

Washington Student Achievement Council
Health Professional Loan Repayment Program
FREQUENTLY ASKED QUESTIONS

- Site Eligibility -

Q What makes a site eligible?

A The site must serve a high number of underserved urban or rural populations. Currently, the site must have a Federal Health Professional Shortage Designation (HPSA) and be using a sliding fee schedule for their patients.

Q What does the site have to do to be on your approved list?

A The site must apply during the application cycle between July and September each year. They must meet the eligibility criteria and score high enough to compete to be on the list.

Q If the site has a HPSA designation; does it still have to be on your list?

A The site must apply each year and compete to be on the site list in order for the provider to be eligible to apply.

Q What if the site has multiple clinics, can they submit one application for all of them?

A If the site has several clinics, each clinic must apply individually.

Q What kinds of sites are eligible?

A

State HLRP Eligible facilities:

- Eastern State Hospital
- Western State Hospital

Federal SLRP Eligible facilities:

- Must be in a Health Professional Shortage Area (HPSA). HPSA's are located in both rural and urban communities. Sites are generally outpatient facilities providing primary medical, dental, and/or mental health services.

Facilities may be a:

- Federally Qualified Health Center (FQHC)
- Rural Health Clinic
- Hospital-affiliated primary care outpatient clinic
- Indian Health Service, Tribal Clinic
- State or Federal Correctional Facility
- Community Mental Health facility
- Community Health Center
- Critical Access Hospital
- Free Clinic
- Mobile Unit
- School-based Health program
- State and county Department of Health Clinic

Washington Student Achievement Council
Health Professional Loan Repayment Program
FREQUENTLY ASKED QUESTIONS

- Provider Eligibility -

Q I don't see my profession on the list, why?

A The state funding for the program was reduced in 2010 to only a small amount to match a Federal grant. Currently, only those professions covered by the federal grant are included. If your profession is not listed, it is not included in the grant.

Q What professions are included?

A

State – Eastern and Western State Hospitals Only

General Psychiatrist	Nurse Practitioner	
----------------------	--------------------	--

Federal SLRP

General Psychiatrist Physician (MD/DO) <ul style="list-style-type: none"> • Family Medicine • OB/GYN • General Internal Medicine • Geriatrics • General Pediatrics 	Physician Assistant Nurse Practitioner Certified Nurse Midwife Registered Nurse Pharmacist	Dentist (DDS, DMD) Dental Hygienist
--	--	--

Q What are the requirements for me to qualify?

A You must:

- Be a U.S. Citizen (Permanent resident does not qualify)
- Be employed or have a contract to begin seeing patients no later than July 1, 2013
- Be employed a minimum of 24 hours per week (state HLRP – Eastern and Western State Hospitals Only)
- Be employed and scheduled to work a minimum 40 hour week (federal SLRP)
- Submit documentation of eligible outstanding educational debt. (Does not include Parent PLUS Loans, loans with a cosigner, or loans not in your name.)
- Not work in an urgent/walk-in clinic, in specialty care, or through a placement agency. Provider must be a permanent employee of the site.
- Sign a program contract to serve for a minimum of three years (state HLRP) or two years (federal SLRP) or pay funds back with penalty.

Q I don't graduate until June, your application closes in April, can I still apply?

A If you have a signed contract at an eligible site to begin working on or before July 1st, and have obtained your license to practice in Washington State, you may apply if you submit your application by the deadline date.

Q Do I have to be working by July 1, the first day of the contract?

A You must be physically seeing patients by July 1st, the first day of the contract to be eligible to apply.

Washington Student Achievement Council

Provider Eligibility Continued

Q Can I work part time and be eligible?

A Under the current program restrictions, you must work full time to be eligible. The only exception is for those working at either Eastern or Western State Hospitals under the State Loan Repayment Program.

Q Can I apply for both the federal loan repayment program and the state loan repayment program?

A You may apply for both – however you may only sign ONE contract. You may not sign both contracts. To do so would put you in default in both programs and you would owe severe penalties to both programs.

Q If I work through a placement agency at one of your sites, do I qualify?

A You cannot work through a placement agency and be eligible to apply. You must be an employee of the site to be eligible.

Q I work at multiple sites, am I eligible to apply?

A If all the sites are on the eligible site list, and your total hours add up to full time, you may apply.

Q How are awards determined?

A When the site applies, the site gets a score based on several elements such as location, ratio of underserved patients, staffing shortages, etc. When the provider applies, they get a score based on experience working with the underserved, commitment to serving underserved, number of underserved patients they see, etc. Those two scores are added together to give the applicant a total score. This places the applicant in rank order by score.

Q What are my chances of getting the loan repayment?

A The number of awards that will be given is based on the amount of funds available. Applications are scored and placed in rank order. Awards are given out in rank order, highest score first.

Q What happens if I leave my job before I complete my loan repayment contract?

A You will be required to repay the program with penalty. Carefully read the contract for the specific terms of repayment.

Q What is the maximum amount of money I can receive?

A The current contract is a maximum of \$70,000 (or the amount of eligible loan debt – whichever is less) for a minimum two year commitment. For the state HPLR program the maximum amount is \$75,000 for a minimum three year contract (Eastern and Western State Hospitals only). There may be opportunity to extend on a year by year basis depending on fund availability.

Washington Student Achievement Council

Provider Eligibility Continued

Q How are payments made?

A Payments are made to providers on a quarterly basis. Credit is earned for service during the quarter and a payment is made at the end of each quarter. Service credit is confirmed through a Service Verification Form that the participant and employer complete.

All program funds must be fully and directly applied to the approved lender(s) identified in the award notification.

Q Which types of loans are eligible for the loan repayment?

A Federal or educational loans are eligible if they are in your name. No loans with cosigners, Parent Plus loans, or personal loans are eligible. Loans may not be consolidated with another person's loans.

Q Is there a minimum amount of money I can receive and still be eligible?

A There is no minimum amount, however the service obligation is still the same, a minimum two years of full time service and the repayment penalty is the same.

Q Can I transfer my service obligation to another site?

A We expect a participant to start and complete their service obligation at the same site. However, if there are circumstances that warrant a transfer, we will review these requests on a case by case basis and may allow the transfer to another eligible site.

Q What happens if my site downsizes and has to let me go? Or, if my site closes?

A We will work with you on a transfer to another eligible site.