIONALS

The Health Professional Loan Repayment Program encourages licensed primary care health professionals to serve in Washington's critical shortage areas. The program provides financial assistance through either conditional scholarships or loan repayment. The loan repayment portion of the program provides educational repayment assistance to licensed primary care health professionals. Applicants agree to provide primary care health care in rural or underserved urban areas with designated shortages.

In 2014, approximately 100 health professionals worked in underserved areas of Washington as a result of this program. Since 1990, the program has funded over 1,000 professionals serving in 38 Washington counties. Further, according to a recent national survey, over 80 percent of the recipient responders anticipate remaining in their health professional shortage service site for two additional years following their service term.

Two programs provide educational loan repayment assistance (see table below for detailed information):

1. The Federal-State Loan Repayment Program (FSLRP) uses matching federal grant funds for awards.
2. The Health Professional Loan Repayment Program (HPLRP) uses only state dollars for awards.

| Federal-State Loan Repayment Program (FSLRP)  | Health Professional Loan Repayment Program (HPLRP)  |
|---|---|
| Awards use federal funds matched with state dollars   | Awards use state funds only   |
| Maximum \$70,000 award  | Maximum \$75,000 award  |
| Minimum two-year service obligation   | Minimum three-year service obligation   |
| Minimum 40-hour work week   | Minimum 24-hour work week (service obligation period prorated to three-year equivalency)  |
| Default penalty - months not served x \$7,500 per month plus interest (minimum of \$31,000 payback)   | Default penalty - funds disbursed doubled plus interest   |
| Maximum 35.7 days per contract year allowed in leave away from  | Maximum 40 days per contract year allowed in leave away from  |
| Eligible sites: See Provider Reference Guide for full details, but must have a federal Health Professional Shortage Area (HPSA) designation, be a nonprofit and have an implemented and posted Sliding Fee Schedule (SFS) | Eligible sites: See Provider Reference guides for full details. Does not require HPSA designation or a SFS.   |
| Eligible Providers: DDS or DMD, Registered Dental Hygienist, MD, DO, Physician Assistant, Nurse Practitioner, Registered Nurse, Pharmacist, Certified Nurse Midwife   | Eligible Providers: DDS or DMD, Registered Dental Hygienist, MD, DO, ND, Physician Assistant, Nurse Practitioner, Psychiatric Advance Practice Clinician (NP or PA), Registered Nurse, Licensed Practical Nurse, Mental Health Nurse, Pharmacist, Certified Nurse Midwife, Licensed Midwife. <b>Newly added this year:</b> Requires Master or Doctoral Degree working in an integrated setting/system of care: Clinical Psychologist, Licensed Independent Clinical Social Worker, Marriage and Family Therapist, Mental Health Counselor |

### Provider Information

The provider application opens in January and will close **April 14, 2017**. Providers will use one application to apply for the FSLRP and/or the HPLRP. The FSLRP is a two-year contract with a maximum award of \$70,000 and requires awardees to work a minimum of 40 hours per week. The HPLRP is a three-year contract with a maximum award of \$75,000 and allows awardees to work less than full time but requires a minimum of 24 hours per week, pro-rating the service obligation period. A Reference Guide with full details and requirements for each program is provided in the tab below.

|                          |                      |                     |
|--------------------------|----------------------|---------------------|
| Reference Guides         | Eligible Professions | Eligible Sites      |
| Participant Requirements | Service Obligation   | Application Process |

#### Applying for loan repayment:

To apply for the Loan Repayment Program, visit the [WSAC web portal](#).

The 2017-18 application cycle will follow the schedule below.

| 2017 Applications Timeline |   |
|----------------------------|---|
| January                    | Provider application cycle opens                      |
| April 14                   | Provider application cycle closes                     |
| June                       | Applicants receive notification of application status |
| July 1                     | New contract for both program awards begin            |

### CONTACT INFORMATION

Chris Wilkins  
 Program Manager  
[health@wsac.wa.gov](mailto:health@wsac.wa.gov)  
 360.753.7794

### FOUNDATION

#### RCW 28B.115

The Legislature created the Health Professional Loan Repayment and Conditional Scholarship program to address a shortage of health care professionals and services in rural and underserved communities. The Washington Student Achievement Council administers the program in collaboration with the Department of Health and other partners.

#### WAC 250-25

Defines participant and program eligibility, selection criteria, award limits, and protocols for distribution, repayment, and appeals.

### RESOURCES

#### Program Brief

#### Loan Repayment Program Forms:

- [Quarterly Service Verification Form Instructions](#)
- [Loan Repayment Quarterly Service Verification - \(PDF\)](#)
- [Loan Repayment Quarterly Service Verification - \(Word\)](#)
- [Request for Deferment of Service or Payment](#)
- [Transfer Request](#)
- [Frequently Asked Questions](#)

#### Scholarship Forms:

- [Quarterly Service Confirmation Form Instructions](#)
- [Scholarship Quarterly Service Confirmation Form \(PDF\)](#)
- [Scholarship Quarterly Service Confirmation Form \(Word\)](#)
- [Scholarship Quarterly Service Confirmation Form - Faculty \(PDF\)](#)
- [Scholarship Quarterly Service Confirmation Form - Faculty \(Word\)](#)

#### 2017-18 Health Handout

In the Provider Information section, click on the [Application Process](#) tab. Then click on the link to the [WSAC web portal](#).



**Middle/High School Staff**

[Enter College Bound applications](#) for students  
[Request](#) a GEAR UP account  
[View FAFSA Completion statistics](#) for public school students

**Financial Aid Administrators**

[CSAW](#)  
[Unit Record Report](#)

**Students/Parents/Other**

[Register](#) for a username and password  
[Apply](#) for the College Bound Scholarship  
[Register](#) as a Health Professional



**Click to [Register as a Health Professional](#).**



Please enter the following information so we can register your account.

If we are unable to create your account, please contact staff directly for help in setting up login access:

Registration **Help** Contacts (click to show contacts)

- [Health Professional Conditional Scholarship and Loan Repayment Program](#)
- [Health Loan Repayment Healthsite Application](#)
- [Washington Scholars Program](#)

Name: First  MI  Last

**[Enter your name](#) to begin registration, click [next](#).**  
**A link to continue the provider application will be sent to the email address you provide.**

## Loan Repayment Provider Application

It is your responsibility to read and understand the Provider Reference Guides.

[HPLRP Provider Reference Guide](#)  
[FSLRP Provider Reference Guide](#)



Preliminary Questions

I have read the Provider Reference Guides and agree to the terms and conditions.

I would like to apply for (check all that apply):

**Federal** Loan Repayment Program (FSLRP)  
 **State** Loan Repayment Program (HPLRP)

**Take care when making this selection!  
Errors cannot be corrected after submission.**

## Loan Repayment Provider Application Status

Started  
 Completed  
 Reviewed  
 Finalized

**You have filled out your 2017-2018 application, but you're missing some attachments.**

You may [edit your application](#) or submit your remaining attachments:

- 3 Letters of Recommendation has not been uploaded. [upload now](#)
- Employment and Site Confirmation Form has not been uploaded. [upload now](#)
- Job Description has not been uploaded. [upload now](#)
- Loan Statement has not been uploaded. [upload now](#)

## Existing Applications

| Academic Year   | Applied For | Status              | Completed   |
|---|-------------|---------------------|---|
|  2017-2018 | FSLRP       | Missing-attachments | <input type="checkbox"/> 3 Letters of Recommendation<br><input type="checkbox"/> Employment and Site Confirmation Form<br><input type="checkbox"/> Job Description<br><input type="checkbox"/> Loan Statement |



**Upload supporting documentation required by checking these boxes.  
Once documentation has been uploaded, SUBMIT APPLICATION.**