

Addendum #1 to RFA 67-119

Pennsylvania Primary Care Loan Repayment Program

Date: March 12, 2021

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

*Except as clarified and amended by this Addendum, the terms, conditions, specifications, and instructions of the RFA and any previous addenda, remain as originally written.



**Questions and Answers
To
RFA #67-119
Pennsylvania Primary Care Loan Repayment Program (LRP)**

Introduction

- Q1:** If an individual is eligible & granted funding for the two-year agreement term, can that individual apply for the repayment program again in the future? If so, is there a maximum number of times an individual can receive funding?
- A1:** Yes. Practitioners can reapply to the LRP once their service obligation is completed and they continue to meet all other requirements. At this time, there is no limit to the number of times a practitioner may apply.
- Q2:** If an individual applies but is not awarded any funding (due to limited amount of funding available), can the individual apply again for the program in the future?
- A2:** Yes. Practitioners can continue to apply to the LRP as long as they meet all requirements at the time of the Request for Application (RFA).

Service Commitment

- Q3:** Will the commitment time start at date of approval or is it retroactive?
- A3:** Grant Agreements resulting from RFA #67-119 will have a service commitment period of July1, 2021 through June30, 2023. Please refer to RFA #67-119, Paragraph A.1.a, page 3.
- Q4:** Please advise if managers are able to apply if they do not provide direct care but work at an approved site.
- A4:** No, LRP participation is contingent upon full-time or half-time practice at an LRP-approved practice site. Full-time practice is defined as not less than 40 hours per week. Of the 40 hours per week, a minimum of 32 hours must be spent providing direct patient care. Half-time practice is defined as a minimum of 20 hours per week. Of the 20 hours per week, a minimum of 16 hour must be spent providing direct patient care. A half-time service commitment is not available to practitioners who are employed full-time. Please refer to RFA #67-119, Paragraph A.1.a, pages 3-6.
- Q5:** I wanted to inquire to see if a salaried employee that does not work 40 hours would still qualify and how they would fill out the application.

- A5:** Half-time service commitments are available for the LRP. Half-time practice is defined as a minimum of 20 hours per week with a minimum of 16 hours spent providing direct patient care. LRP practitioner may be either employees or independent contractors of the practice site. LRP Online Practitioner Application Instructions can be found at: <https://www.health.pa.gov/topics/Health-Planning/Pages/Loan-Repayment.aspx>. Please refer to RFA #67-119, Paragraph A.1.a.2), pages 4-5.
- Q6:** One of the sites I work at for is 2 x week totaling 16hrs a week. Are these enough hours to qualify for the loan payoff?
- A6:** No. See Answer #5 above.
- Q7:** What would happen if a practitioner were to go from full time to part time status while receiving funds from the LRP program?
- A7:** Receipt of loan repayment is a contractual obligation between the practitioner and the Department of Health. There are consequences for failing to fulfill that obligation. Full-time participation in the LRP is contingent upon continuous full-time practice at an LRP-approved practice site for the period of July 1, 2021, through June 30, 2023. Please refer to RFA #67-119, Paragraph A.1.a.1), page 4. Any practitioner who fails to complete the term of obligated service under the terms and conditions of the Grant Agreement may be considered to have breached the Agreement and may be required to repay the amount of loan repayment assistance received. Please refer to Program Specific Provisions, Paragraph II, page 2.
- Q8:** I am employed full time, but I still have a couple days a week where I do telehealth, so I don't have 40 hours of direct patient care yet. Would telehealth count as admin work?
- A8:** For the time period of July 1, 2021 through June 30, 2023, due to the COVID-19 pandemic, telehealth will be considered as direct patient care as long as it is documented on the applicant's Employment and Service Verification forms.
- Q9:** I am presently working at a clinic where I work 37.5 hours per week because I am not technically salaried and my lunch hour (30 minutes per day) is unpaid. Will this affect my eligibility for full-time forgiveness?
- A9:** Determination for a full-time or half-time service commitment is verified by the scheduled hours as submitted by your employer on the Employment Verification form. The schedule on the form should be filled out from the time you arrive at work until the time you leave for the day, including unpaid breaks or meals.

Eligibility Requirements

- Q10:** I am starting a Physician Assistant program shortly and I am wondering if I can apply for the loan repayment work program now and upon completion on my Physician Assistant program could I be placed into one of the facilities?

- A10:** No. The Department of Health does not place practitioners at approved sites to complete a service obligation. To be eligible to apply to the LRP, an applicant must meet discipline-specific education, training, and licensure and be providing primary health care at an LRP-approved practice site at the time of application. Please refer to RFA #67-119, Paragraph A.1.b.1)iii & iv, page 5. The Federal National Health Service Corps offers scholarships to include a service commitment upon graduation. You can find more information on that program at: <https://nhsc.hrsa.gov/scholarships/index.html>
- Q11:** Would I apply to the Loan Repayment Program once I am employed at a LRP-approved site?
- A11:** Yes, to be eligible, an applicant must be providing primary health care at an LRP-approved practice site at the time of application. Please refer to RFA #67-119, Paragraph A.1.b.1)iv, page 5.
- Q12:** If my commitment to NHSC ends in August can I still apply for the state this cycle?
- A12:** No. Grant Agreements resulting from RFA #67-119 will have a service commitment period of July1, 2021 – June30, 2023. Having any outstanding service obligation during any part of the service commitment period makes an individual ineligible for LRP participation at this time. Please refer to RFA #67-119, Paragraph A.1.b.2)i, page 5.
- Q13:** I have a question regarding the Primary Care Loan Repayment Program. I am currently enrolled in the PA SUD LRP program. Does that make me ineligible for this program or may I still apply?
- A13:** The PA SUD LRP has a service commitment period of October1, 2019 – September 30, 2021. This would be considered an outstanding service obligation and make you ineligible for the PA Primary Care LRP at this time. See Answer #12 above.
- Q14:** I was awarded loan repayment in 2019. My agreement ends on June 30, 2021. Am I allowed to apply for the loan repayment again? If so, in regard to the personal statement, can I use similar language with current information?
- A14:** Grant Agreements resulting from RFA #67-119 will have a service commitment period of July 1, 2021 – June 30, 2023. Since your current service commitment ends on June 30, 2021, it will not be considered an outstanding service commitment and you are eligible to apply to the LRP under RFA #67-119. Applications from each RFA are reviewed and evaluated independently from any other RFA, using a similar personal statement for this application is permissible. See Answer #12 above.
- Q15:** Does this repayment program in any way affect an individual’s eligibility for the Public Service Loan Forgiveness (PSLF)?
- A15:** The LRP does not consider the PSLF as an outstanding service obligation because it does not obligate you to remain employed at a certain practice site. Please refer to RFA #67-119, Paragraph A.1.b, page 6. You would need to discuss how receiving loan repayment affects eligibility for the PSLF with the U.S. Department of Education: <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>

Q16: Have there been applicants in the past that have received both funding from this program & also received loan forgiveness through the PSLF?

A16: The answer is unknown because the LRP does not collect data on PSLF participation.

Eligible Disciplines

Q17: I am a registered nurse. I just wanted to reach out to express some concern and ask why nurses are not included in this RFA. I wanted to also reach out to ask that if nurses will be able to apply and/or be included any time in the future.

A17: The purpose of the LRP is to increase access to primary care. Registered nurses (RNs) are not autonomous primary care providers (PCPs) and, therefore, are not an eligible discipline for the LRP. Pennsylvania has no current plans to provide state loan repayment to RNs. RNs may be eligible for loan repayment through the Federal Nurse Corps. More information on the Nurse Corps can be found at: <https://bhwh.hrsa.gov/funding/apply-loan-repayment#nclrp>

Q18: Can someone please give me some information on student loan repayment for Registered Nurses. I see the website, but the information I'm seeing does not seem to include any information for RN's.

A18: See Answer #17 above.

Q19: Do you have anything for nurses. RN.

A19: See Answer #17 above.

Q20: Would persons that have a CAADC but hold a title of supervisor or director be eligible?

A20: No. Certified Advanced Alcohol and Drug Counselor (CAADC) is not an eligible discipline for the LRP. Please refer to RFA #67-119, Paragraph A.1, pages 2-3.

Q21: I'm a licensed social worker in PA providing mental health therapy for children and families. I'm self-employed as an independent contractor in a small private outpatient mental health practice. Am I eligible to apply for the LRP as an LSW?

A21: No. Social Workers are not eligible for the LRP. You must be a Licensed Clinical Social Worker to be eligible to apply. For a list of eligible disciplines, please refer to RFA #67-119, Paragraph A.1, page 2-3.

Q22: On page 6 of the RFA, I see that the loan repayment is available to "Psychologists, Licensed Clinical Social Workers, Licensed Professional Counselors, and Marriage and Family Therapists." Are LSW's included in this or ONLY LCSW's?

A22: See Answer #21 above.

Q23: Do I need to have my LICSW when fulfilling my two-year commitment through LRP, or can I fulfill my commitment immediately after graduation while receiving supervised clinical hours?

A23: You must be fully licensed in an eligible discipline to be able to apply to the LRP. See Answer #21 above.

Q24: I did not see Licensed Social Worker as one of the approved licenses for the program. Is this license also eligible or is it just the LCSW? Also, if we are currently working on our LCSW would we be eligible for the program or would we not be eligible to apply for this program until after we obtained the LCSW license?

A24: See Answers #21 & 23 above.

Availability of Funds

Q25: What is the total pool of award money?

A25: The LRP anticipates \$1.5 million in funding. Refer to RFA #67-114, Paragraph B.2, page 16.

Grant Payments

Q26: On the website it states that a physician assistant can receive up to \$60,000 but I am not clear about whether the funds are disbursed over 2 years. For example, on the application it asks for a 2, 3- or 4-year service commitment. Is 2 years the typical service commitment duration? Or is there a preference for applicants that commit to 4 years of service? Additionally, when are recipients notified and when does the contract start?

A26: All Grant Agreements resulting from RFA 67-119 will have a two-year service commitment for the period of July 1, 2021 through June 30, 2023. There are no other service commitment options available for this RFA. The amount of loan repayment granted will not exceed the total student indebtedness. For each year of the Agreement, the practitioner will receive 50% of the total award. Grant funds will be distributed at the end of each year of the service commitment. According to the Potential Applicant Letter, evaluation of applications and the selection of Grantees is expected to be completed within eight weeks of the submission due date. Please refer to RFA #67-119, Paragraph A.2, pages 9-11.

Q27: When does the payment get paid to accepted applicants?

A27: See Answer #26 above.

Q28: Is it 2-\$50K payments, or 1 lump sum \$100K payment for physicians?

A28: See Answer #26 above.

Taxability

Q29: Are the payments taxable?

A29: The Patient Protection and Affordable Care Act excludes income derived from state student loan repayment programs for certain health professionals intended to provide for the increased availability of healthcare services in underserved or health professional shortage areas. The LRP recommends seeking the advice of a qualified tax counselor. See RFA #67-119, Paragraph A.2.b, page 11.

Qualifying Loans

Q30: I am currently in school for my Doctorate in Nursing. I am involved in another loan repayment program for my master's degree. I was wondering if I can apply for this program for the loans that I have already taken towards my doctorate? Or do I have to wait until I graduate?

A30: The LRP does not provide repayment for educational loans to be utilized in the pursuit of current or future education. Furthermore, educational loans must be applicable to the health professions degree attained for qualification for the LRP. Please refer to RFA # 67-119, Paragraph A.3.a, page 12.

Q31: If our last name on our student loans is different from what it is now (due to marriage) does this need to be changed in order to apply for loan repayment?

A31: No, it does not. If there are any questions regarding the loan documentation submitted with your application, LRP administration will contact you for more information.

Q32: I am applying; however, my loan is in my maiden name and my application is in my married name. I asked the loan company to update my name, but it takes 10 days. Can I still apply with the loan in my maiden name?

A32: Yes. See Answer #31 above.

Practice Site Information

Q33: I'm unsure if my state place if employment is covered.

A33: A list of LRP-approved practice sites current as of the date of this RFA is available at: <https://www.health.pa.gov/topics/Health-Planning/Pages/Loan-Repayment.aspx>. For practice sites approved subsequent to the publishing of this RFA, use the LRP Approved Practice Sites Search instructions at: <https://www.health.pa.gov/topics/Health-Planning/Pages/Loan-Repayment.aspx>.

Q34: How does someone register their program to have it on the approved site?

A34: Practice site applications must be submitted by the practice site director or administrator. Site eligibility requirements and application instructions can be found in the LRP Practice Site Reference Guide at: <https://www.health.pa.gov/topics/Health-Planning/Pages/Loan-Repayment.aspx>. Please refer to RFA #67-119, Paragraph A.3.b, pages 14-16.

Awards

- Q35:** How many physicians have received the award in the past?
- A35:** Last year loan repayment was awarded to eight physicians.
- Q36:** How competitive is this program? Is this something that most people are able to do after applying?
- A36:** The LRP is expected to be highly competitive. Last year 51 Grants were awarded out of 211 applications.

Application Instructions

- Q37:** Upon filling out the application for Primary care loan repayment program, I have a question. In the Personal Information section there is a training start date and end date referring to my place of employment. I am not sure how to fill these date fields out. Is this referring to a start/end of employment date? and if so, I am still currently working and employed, so what would be an appropriate end date?
- A37:** These fields are to indicate if you completed a clinical training rotation with your current organization. The training would have been part of your education required to obtain licensure in the discipline under which you are applying to the LRP. The dates will be the time period you were located at this organization for training.
- Q38:** I am attempting to complete the application for the LRP and have come to the form to document and verify loans. Applicants with Federal loans were previously able to pull in data from the National Student Loan Data System (NSLDS) Aid Summary Report. There is currently no option to do this. Has this been removed from the website? Will I need to input all original loans manually even though their balance is zero and they have been consolidated by the U.S. Dept. of Education?
- A38:** The LRP never had the ability to pull in data from another location to populate application entry fields. You may be confusing the LRP application with the NHCS LRP one. You only need to enter loans with a balance that you want to be considered for loan repayment. The Disbursement Report for consolidated or refinanced loans will need to contain information on the loans that were paid off with the consolidation or refinance and include the date the loan was originally disbursed, the original amount of the loan, and the date that the loan was paid in full. The NSLDS Aid Summary Report can be used for this purpose. For each loan listed, you will need to upload two documents – and Account Statement and a Disbursement Report. Your lender may have different names for these documents, but they must contain the required data elements that are listed in RFA #67-119, Paragraph 3.a.2), pages 13 & 14. It is recommended that you put all loans with the same lender and having the same account number on a single line. There is a short time-out window on the application and a storage limit for all attached documents. An attempt to fill in the entire table at one time will likely result in timing-out before you finish. Having to upload two documents for numerous loans may exceed storage limits. Complete one line at a time. You can go back to the tab and add additional loans, if

necessary. Please refer to the LRP On-Line Practitioner Application Instructions, Paragraph III.G, pages 7-9.

Program Specific Provisions

- Q39:** What is the process if a practitioner is asked to move to a different approved practice site? Do they need to re-apply or submit any additional paperwork?
- A39:** Practitioners asked by their employer to work at a practice site that is not listed in the Agreement shall immediately notify the LRP Administrator. This notification can be an email to loanrepayment@pa.gov. Changes must be approved by the Department prior to any changes in employment locations. Please refer to Program Specific Provisions, Paragraph I, page 1.
- Q40:** For practitioners working for contracted companies, what would happen if the company were to lose the contract?
- A40:** Practitioners who become unemployed or are informed of a termination date must contact the LRP Administrator immediately at loanrepayment@pa.gov. The LRP can work with practitioners to assist them in avoiding default and fulfilling the service commitment. This may include suspending or waiving the service commitment. Waivers are not routinely granted and require a showing of compelling circumstances. Please refer to Program Specific Provisions, Paragraph I.A & B, page 1.

Miscellaneous

- Q41:** Will the application be available again in August or December?
- A41:** The next LRP Practitioner Application period has not yet been determined. Interested practitioners should email loanrepayment@pa.gov and ask to be put on the distribution list to receive more information as it becomes available.