

Addendum #1 to RFA 67-50

Pennsylvania Primary Care Loan Repayment Program

This addendum is to provide answers to all questions per the RFA Potential Applicant letter.



**Questions and Answers
To
RFA #67-50
Pennsylvania Primary Care Loan Repayment Program (LRP)**

Service Commitment

- Q1:** I wanted to confirm the dates of the Grant Agreement. Is the start date July 1, 2015 or July 2, 2016?
- A1:** The Grant Agreement term is July 1, **2015** to June 30, 2017. In order to be eligible applicants must have provided full-time or half-time primary health care services at an LRP-approved practice site since July 1, 2015.(See RFA 67-50, Paragraph A.1.a, page 2 and Paragraph A.1.b. 1) iv., page 4)
- Q2:** The application says you must have been employed from 7/1/2015-if you are awarded the loan forgiveness does it start from 7/1/2015 and go to 6/3/2017 as the commitment date?
- A2:** See Answer 1.
- Q3:** Since the Grant Agreement is for the time period from July 1, 2015 to June 30, 2017, is the applicant credited for the time already worked at a qualified health center i.e., already working at qualified health center prior to July 2015 but application done in 2016, so given credit to time done in 2015, thus fulfilling 2 year contract or does the applicant need to fulfill 2 yr. contract until June 30, 2018?
- A3:** Credit is not given for time worked prior to July 1, 2015. The contracted service commitment is for the period July 1, 2015 to June 30, 2017. Time worked from July 1, 2015 to the execution of the Grant Agreement is credited towards the service commitment.
- Q4:** I was board certified in July 2015 and began working for my FQHC facility in August of 2015. Am I eligible to apply?
- A4:** No. LRP participation will be contingent upon continuous practice at an LRP-approved practice site for the period of **July 1, 2015** through June 30, 2017. (See RFA 67-50, Paragraph A.1.a, page 3)
- Q5:** If we began working full time after July 1, 2015 do we qualify for the LRP? Say we started August 3rd 2015 and meet all other qualifications; can our 2 year obligation just be extended 1 month?
- A5:** No. The service commitment is for July 1, 2015 through June 30, 2017 and cannot be modified. See Answer 4.

Q6: I was reading the instructions for the Pennsylvania Loan Repayment Application and it said you had to have started your job July 1st, 2015. I started at my site August 18th, 2015. Can I still apply if funding is still available or not.

A6: No. See Answer 4.

Q7: I am a Licensed Clinical Social Worker at a Primary Health Clinic. I started this position 1/11/16 and am currently a full time employee. I would like to find out if I am eligible for Pennsylvania Primary Health Care Loan Repayment Program (LRP). My employer is an FQHC and is an eligible provider.

A7: You would not be eligible to submit an application. See Answer 4.

Q8: If I am currently working in a FQHC and have for the past four years, do I qualify for repayment if I do not complete another contract year due to the time I have already completed within the FQHC?

A8: LRP participation will be contingent upon continuous practice at an LRP-approved practice site for the period of July 1, 2015 through June 30, 2017. (See RFA 67-50, Paragraph A.1.a, pages 2 & 3) The LRP Agreement is separate and independent from a practitioner's contract with the practice site. (See RFA 67-50, Paragraph A.3.b, page 14)

Q9: I had a question regarding the state loan repayment. I see on the application that it may be approved for those serving from July 1, 2015 to June 30, 2017. I was offered a job at the FQHC where I am currently working on July 31, 2015 and began working on August 10, 2015. Is there any flexibility in the start date? I would be able to commit to working August 2017 and beyond, but was hoping to begin my loan repayment closer to my actual start date rather than waiting til next fiscal year to apply.

A9: See Answer 5. The National Health Service Corps (NHSC) also offers a loan repayment program and is accepting applications from February 9, 2016 to April 5, 2016. Their service commitment period may differ from the PA LRP. Visit their website for more information.
http://nhsc.hrsa.gov/loanrepayment/?utm_source=iContact&utm_medium=email&utm_campaign=NHSC%20Update&utm_content=2013+NHSC+LRP+Launch

Q10: For half time contracts to qualify you have to have 48 weeks per year with 20 hours or more. Does this include weeks with holidays? I don't get paid holidays so if the holidays fall on a day I work, I won't get paid.

A10: Yes it does. The 20 hour week must include not less than two days per week. Working at least two days a week will count as a half-time week. (See RFA 67-50, Paragraph A.1.a.2, page 3)

Service Obligation

Q11: Just want to clarify. I am currently in the NHSC loan repayment program with my period of commitment to end this June. Am I at all eligible for the PA repayment program? The applications says that there are some exceptions but does not state them.

- A11:** No. The RFA states that having any outstanding service obligation for health professional or other service to the Federal government makes an individual ineligible for participation. Service obligations not specifically stated may be considered as an exception. (See RFA 67-50, Paragraph A.1.b.2.i, page 4)
- Q12:** I am currently enrolled in the NHSC federal loan repayment program. My obligation will end 08/01/16. I was planning to re-enroll for another year. Would I still be eligible to participate in the PA loan repayment program as well?
- A12:** No. The LRP is not available for practitioners who currently have other service obligations. The LRP contracted service commitment is for the period July 1, 2015 through June 30, 2017. Having any outstanding service obligation for health professional or other service during this time period makes an individual ineligible for participation in the LRP. (See RFA 67-50, Paragraph A.1.b.2.i, page 4)
- Q13:** I have a question about timing - my NHSC contract is up in August. It was nominally July 1 or so but the payment was in August. Would it work for me to start PA LRP as soon as that date is up? Specifically I am referring to the prohibition on overlapping programs.
- A13:** No. See Answer 12.
- Q14:** I currently have a service obligation with NHSC until 7/1/2016. Your repayment application says to discuss this with the program staff to determine possible options. I was wondering if your loan repayment obligation began on 7/1/2016 or after, is it possible for me to still submit my application for consideration?
- A14:** No. See Answer 12.
- Q15:** I am currently in the NHSC S2S loan repayment program. Loan repayment was initiated in residency. I am currently fulfilling my 3 year service commitment but will no longer receive loan repayment assistance. My question is am I eligible to apply for PA physician loan repayment or do I have to fulfill my 3 year service commitment before I can apply?
- A15:** You are not eligible to submit an application in response to this Request for Applications for the PA LRP. See Answer 12.
- Q16:** Is there a limit on the number of awards a candidate can receive? I.e. Could a full time physician re-apply for a second \$100K award after fulfilling a two year commitment?
- A16:** There is no limit on the number of times a practitioner can apply to the LRP as long as they meet all of the eligibility requirements for the current Request for Application (RFA). However, a practitioner cannot have concurrent or outstanding service obligations. See RFA 67-50, Paragraph A.1.b, page 4)
- Q17:** Am I able to apply for the PA Loan Repayment as well as NHSC loan repayment program? I recognize that I would not be able to accept both if awarded but wanted to make see if I am able to apply for both.

A17: You may apply for both the PA LRP and the NHSC LRP, but you can only accept one award. You cannot have concurrent or outstanding service obligations.

Q18: I am a family practice physician who had a federal loan repayment obligation that was completely fulfilled and ended in June last year. I also completed a scholarship obligation prior to that. Do I have to state these in the application even though they were fulfilled long ago?

A18: Since priority is given to applicants who have successfully completed a Federal or state service commitment for primary care loan repayment, it would benefit you to state this in your application. (See RFA 67-50, Paragraph B.2.d, page 15) Indicate Yes and identify who the obligation was with, making sure to include the Completion Date on the Service Obligation tab of the Practitioner Application. (See RFA 67-50, Paragraph C.2.e, page 24)

Eligible Disciplines

Q19: Am I now eligible as a full time Pediatrician?

A19: Pediatricians are eligible for the LRP as long as they are working at an LRP-approved practice site since July 1, 2015. Practitioners should verify with their practice site director or administrator that their practice site has been LRP-approved. (See RFA 67-50, Paragraph A.1.b, page 4 for Eligibility Requirements)

Q20: At this time, I have been employed at my current job as a Licensed Social Worker since 10/1/13. I will be sitting for my LCSW exam this month, and pending that I pass, would I be eligible to apply for the loan repayment this round?

A20: No. To be eligible for the LRP all applicants must meet discipline and specialty-specific education, training and licensure requirements as of July 1, 2015. (See RFA67-50, Paragraph A.1.b,iii, page 4)

Q21: I had a friend who has taken part in the program for a few years who told me that starting this year, dental specialists were eligible for the loan repayment however I don't see that written anywhere in the papers that were sent to me. Please let me know if there has been a change that I am missing?

A21: There has been no change. Eligible disciplines for the LRP for primary dental care include general dentists and registered dental hygienists. (See RFA 67-50, Paragraph A.1.c.2, page 6)

Q22: I am an Oral and Maxillofacial surgeon. I have inquired in the past about the Loan Refinance Program, but was told I am not eligible given that I am a "specialist." My question is that are there programs available that include dental "specialists." As an oral surgeon, I completed a 4 year in hospital residency during which all of my loans needed to be deferred because I was unable to afford them. Therefore, the loan principle increased significantly over that time. I think that is very unfair that I don't qualify simply based on being part of a group. Please provide any information that is available for me to possibly obtain any form of loan forgiveness.

A22: The LRP Administration is unaware of any loan repayment programs for a practitioner with your specialty.

Availability of Funds

Q23: How many applicants are selected and do you get the full amount for your specialty?

A23: The number of LRP Participation Grant Agreements that will be awarded is based on the availability of funding. The amount that the Department of Health agrees to grant for loan repayment will be either the maximum grant award or the total amount of student indebtedness, whichever is less. (See RFA 67-50, Paragraph A.2, pages 8 & 9)

Grant Payments

Q24: Is the repayment program retroactive to July 2015? The first disbursement would be given out before this fiscal year is over and the next before the end of June 2017?

A24: Yes, the LRP is retroactive to July 1, 2015. Grant funds will be distributed once each state fiscal year, no later than June 30 of each year of the Agreement. The first year of Grant Agreements resulting from RFA 67-50 will be July 1, 2015 through June 30, 2016. The first Grant payment will be made prior to June 30, 2016. (See RFA 67-50, Paragraph A.2.a, page 9)

Qualifying Loans

Q25: I was wondering if I can apply for the grant for future classes I plan on taking or if I get the loan first then apply for the loan repayment? I am taking classes this year for my bachelor degree and needed to know how much I can afford before I commit to the financial burden.

A25: Educational loans must be obtained prior to the date of application to the LRP and must be applicable to the health professions degree attained for qualification for the LRP. The LRP does not provide repayment for educational loans to be utilized in the pursuit of current or future education. (See RFA 67-50, Paragraph A.3.a, page 11)

Documentation and Verification of Loans

Q26: On the RFA there are 10 slots to list loan information. I have around double this. Is there a way to combine them according to lender?

A26: Yes. Loans with the same lender and account number can be combined and placed on the same line.

Q27: I have a Dept. of Education consolidated loan with 2 balances (only current loan). All other old loans have zero balances as result. Do I still have to list all those zero-balance included in my consolidated loans with original loan information from each loan prior to consolidating? This would be a long list of disbursements for each loan.

A27: No. Loans that have been repaid in full are non-qualifying educational expenses and are not considered by the LRP. Documentation is only required to verify the portion of the consolidated that qualifies for loan repayment. (See RFA 67-50, Paragraph A.3.a, page 11)

Q28: I have completed most of the application and can provide much of the account information for my loans. Both of the loans I have are now consolidation loans and I consolidated them many years ago- I am having trouble with the disbursement documents- do you need the actual promissory notes?

A28: Actual promissory notes are not needed. The Disbursement Report is used to verify that the loan was contemporaneous and used for qualifying educational expenses. The documentation must include the name of the lender, the name of the borrower, the account number, the type and purpose of the loan, the original loan date and amount. It is permissible to submit multiple documents, if necessary, to provide all the required information. (See RFA 67-50, Paragraph A.3.a.2.ii, page 12)

Q29: When it comes to uploading information for the loans (disbursements and general information) what type of document is acceptable? Can it be information from the National Student Loan System for Students (NSLDS) website or do you prefer it from the Loan Provider (i.e. Fedloan/AES). Can you give a sample document that is acceptable?

A29: There is no set format for loan documentation. The documentation for the Account Statement must include a current balance. The documentation for the Disbursement Report must show the original loan date and the purpose of the loan (i.e., for qualifying educational expenses). This information can be included in one or in several documents as long as the documentation combined contains all of the required information in Paragraphs A.3.a.2.i and ii on pages 12 and 13 of RFA 67-50.

Q30: What information are you looking for in this [loan disbursement] report? I ask because I can't find anything on my lender's website that is officially a "loan disbursement report". My account statement has info on date loan was disbursed and amount; is this sufficient?

A30: Yes, as long as all of the required information is provided. See Answer 29.

Q31: Regarding-Documentation and Verification of Loans, Disbursement report. The application states that the documentation of Disbursement report must be on official letter head from the loan company. (These documents are often hard to come by) Other loan repayment programs including NHSC federal loan repayment allow the use of a student loan summary report which can be downloaded from: <https://www.nsls.ed.gov>. Is summary report an acceptable document to use instead of a disbursement report from the loan company?

A31: Yes. See Answer 29.

Practice Site Information

Q32: I am currently employed by a health center, which is a HPSA and FQHC facility, but we are not listed in your approved/qualified sites. If we are an approved federal site, does that automatically qualify the site for the state program?

- A32:** Practice sites approved for federal loan repayment programs (or any other program) are not automatically approved for the LRP. Practice Site Applications must be submitted by the practice site director or administrator for each site that wishes to become approved for participation in the LRP. Site approvals are valid for 18 months, at which time the Practice Site Application needs to be resubmitted. Expired sites will not appear in the drop-down menu of the Practitioner Application.
- Q33:** Once a site submits their application how long does it take to get approved by the department? I see I can't submit an application until my site has been approved but wasn't sure if there was even enough time for them to submit the form, get it approved and then myself be able to submit an application.
- A33:** Every effort will be made to approve all qualifying Site Applications prior to March 9, 2016, but review and approval cannot be guaranteed. Practitioners should verify with their practice site director or administrator that their practice site has been LRP-approved.
- Q34:** I was reviewing your information for the PA Primary Care Loan Repayment Program, but did not see the name of my clinic in the List of Approved Sites on the website. Will this clinic still qualify for the Loan Repayment program for me? Or because our HPSA score is so low (2), do you think it will keep me out of the possibility for repayment.
- A34:** The List of Approved Sites was current as of the date of this RFA. Practice sites approved subsequent to the publishing of this RFA will appear in the drop down menu within the Practitioner Application. Practitioners should verify with their practice director or administrator that their practice site has been LRP-approved. Practice Site Applications must be submitted by the practice site director or administrator. (See RFA 67-50, Paragraph A.3.b, page 14)
- Q35:** I was completing my application and I did not find my site listed under the "Site Information" section. Does this mean that my site is not eligible?
- A35:** See Answer 34.
- Q36:** I am in the process of submitting the application online and noticed that my facility is not on the drop-down list of sites. Our facility is part of a program along with 5 other offices, all of which are on the list but ours is not. I would appreciate any help with this.
- A36:** If your practice site is not on the drop-down list, it is not currently approved. See Answer 34.
- Q37:** I was filling out the application for loan repayment, and my Health Center is not on the "Site Name" list. How do I get this site added? The other rural health practices associated with this Medical Center are listed, so I'm not sure why this one is not.
- A37:** See Answer 36.
- Q38:** I am trying to complete the LRP application online. I am unable to complete the Site Information and Loan Information sections. When I click on the Site Information there are no sites when I

click on the pull down menu. Also I cannot type in any of the boxes. Also, nothing happens when I click on the loan information tab.

A38: The tabs in the on-line application are sequential. Information must be completed on the prior tab before you can access the next tab. See Answer 34.

Q39: What if your site is listed as one of the LRP sites on the link provided but is not popping up in the drop down menu of the application? Does this mean an application needs submitted from this site? Or shall we contact the LRP administrator? And what number do we contact them on?

A39: If your practice site is on the list of LRP Approved Practice Sites but is not showing up in the drop down menu, confirm that you are using the correct organization name. If you still continue to have technical difficulties with the on-line application, you may call the LRP administrator at (717) 772-5298 or email at loanrepayment@pa.gov. No questions regarding interpretation of the RFA will be answered.

Q40: I am currently going to apply for the PA loan program via website; however, I am currently split amongst two sites. One site is currently approved for the loan; the other is in process of getting approval. Would I be able to use the site that is currently approved or will I have to wait for both?

A40: You have to wait for both. Employment at multiple practice sites will be considered as long as all practice sites belong to the same parent organization and all are LRP-approved. Practitioner Applications cannot be submitted until the practice site at which the practitioner is working is LRP-approved and is available in the drop down menu within the Practitioner Application. For practitioners working at multiple practice sites, each practice site must be LRP-approved. (See RFA 67-50, Paragraph A.3.b, pages 13 & 14)

Suspension

Q41: If applicant takes maternity leave and contract needs to be extended, is it equivalent to the amount of time taken off for maternity leave?

A41: Maternity/paternity/adoption leave for up to 12 weeks is permitted. Periods of approved suspension of service will extend the Practitioner LRP service commitment end date by an equivalent amount of time as the approved suspension. (See RFA 67-50, Paragraph B.3.a.1, page 17)

Breach of Contract

Q42: What is the fine if contract is ended early (breach of contract)?

A42: An LRP practitioner who breaches the LRP Agreement will be required to repay the amount of loan repayment grant assistance received. (See RFA 67-50, Paragraph B.3.b, page 18)

Other

Q43: I am a new graduate with school loans. Are there any opportunities to work/volunteer as a PA as well as apply for the loan repayment?

A43: The LRP does not place providers in practice sites. The Pennsylvania Primary Care Career Center, www.papriarycarecareers.org, can assist with finding employment opportunities at LRP-approved practice sites.

Q44: When will awards be granted by? I only ask because if I am not awarded state loan repayment I would like to apply for federal repayment and I am not sure if I am allowed to have active applications for both at the same time. The federal deadline is April 5, so almost a month later than the state deadline.

A44: It is expected that the evaluation of applications and the selection of grantees will be completed within six weeks of the submission due date. See the Potential Applicant Letter to RFA 67-50.

Q45: Since Pennsylvania is currently with no state budget will this delay the approval process?

A45: The LRP does not anticipate a delay in the evaluation and selection of grantees due to the state budget. See Answer 44.