Addendum #1 to RFA 67-75

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 #67-75
Pennsylvania Primary Care Loan Repayment Program (LRP)

Service Commitment

Q1:  I am a physician assistant. I'm in the process of applying for the PA Primary Care Loan Repayment Program. The online application will only let me select 2 years for my service commitment, but I have made a 3-year commitment. Is this just an issue with the online application, or am I only allowed to select 2 years since I am a midlevel provider?

A1:  The service commitment for RFA 67-75 is two years. That is the only available option in the LRP Practitioner Application at this time. The Grant Agreement term will be July 1, 2017 to June 30, 2019. (See RFA 67-75, Paragraph A.1.a, page 2)

Q2:  What is the contract date for the new cycle? The RFA still states July 1, 2017 – June 30, 2018. I will not start my LRP eligible job until March 12th so I want to know whether it is worth filling out an app or not.

A2:  The contracted service commitment is retroactive. The Grant Agreement term will be July 1, 2017 to June 30, 2019. LRP participation is contingent upon continuous practice at an LRP-approved practice site for the entire term; i.e. from July 1, 2017 to June 30, 2019. (See RFA 67-75, Paragraph A.1.a, pages 2-4)

Q3:  I was reading through the manual attached to the e-mail I received regarding loan repayment. I wanted to clarify the start date of the loan. So, the loan repayment time frame starts almost a year before receiving the loan? (7/2017). I started working at my FQHC in 8/2017. So, does that mean I am not eligible for loan repayment this year?

A3:  You need to be providing direct patient care at an LRP-approved site for the entire Grant Agreement service commitment term. See Answer 2 above.

Q4:  I am currently working for an FQHC and was going to apply for the Pennsylvania Primary Care Loan Repayment Program, however I need to clarify if I qualify. I signed my employment contract in April 2017 but did not start my employment until August 1, 2017. Can I apply for this program now?

A4:  No. See Answer 2 above.

Q5:  I have a question about RFA #67-75: Section A. 1. a. Service Commitment. I am a full-time licensed psychologist working at an FQHC look-alike. I began my full-time employment on
August 8, 2017. Based on this start date, would I be eligible for this loan repayment program, provided my commitment extends beyond June 30, 2019? Or have I missed the eligibility requirements by just over a month? I am unsure of whether or not the enrollment period has begun as of 7/1/17 or if this means that I had to have started working PRIOR to 7/1/17. Any clarification you can offer would be much appreciated.

A5: See Answer 2 above.

Q6: I am a primary care physician and was hired on August 1, 2017 at an eligible FQHC. Am I allowed to apply for repayment? I see July 1 as the starting period.

A6: See Answer 2 above.

Q7: I have a question regarding the application process. I started working at my current approved site in January 2018. Should I still put in my application for this year? Or should I wait until next year’s application?

A7: See Answer 2 above.

Q8: I graduate from dental school this May and I will be doing a 1-year residency program next year. I also applied to the Student to service loan repayment program Fall 2017. Should I apply now for this loan repayment program or should I wait until the next cycle?

A8: See Answer 2 above.

Q9: I am a Physician Assistant in a Primary Care facility that has been approved to qualify for this loan and I was given the application to be completed. I started working here on 1/15/18. However, when I was looking over the application, I saw on page 3, A1(a) the qualification requirements stated that I must be working at this location from 7/1/17-6/30/19. I have signed a two-year contract and started working on 1/15/18. Am I still qualified to apply for this loan reimbursement, even if it is prorated for starting at a later date?

A9: See Answer 2 above. The Grant Agreement service commitment term cannot be modified.

Q10: I was wondering if I am still eligible to apply for the PA loan repayment program if employed after July 2017? I graduated on July 31st, 2017 and started my job on October 16th, 2017 at a federally qualified healthcare center in Pittsburgh. If not, will this program be available next year?

A10: See Answer 2 above. The LRP accepts Practitioner Applications each fiscal year as long as funding is provided in the approved state budget.

Q11: I am a family medicine doctor. I have been working at my current site full time since 1/2016 but will be going out on maternity leave this spring (5/2018) and will be back at 12 weeks (around 8/2018). When I come back I will be only part-time for 9 months and then full time again around 5/2019. Should I apply for the part-time loan repayment program since I won’t be full time the whole term? And is it a problem that I will be on maternity leave when the service term starts? Also, I suspect the answer is no, but just to verify, I am eligible to apply for
restitution for my last two years of full time service, correct? I have been working full time since 1/2016, but didn't know I was at an approved site until recently.

A11: The service commitment for Grant Agreements resulting from RFA 67-75 will be for July 1, 2017 to June 30, 2019 and cannot be modified. Half-time service commitments are not available to full-time employees. For a full-time service commitment, you must meet the minimum full-time hourly requirements for the entire Grant period (except for approved maternity leave for up to 12 weeks). (See RFA 67-75, Paragraph A.1.a, pages 2-4)

Q12: I am a full-time, school-based therapist. According to the information on the RFA, applicants must work a minimum of 40 hours per week with 28 of those hours in direct service to clients. Because I am a school-based therapist, my schedule and number of hours worked fluctuates according to the academic calendar. Due to school closings, holidays, and summer break, there are many weeks over the course of the year that students are not available to me and/or my office at school is not accessible. Does this disqualify me from this program?

A12: To be eligible for the LRP, practitioners must consistently meet the time obligations for their service commitment. Full-time practice is defined as not less than 40 hours per week, 48 weeks per year. Half-time practice is defined as a minimum of 20 hours per week (not to exceed 39 hours per week), 48 weeks per year. There are additional service requirements that also need to be met. (See RFA 67-75, Paragraphs A.1.a.1)&2), page 3)

Q13: Are midwives who spend most of their time on labor and delivery providing obstetric services eligible? Or must it be clinic time?

A13: For a full-time service commitment, practitioners who provide obstetric services may spend up to 19 hours a week providing patient care at a hospital. For a half-time service commitment, practitioners may spend up to nine hours per week providing patient care at a hospital. (See RFA 67-75, Paragraphs A.1.a.1) & 2), pages 3&4)

Q14: RFA #67-75 Regarding: Page 3 1). Full-Time Service Commitment (not less than 40 hours per week, 48 weeks per year) 2). Half-Time Service Commitment (a minimum of 20 hours per week (not to exceed 39 hours per week), 48 weeks per year. At our organization, full-time staff work 30 – 37.5 hours per week, and part-time staff work under 30 hours per week. Would this mean that, at our agency, both full and part-time staff would apply under a “Half-Time Service Commitment”? Half-Time Service Commitment staff working the minimum 20 hours per week must provide a minimum of 16 hours of direct patient care at a LRP approved practice site. This amounts to 80% productivity. Is this productivity amount at all flexible? How many hours of direct patient care are required for staff working anywhere between 21 - 37.5 hours?

A14: Full-time practice is defined as not less than 40 hours per week with a minimum of 32 hours spent providing direct patient care. Half-time practice is defined as a minimum of 20 hours per week (not to exceed 39 hours per week) with a minimum of 16 hours spent providing direct patient care. We base eligibility on the definitions above and not on productivity percentages. The requirements are not flexible. (See RFA 67-75, Paragraph A.1.a.1) & 2), pages 3-4).

Q15: Can you clarify whether the 32 hour/40 hour work week direct service requirement for the FTE is only face-to-face/in-person service with clients or can it include other supportive activities to
direct service, e.g., chart documentation, consultation with other service providers, ae enforcement, school, child welfare personnel, and resource assistance/facilitation, etc.

A15: For this RFA, administrative activities are defined as clinical related administrative, management or other activities and may include charting, care coordination activities, training, laboratory follow-up, patient correspondence, attending staff meetings, activities related to maintaining professional licensure and other non-treatment related activities. Administrative activities cannot be counted towards direct patient care hourly requirements. (See RFA 67-75, Paragraph A.1.a, page 4)

Eligibility Requirements

Q16: I am attempting to fill out the Practitioner Application for Loan Forgiveness and ran into a quick question. In the application you must submit your license number. Unfortunately, I have my boards scheduled for February 13th so I do not have this number yet. I do however have a job contract with the primary care site I will be working with to start in March. I read previously in the guideline that as long as I have a contract by June this is acceptable. Unfortunately, I cannot move on in the online application without providing a license number. Am I able to use my RN license number for now? or is there another way to go about this?

A16: RNs are not eligible for the LRP. The LRP is open to physicians, certified registered nurse practitioners, certified nurse midwives, physician assistants, general dentists, registered dental hygienists, psychologists, licensed clinical social workers, licensed professional counselors, and marriage and family therapists. To be eligible for the LRP, applicants must meet discipline and specialty-specific education, training and licensure requirements and have provided primary health care services at an LRP-approved practice site since July 1, 2017. (See RFA 67-75, Paragraphs A.1.b.1)iii & iv, page 4.)

Q17: I just received information re: the Mental Health Care Loan Repayment Program. I am a Licensed Social Worker in Pennsylvania. I currently provide mental health therapy for a non-profit mental health agency in the state. I am currently working to receive the supervision hours needed towards my ‘C’ to be an LCSW. This likely won’t happen until September of this year. Am I still eligible for your program?

A17: Licensed social workers are not eligible for the LRP. See Answer16 above.

Q18: I recently received news regarding the new loan repayment program. In regards to eligibility, it only lists LCSW’s as meeting requirements. However, I’m currently an LSW and I work for an outpatient clinic full time and another outpatient clinic part time - can I still qualify despite lacking my clinical license? I’m eligible to submit my paperwork to take my LCSW exam in April after finishing supervision.

A18: See Answer 16 above.
Q19: My question is regarding eligibility of a Physician Assistant Section C, 1, ii. I am a physician assistant student, projected to graduate May 11th, 2018. Am I still able to apply or is there a separate form/section for Physician Assistant students who are soon to graduate?

A19: See Answer 16 above.

Q20: I work as a women’s health np. Would I qualify for the program?

A20: Certified registered nurse practitioners are eligible for the LRP if they are providing services at an LRP-approved practice site and meet all other qualifications. See Answer 16 above.

Q21: I am currently enrolled in the NHSC program. My service date ends August of 2018. Would I be eligible to apply for the Pennsylvania Loan Repayment program? And if so, would I need to wait until after my NHSC service expires or can I submit an application now for consideration? 

A21: Contracts resulting from RFA 67-75 will have a service commitment of July 1, 2017 through June 30, 2019. Having an outstanding service commitment makes a practitioner ineligible for participation in the LRP. You may apply to the PA LRP when you no longer have an outstanding obligation. (See RFA 67-75, Paragraph A.1.b.2)i, page 4)

Q22: If approved of the LRP, are you allowed to receive additional loan repayment awards from a private program?

A22: No. Practitioners with an outstanding service obligation are ineligible for the LRP. See Answer 21 above.

Q23: Can you apply to both the PENNSYLVANIA PRIMARY HEALTH CARE LOAN REPAYMENT PROGRAM (LRP) and the National Health Service Corp (NHSC) programs at the same time? Can you receive awards from both the LRP and NHSC?

A23: You can apply to both programs, but can only accept one award. See Answer 21 above.

Q24: I currently received a 2017 National Health Service Corps (NHSC) Loan Repayment Program award for working part time at one of NHSC’s approved sites. The other half of the time I spend at a site not approved by the NHSC seeing patients. I am wondering if: 1) I can apply for the Pennsylvania Primary Health Care Loan Repayment Program as a full-time physician? 2) If not, can I apply for a part time physician for the 50% of the time I work for the other site which I believe would be a qualified position as well (and I am currently not receiving any loan repayment for this part of my work).

A24: No, you cannot apply for a full-time contract. Practitioners with an outstanding service obligation are ineligible for the LRP. You cannot use the same service obligation to satisfy more than one contract. (See RFA 67-75, Paragraph A.1.b.2)i., page 4) You may apply for a half-time service commitment for your non-obligated time if all other LRP requirements are met.
Eligible Disciplines

Q25: I am a Treatment Foster Care Case Worker. Am I eligible for loan repayment? I am really struggling to pay my student loans and take care of my household. I would really appreciate your assistance on this matter.

A25: To be eligible for the LRP you must be fully licensed as a physician; physician assistant; certified registered nurse practitioner; certified nurse midwife; general dentist; registered dental hygienist; psychologist; licensed clinical social worker; licensed professional counselor; or a marriage and family therapist. (See RFA 67-75, Paragraph A.1.c, pages 5-8)

Q26: In part 1, section C, number 3, item v., it states that to qualify you must be a licensed clinical social worker. To clarify, would this disqualify licensed social workers? I’m an outpatient therapist in a behavioral health clinic, working on obtaining my LCSW, but will not have it for over a year.

A26: Licensed social workers are not eligible for the LRP. See Answer 25 above.

Q27: I am a Licensed Social Worker which I did not see included in the list of eligible disciplines. Is that accepted for this program?

A27: See Answer 25 above.

Q28: I am a Licensed Social Worker where I serve as an integrated, behavioral health therapist and HIV/AIDS case manager. I began my employment on May 15, 2017. Approximately 80% of the population that we serve has medical assistance insurance. As I was reading more information regarding the Loan Repayment Program, I am unsure if I would meet the criteria as I am not a Licensed Clinical Social Worker (LCSW) though I am currently receiving clinical supervision. However, I am a recent graduate (April 2017) and thus I have not completed the hours necessary to obtain my LCSW. Thus, I am wondering if I would still be eligible for the loan repayment program.

A28: See Answer 25 above.

Q29: I am requesting confirmation that LSW’s are not eligible for this grant. On section A, subsection “c eligible disciplines,” 3, v. (found on page 7 and 8 of my RFA copy) it lists the requirements for Licensed Clinical Social Workers (LCSWs). I meet all three requirements as an LSW and would like to know if I am eligible to apply or not.

A29: See Answer 25 above.

Q30: I am a Dentist Anesthesiologist, enabling the dentist at an approved practice site to provide treatment to both children and patients with special needs while being sedated. Secondly, I travel to multiple offices providing anesthesia throughout the month. One of them has recently submitted the application for that office to be an approved site. Provided the second site is approved, between there and the first site, I easily meet the part-time qualification. The only issue, they are not the same parent company as specified in the application. I know that I am not the typical dentist applicant but the majority of my workload is dedicated to providing
anesthesia for the under-served dental population, specifically children and those with special needs. I would appreciate your thoughts on whether or not I should apply.

A30: To be eligible for the LRP, a dentist must provide primary dental care in general or pediatric dentistry. Dental specialty services are not considered primary care. (See RFA 67-75, Paragraph A.1.c.2), page 6) Furthermore, employment at multiple practice sites can only be considered if all practice sites belong to the same parent organization. (See RFA67-75, Paragraph A.3.b, page 13)

Q31: I was reading about the LRP and think it’s a great program. I am currently a first-year resident physician studying psychiatry at one of the federally qualified health centers here in PA. Currently my program is not a practice site but I was wondering if it completed the approval process would I qualify for this program as a resident? Or is it necessary to have completed residency to qualify.

A31: Residents are not eligible to apply to the LRP. Psychiatrists must have completed an approved residency or fellowship program and possess a current, full, permanent, unencumbered, unrestricted Pennsylvania health professional license. (See RFA 67-75, Paragraph A.1c.3)ij, pages 6-7)

Q32: Here is a question regarding eligibility: the web site notes that Licensed Clinical Social Workers; Licensed Professional Counselors; Marriage and Family Therapists; and Psychologists are eligible. Do the Marriage and Family Therapists and Psychologists also have to be licensed to be eligible? And must any licensure be PA only or do other states’ licenses count?

A32: Yes. Psychologists and Marriage and Family Therapists must possess a current, full, permanent, unencumbered, unrestricted Pennsylvania health professional license to practice independently and unsupervised. (See RFA 67-75, Paragraphs A.1.c.3)iv.c) &vii.c), pages 7 & 8)

Qualifying Loans

Q33: I am a RDH and I had received a request to fill out an application [for] the loan repayment program. I was confused about some information I had read in the handbook and I hoping you could help to have a better understanding. I was in the process of getting on an income based repayment plan. Will this effect that? Also, can this program be used for SalliMae loans?

A33: Outstanding balances of government (federal, state, or local) and commercial loans for undergraduate or graduate education obtained by the practitioner for educational expenses applicable and necessary for the health professions degree attained for qualification for the LRP are considered qualifying loans. The repayment status of the loan does not affect qualification. (See RFA 67-75, Paragraph A.3.a, page 11)

Q34: Can I use the award money from the PA primary health care loan repayment program to pay my private student loans that were used to pay for my undergraduate education and pre-medicine post baccalaureate education?

A34: As long as the loan is determined to be qualifying and is incorporated into the participant’s Grant Agreement. See Answer 33 above.
Q35: If I consolidated 3 education loans (from 3 different institutions), into 1 education loan with another institution, will you need proof of disbursement from the original lenders? Or, will proof of disbursement from the new consolidated lender be sufficient?

A35: You need to provide documentation that shows the disbursement dates of the original loans. Consolidated or refinanced loans will only be considered for repayment if each original loan in the consolidation or refinance would have been considered a qualifying education loan at the time each original loan was granted and can be documented as such. (See RFA 67-75, Paragraph A.3.a, page 11)

Q36: My husband and I are dentists and are interested in applying for the loan repayment program. Our dental school loans are consolidated together through a private company- is this going to preclude us from the loan repayment program?

A36: Qualifying educational loans consolidated with loans owned by any other person, such as a spouse or parent, are ineligible for repayment. (See RFA 67-75, Paragraph A.3.a, page 11)

Documentation and Verification of Loans

Q37: I have a question regarding the Primary Care Loan Repayment Program application. In the loan information section, we are supposed to upload Account Statement and a Disbursement report. Based on the information I can get from my lenders, I have loan verification and loan detail statements which seem to have basically the same information in them. I do not have two separate documents that I am aware of to upload that seem to match what you are asking for. Can you specify more clearly what information is needed in each of those documents?

A37: The Account Statement must show the lender’s name, the account number, the name of the borrower, the current loan balance and a date within 30 days from the date of LRP application submission. The Disbursement report must show the lender’s name, the name of the borrower, the date and amount of the original disbursement, and the type or purpose of the loan. The necessary information may be contained in one document. However, the LRP on-line application requires two documents to be uploaded for each loan listed. Uploading the same document in both spaces will allow you to move to the next tab.

Practice Site Information

Q38: I am a physician assistant who is interested in applying for the Loan Repayment Program. I have been working at an approved site since June 2016. However, on February 5th, I will be starting at another facility that is also approved for loan repayment. There will be no time gap in switching positions. As I mentioned above, both facilities do qualify, however, are independent of one another. Will this disqualify me from applying for loan repayment?

A38: Employment at multiple practice sites will only be considered as long as all practice site belong to the same parent organization and all are LRP-approved. (See RFA 67-75, Paragraph A.3.b, page 13)
Q39: On page 13 of the Pennsylvania Primary Care Loan Repayment Program booklet, under section b, it states that in order to qualify for the LRP,” the applicant must have been continuously employed (full or half-time) since July 1, 2017, at a particular site which must be approved by the department”. Are these the only applicants that will be considered or would someone who is hired later this year also be eligible for this benefit?

A39: The contracted service commitment is retroactive. The Grant Agreement term will be July 1, 2017 to June 30, 2019. LRP participation is contingent upon continuous practice at an LRP-approved practice site for the entire term; i.e. July 1, 2017 to June 30, 2019. (See RFA 67-75, Paragraph A.1.a, pages 2-4)

Q40: If the name of your organization is not on the list, can you still apply? Does our organization have to request the application?

A40: Practitioner applications cannot be submitted until the practice site at which the practitioner is providing direct patient care is LRP-approved and is available in the drop-down menu within the practitioner application system. Practice site applications must be submitted by the practice site director or administrator and can be found at http://www.health.pa.gov/Your-Department-of-Health/Offices%20and%20Bureaus/Health%20Planning/Pages/Loan-Repayment.aspx#.VkooKGQo6po. (See RFA 67-75, Paragraph A.3.b, pages 14-15)

Q41: My supervisor sent me the announcement email for the loan repayment program, but when I went to start the application, I didn't see my organization listed in the drop-down menu provided. Does this mean my organization needs to submit an application, or is it not a qualifying organization after all?

A41: See Answer 40 above. Furthermore, not all practice sites will qualify for the LRP. Qualification factors necessary to be approved for the LRP are outlined in the Site Application Instructions and Guide on the above website link.

Evaluation of Applications

Q42: I am a general dentist practicing at a health center in PA. I am very much interested in applying for the PA loan repayment program when the cycle opens up. I understand it says, "up to $100,000". I wanted to know how important a high HPSA score is to getting the full $100,000 loan money for 2 yr. obligation? Will the health centers with the higher HPSA scores get the loan money first than the health centers that have lower HPSA scores (ex. a health center with HPSA 25 getting loan first compared to a health center with HPSA 15)? Do the health centers with the higher HPSA scores get ALL the $100,000 loan money for 2yr commitment compared to the health centers with lower HPSA scores (ex. a health center with HPSA 25 gets full $100,00 for 2 yr. commitment and the health center with HPSA 15 will get less money.)? I also wanted to know how do you select who gets the full $100,000 loan money for 2 yr. commitment? What is the criteria to get the full $100,000 loan money for 2 yr. commitment at a health center?

A42: HPSA scores are not the only determination in making awards. To determine which applicants are funded, consideration will first be given to community need as determined by such factors as the type of practice site, HPSA designation, and service to low-income and underserved populations. Priority will then be given to applicants who are legal residents of Pennsylvania;
are graduates of Pennsylvania institutes of education; have attained their health professional license with the past 10 years; and have a connection to the community where they are practicing. (See RFA 67-75, Paragraph B.2, page 16) The amount that the LRP grants for loan repayment is total student indebtedness up to the maximum amount of the award. (See RFA 67-75, Paragraph A.2, pages 9-10)

Awards

Q43: I have been employed as a Primary Care Physician at an approved practice site since July 1st, 2017. I am on a 1-year contract that expires as of June 30th, 2018, that I have decided not to renew. I read the RFA from your website and it mentions the ability to help you find another qualifying location to work for to complete your obligation. I therefore have two questions? 1. How would I go about finding a qualifying location in the Philadelphia Area? 2. If I find and work at a new, but qualifying, location for the second of my two-year obligation would that fulfill my obligation and allow me to apply for the loan repayment program?

A43: Any practitioner who fails to complete his or her term of obligated service under the terms and condition of the Agreement will be considered to have breached the Agreement and is liable for breach of Agreement penalties. If the practitioner’s employment is terminated for reasons beyond the practitioner’s control, the LRP service commitment may be temporarily suspended and the LRP will provide assistance in seeking employment at another approved LRP-approved practice site. (See RFA 67-75, Paragraph B.3.b, Page 18)

Educational Information

Q44: I have a question regarding the LRP Application. I attended two graduate schools as well as one undergraduate school. I obtained a Master of Science in Nursing as well as a Doctorate in Nursing Practice. Should I list my Master of Science in Nursing as my Undergraduate school since my undergraduate degree does not pertain to my position currently?

A44: Education listed should be that which was required for licensure in the qualifying discipline for which you are applying for loan repayment. (See RFA 67-75, Paragraph C.2.b, pages 22-23).

Board Certification

Q45: On the application, when it asks for date of certification, are you looking for the original date of certification or the most recent date of certification?

A45: On the Certification tab of the Practitioner Application, the Date of Certification is the date you were initially Board Certified. (See RFA 67-75, Paragraph C.2.d, Pages 24-25)

Other

Q46: When should we expect to hear whether or not we have received the loan grant?

A46: According to the potential applicant letter for RFA 67-75, evaluation of applications and the selection of grantees will be completed within six weeks of the submission due date (February 21, 2018).
Q47: If approved of the LRP, in addition to working your full-time job at the LRP approved site, are you allowed to also work a separate part time job or per diem job at a non-approved LRP site for additional income?

A47: As long as you meet the contracted service commitment time obligations, there are no restrictions on employment outside of your contracted service site.

Q48: Can I remain in the 10-year Public Service Loan Forgiveness (PSLF) Program in addition to receiving awards from the LRP?

A48: Yes. The PSLF program does not obligate you to a specific practice site and therefore is not considered a service commitment by the LRP.

Q49: I am currently applying for the Pennsylvania Primary Health Care Loan Repayment Program. I got married in July, and my name was just recently changed on my loan account. Therefore, some of the paperwork for my loans states my maiden name, and some of my loan documents say my new last name. Do I need to submit any additional information with my application due to these discrepancies?

A49: Not at this time. If clarification is needed during the application review, additional documentation will be requested.