Addendum #1 to RFA 67-137

Pennsylvania Primary Care Loan Repayment Program

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

Q1: Is this for actual nurse practitioners or for the place they work?

A1: The LRP provides Grant funding to primary care practitioners employed at LRP-approved practice sites to assist with repayment of their outstanding qualifying educational loans. Please refer to RFA 67-137, Paragraph A.1, page 2.

Service Commitment

Q2: I am filling out the application for the LRP and I cannot find what you consider full time vs part time? I know everyone considers FT vs PT a little differently. So, if you could please verify how many hours are full time and how many hours would be considered part time, I would greatly appreciate it!

A2: 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 with a minimum of 16 hours spent providing direct patient care. Please refer to RFA 67-137, Paragraphs A.1.a.1&2, pages 4 & 5.

Q3: I currently work at 2 recognized sites part time (2 days at 1 site and 2.5 days at the other). Would I qualify for full or part time for the application?

A3: That would depend on the total number of hours worked across both sites. Please refer to A2 above.

Q4: In regard to section A1b, would supervising residents also count as direct patient care?

A4: Clinical services provided by an LRP practitioner while precepting students or residents may be counted as direct patient care. Please refer to RFA 67-137, Paragraph A.1.a, page 5.

Eligibility Requirements

Q5: I have a question regarding eligibility for loan repayment. I do have my Green card, But I am not a citizen yet, Do I still qualify to submit the application?
A5: No. To be eligible for the LRP, applicants must be a U.S. citizen or a U.S. national. Please refer to RFA 67-137, Paragraph A.1.b.1.i, page 5.

Q6: I am currently discussing a job opportunity with an approved site. My understanding was that I could apply for LRP even in the recruitment phase (since whether or not I can obtain LRP would be a major deciding factor in taking the job), but the online application asks for dates of hire and employment with the prospective site. Do applicants have to already be employed by a site, or can I apply during the recruitment phase?

A6: To be eligible for the LRP, applicants must be providing full-time or half-time primary health care at an LRP-approved practice site at the time of application. Please refer to RFA 67-137, Paragraph A.1.b.1.iv, page 5.

Q7: I have a question in regard to both service commitment and service suspension due to maternity leave. I'm currently under a service contract through the PA DOH that ends June 2022, I'm also expecting the birth of my first child in April 2022. I don't suspect that I will be taking longer than 12 weeks of maternity leave. My question is if my maternity leave carries a week or two into July 2022, will I be eligible for RFA 67-137?

A7: You are not eligible to apply to the LRP under RFA 67-137. Having an outstanding service obligation at the time of application makes an individual ineligible for participation. Please refer to RFA 67-137, Paragraph A.1.b.2.i, page 5.

Q8: I am a CRNP and have been working in an FQHC full time for 6 years. I am working on the public service loan forgiveness. According to my loan server, I cannot officially enroll in the PSLF program until the requirements are met (10 yrs., full time in public service and 120 on-time monthly payments). Would I be able to utilize this program and still be able to have the remainder of my loan forgiven through PSLF?

A8: You would have to enquire to the U.S. Department of Education for eligibility in the PSLF. However, participation in the PSLF does not make you ineligible for the LRP because the PSLF does not commit you to a specific practice site and, therefore, is not considered an outstanding service commitment. Please refer to RFA 67-137, Paragraph A.1.b.2, pages 5 & 6.

Q9: Does application for, or selection for receipt of these funds affect one’s ability to apply for reimbursement through the federal Public Service Loan Forgiveness program in the future?

A9: Please refer to A8 above.

Eligible Disciplines

Q10: I do not have my LPC yet, but I would like to know if I could qualify for loan repayment support? Also, if so, how do I bypass the placing my LPC id number in the application?

A10: No, you do not qualify for loan repayment at this time. A practitioner not licensed in one of the eligible disciplines is not eligible to apply to the LRP. Please refer to RFA 67-137, Paragraph A.1, pages 2 & 3.
Q11: I received the application for loan repayment through my employer. I am a graduate level clinician and NCC. I am working toward my licensure. Am I eligible for the LRP program before licensure?

A11: No, you must be licensed in an eligible discipline to apply to the LRP. Please refer to A10 above.

Q12: I was reviewing the packet of information for the Loan Repayment Program, RFA 67-137. It specifies Licensed Clinical Social Worker as being eligible but nothing about a Licensed Social Worker. I have my master’s degree and am licensed as an LSW through the state of PA. Would an LSW qualify for this program?

A12: No, licensed social workers are not an eligible discipline for the LRP. Please refer to A10 above.

Grant Payments

Q13: For contract awardees, when does the loan forgiveness “pay out” – at the beginning of the 2yr contract, at the end, or throughout?

A13: LRP Grant payment are made in two equal installments in June at the end of each year of the service commitment. Please refer to RFA 67-137, Paragraph A.2.a, page 11.

Documentation and Verification of Loans

Q14: I had 8 Stafford loans (3 subsidized, 5 unsubsidized) that I took out to finance medical school. In 2013 I consolidated them using the Department of Education Direct Loans program. I have two Direct Loans now, currently serviced by Navient. I’m planning on uploading ALL of the disbursement reports: the original 8 Stafford and the subsequent 2 Direct Loans. Is that correct? I am having trouble finding the disbursement reports for the 2 Direct Loans. I have the Direct Loan application, consolidation sheet, and current account information. Is that enough?

A14: With Federal loans, you are able to get the required information from the U.S. Department of Education, National Student Loan Data System. By clicking on “Download My Aid Data,” a report comes in the .txt that provides the data needed for the disbursement report for both current and consolidated loans. If the document is too large to upload into the LRP Practitioner Application, you may email the document to loanrepayment@pa.gov and upload a note saying the Disbursement Report has been emailed. The LRP administration needs to verify that the consolidation only includes loans that were contemporaneous with the qualifying education, so a document, like the one mentioned above, that shows the original disbursement dates and payoff dates is essential. You will be contacted if additional loan information is necessary. Please refer to RFA 67-137, Paragraph A.3.a.2, pages 13 & 14.

Q15: When retrieving the nslds data from the student aid website for loan verification, the data pops up in a little box in a format I'm not used to seeing instead of a new webpage or pdf. I saved this data as a pdf to attach. Is this going to be acceptable?

A15: Yes, this is the report referred to in A14 above. This report provides all the required information to verify your loan as a qualifying educational loan. Please refer to RFA 67-137, Paragraph A.3.a.2, pages 13 & 14.
Q16: My loans were consolidated, and as such, my lender MyFedLoan, does not have any disbursement information. I am not sure of what the dates on my loan are (late ‘90s). Can the dates be approximate? If the dates are off by days, does that disqualify me? Additionally, I have no billing statements from my lender. My loans have been consolidated at least twice.

A16: Loans submitted for repayment have to be verified. LRP administration basically needs two things.

1) Current account information.

This information can be found on an account statement and must include your lender or servicer’s name, account number, your name, the current balance, and date. If you are not currently receiving statements from your lender, you should be able to get this information from its website. You must download a current statement in a printable format to attach to your LRP Practitioner Application. Make sure the documentation contains all the required information.

2) When the loans were disbursed.

To determine if the loans are for qualifying education, the Department needs to see the date the loan was originally disbursed and that this date is contemporaneous with the education necessary to obtain licensure in the discipline for which you are applying for loan repayment. For consolidated loans, you need to provide information on the original loans that went into the consolidation. If it cannot be determined that the consolidated loan only contains debt incurred for qualifying education, the loan may be disqualified for repayment. For federal loans, you should be able to obtain this information from the U.S. Department of Education, National Student Loan Data System. There is a report that provides details on every federal student loan obtained including disbursement and payoff dates. This report can be very large and may exceed the size limits for attachments to the LRP Practitioner Application. If this is the case, email the report to loanrepayment@pa.gov and attach a note to the application saying the disbursement report was emailed.

The academic period for the loans would be the time you were in school when those loans were obtained. The day can be estimated, but the month and especially the year must be accurate.

LRP Practitioner Applications are not automatically disqualified for incomplete loan documentation. If additional loan information is required, you will be contacted by the LRP administration.

Practice Site Information

Q17: I am looking for a list of qualified employment sites to see if I would qualify for this.

A17: A list of LRP-approved practice sites current as of the date of the RFA is available at https://www.health.pa.gov/topics/Health-Planning/Pages/Loan-Repayment.aspx. Please refer to RFA 67-137, Paragraph A.3.b, page 16.

Maternity Leave
Q18: I have a question regarding the primary care provider loan repayment. I see in the instructions sent out recently that suspension would only occur if maternity leave exceeded 12 weeks. Just to clarify - if I were to become pregnant during the forgiveness period, as long as I return to full time status at or within 12 weeks of delivery it would *not* count against me and I could continue without breach of contract?

A18: Yes. Maternity leave up to 12 weeks is permitted within the terms of an LRP Grant Agreement. Maternity leave that exceeds 12 weeks would suspend the LRP service commitment until the practitioner returns to work. Time off in excess of 12 weeks will be added to the end of the service commitment. A breach only occurs if the practitioner fails to complete the service commitment, such as not returning to work after maternity leave. Please refer to RFA 67-137, Program Specific Provisions.

Q19: I have a question in regard to both service commitment and service suspension due to maternity leave. I'm currently under a service contract through the PA DOH that ends June 2022, I'm also expecting the birth of my first child in April 2022. I don't suspect that I will be taking longer than 12 weeks of maternity leave. My question is if my leave is less than 12 weeks, will I need a suspension?

A19: No, maternity leave up to 12 weeks is permitted within the terms of an LRP Grant Agreement. See A18 above.

Other

Q20: If a physician is approved for the LRP program and satisfies the two-year contract requirement, receiving the full amount ($80K), is that physician eligible to apply again for another two years and further loan repayment support, assuming that provider still has loans in excess of that amount?

A20: Yes. There is no limit to the number of times a practitioner may apply to the LRP as long as the eligibility requirements continue to be met.

Q21: I'm curious what happens if an organization is bought by another PA organization on the list. For example, if a practitioner were to receive a LRP grant, and halfway through my service term, another organization (one that is an approved site on the current list of LRP sites) BUYS their current site, but the specifics of the job do not change, does that disqualify the individual?

A21: Once a Grant Agreement is in place, a change in ownership of the approved practice site will not prevent a Grantee from completing their service commitment, as long as all of the other terms and conditions of the Grant continue to be met. However, the Grantee must provide the Department of Health with prior written notice of any change in the employer.

Q22: I am trying to apply for loan repayment program, and it looks like I need to select the practice sites. Where can I apply for the work at the practice sites location so I can actually apply to work there?
A22: The Pennsylvania Department of Health (DOH) does not place applicants in positions at LRP-approved practice sites. The DOH collaborates with the Pennsylvania Primary Care Career Center to assist job seekers with finding positions at LRP-approved practice sites. You can find more information at www.paprimarcarecareeers.org.