

Addendum #1 to RFA 67-83

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 #67-83
Pennsylvania Primary Care Loan Repayment Program (LRP)**

Service Commitment

- Q1:** Question on employment dates.... The RFA states in several places eligible employment is July 1, 2018 to June 30, 2020. So, one applies for this program during midway through their first year of employment in PA? Does a medical residency count as eligible employment if in a shortage area?
- A1:** Contracts resulting from RFA 67-83 will have a service commitment period of 7/1/18 – 6/30/20. You must be employed at an LRP-approved practice site on or before 7/1/18. (See RFA 67-83, Paragraph A.1.a, page 3) Residency does not count as eligible employment because physicians must have completed an approved residency program to be eligible to apply to the LRP. (See RFA 67-83, Paragraph A. 1.b.1)iii & c.1).i.b), pages 5 & 6)
- Q2:** I had a quick question for you as far as the 2019 LRP goes. I am currently a practicing dentist and would be doing it full time. What length of term do you offer for the loan forgiveness? Can you do it 1 year at a time or is 2 years the minimum.
- A2:** All Grant Agreements resulting from RFA 67-83 will have a two-year service commitment of 7/1/18 through 6/30/19. No other options are available. (See RFA 67-83, Paragraph A.1.a, page 3)

Eligibility Requirements

- Q3:** I'm email you to see if I would be eligible for the PA loan repayment program. I am board certified in Internal Medicine. I also am boarded in Pulmonary/Critical Care Medicine. I wanted to just see if I would still be eligible for loan repayment.
- A3:** Please see RFA 67-85, Paragraph A.1.b, page 5, for eligibility requirements for the LRP. The Department of Health cannot determine eligibility until an on-line Practitioner Application is completed and submitted.
- Q4:** I applied for NHSC and was granted a 2-year award. My 2-year contract will end in August 2020 for NHSC. I just wanted to confirm that I am now ineligible to apply for the state program – is that correct?

- A4:** Yes. Having any outstanding service obligation during any part of the service commitment period (7/1/18 – 6/30/20) makes an individual ineligible for LRP participation. (See RFA 67-83, Paragraph A.1.b.2)i., page 5)
- Q5:** I have applied for the National Health Service Corp loan repayment program. Am I still eligible to apply for the Pennsylvania Primary Care Loan Repayment?
- A5:** You may apply to both programs, but you can only accept one award. (See RFA 67-83, Paragraph A.1.b.2)i, page 5)
- Q6:** I currently have an application submitted for the NHSC program. I am not in a repayment program/contract with them at this time as I have successfully completed my contract obligation. Is it okay to apply for this program as well in case I get denied by NHSC for a reason?
- A6:** See Answer 5 above.

Eligible Disciplines

- Q7:** Regarding the first section of the packet, it shows licensed mental health professionals as qualifying. I am not licensed but I do individual and family sessions as a B.S. level therapist, would I qualify?
- A7:** No. Only primary care practitioners licensed in the following disciplines may apply to the LRP: Physicians, Physician Assistants, Certified Registered Nurse Practitioners, Certified Nurse Midwives, Dentists, Registered Dental Hygienists, Psychologists, Licensed Clinical Social Workers, Licensed Professional Counselors, and Marriage and Family Therapists. (See RFA 67-83, Paragraph A.1.c, pages 6-9, for the discipline and specialty-specific education, training and licensure requirements.)
- Q8:** I was reading through the eligibility for this loan repayment and was inquiring if a Licensed Social Worker (LSW) are also eligible for the repayment program? I currently possess an LSW and would be interested in applying for the loan repayment program if I am eligible.
- A8:** See Answer 7 above.

Qualifying Loans

- Q9:** I am a Physician Assistant working in an already approved area for loan forgiveness. I am very interested in this program. I see where you can apply online. Before I did that, I had a question. Does it matter what type of loans you have to get the loan forgiveness? Or can it be any kind of student loans?
- A9:** An approved LRP practitioner will receive grant funding to be applied to outstanding Government or commercial student loans obtained prior to the date of application and applicable to the health professions degree attained for qualification for the LRP. (See RFA 67-83, Paragraph A.3.a, page 12)

Q10: The RFA states on page 12 that "Eligible educational loans owned wholly or in part by anyone other than the applicant" are ineligible for repayment. Does this mean that any co-signed are ineligible for repayment? I recently consolidated my education loans and my parents co-signed in order to get a better interest rate. Are these loans still eligible?

A10: It would depend on whether or not the co-signers are listed as account owners. The loan documentation would need to be reviewed in order to determine if the loan is a qualifying or non-qualifying expense. (See RFA 67-83, Paragraph A.3.a.1)i, page 12)

Q11: My question is, can loans that have co-signers be eligible for forgiveness/repayment? I have loans that my parents are still on as co-signers - can I apply for these to be considered?

A11: See Answer 10 above.

Q12: Can I apply for this if they are for me, but in my parents' name? They are parent plus loans.

A12: Education loans owned wholly or in part by any person other than the applicant do not qualify for loan repayment. (See RFA 67-83, Paragraph A.3.a.1)i, page 12)

Documentation and Verification of Loans

Q13: I am writing to inquire about the documents that must be uploaded for the application. What documents are accepted? My fed loan has repayment terms documents that detail the account types, loan amounts and distribution dates. They also have a credit document that has similar information. Are these acceptable? I called, and they said they do not have the actual distribution letters on file.

A13: The documents we need to see may not be necessarily called an Account Statement or Disbursement Report, but they must contain the required information. Account Statement: Account owner's name; Lender; Account number; Current balance; and Date of balance. Disbursement Report: Account owner's name; Lender; Account number; Type of loan or loan program (i.e., Direct Stafford Unsubsidized); Amount of the original loan; and Date the original loan was disbursed. If they are federal loans, the National Student Loan Data System (NSLDS) Aid Summary Report can be used for the Disbursement Report. This information may be contained all on one document, or you may need multiple documents. The LRP system requires you to upload two documents for each loan listed: the Account Statement and the Distribution Report. If it's all on one, you will need to upload the same document in both places. To make it easier, if the loans are with the same lender and have the same account number, please place them on one line. Make sure that the documentation you upload contains the required information for all loans. You can only get credit for loans which are supported by the required documentation. If you need to provide multiple documents, you can scan them into one pdf file and upload that. There are size limits on the documents that can be uploaded into the application and there is also a short time-out window. You risk timing out by filling in multiple lines and uploading the two required documents for each line or exceeding the size limit for attached documents within the Practitioner Application. (See RFA 67-83, Paragraph A.3.a.2), pages 13&14)

Evaluation of Applications

Q14: If I did not obtain my undergraduate or my graduate degrees from schools in PA, how likely is it that I would qualify for loan repayment under this program? Also, how big of a factor is recent graduation? I received a BA in 1998 and MSW in 2003, but didn't obtain my LCSW certification until 2015, and did not attend any graduate/undergraduate program in PA.

A14: The likelihood of receiving an LRP award largely depends on the number and quality of Practitioner Applications received. The date of graduation is not a factor in the evaluation of LRP applications. However, priority is given to applicants who have attained their health professional license in the discipline under which they are applying to the LRP within the past 10 years. The evaluation of applications also considers the community need and several other personal factors. (See RFA 67-83, Paragraph B.2, pages 16-17)

Application Instructions – Personal Information

Q15: On the application, I have an option for “service commitment” of choosing 2, 3, or 4 years. As an LPC, if I choose 4 years full-time, and I'm awarded, does that mean I'm awarded for 4 years without having to apply again? That would be a total award of \$100k (\$25k/year). Same scenario would apply if I opt for 3 years? What if I choose 4 years, but only serve 2 years? Would I still get the award for the 2 years since that is the minimum requirement, or do I have to pay back the 2 years because I didn't fulfill the service commitment I chose? Also, if payment is retroactive, would a 4-year service commitment cover the past 3 years plus the upcoming (2017, 2018, 2019, 2020)? Or would it cover 2018, 2019, 2020 and 2021?

A15: This RFA offers a two year service commitment only. (See RFA 67-83, Paragraph C.2.a, pages 22-23)

Application Instructions - Educational Information

Q16: I attended high school in a foreign country. There isn't a zip code or state abbreviation what do I type in the address column?

A16: The State field is logic coded to require two alpha characters and the Zip Code field is logic coded to require an entry of five numbers. Use two letters to abbreviate your country's name and five 9's in the zip code field to meet the logic requirements to be able to complete this page and move onto the next tab.

Application Instructions – Professional Information

Q17: I am a psychologist and am applying for the LRP program. I will be working as a behavioral health consultant in a FQHC and provide prenatal assessment and intervention but am not an OBGYN. There is the question that asks if I will be providing prenatal care. Is that specific to medical providers? Also, there is a question regarding residency training. I completed a post-doctoral internship which is required for my license, but it is different than a traditional medical residency program. Should I include that information or again is that question specific to medical residents?

A17: The question regarding prenatal care is for medical providers. Practitioners who provide prenatal care are permitted to spend up to 19 hours (full-time) or 9 hours (half-time) obstetric services at an in-patient (hospital) setting. This question is to determine if this service commitment requirement is applicable to the applicant. If you do not provide obstetric services in a hospital, the answer is no. (See RFA 67-83, Paragraph A.1.a.1)&2), page 4) Residency Program information is only mandatory for physicians. (See RFA 67-83, Paragraphs A.1.c.1)i.b) & 3)i.b), pages 6 & 7)

Application Instructions – Site Information

Q18: I work 26 hours one week and the next week 30 hours. How do I fill out my weekly hours when they vary each week? Also, within the same company, I work at three different sites, all variable hours at each site. How do I fill out the hours when I work different hours at each site?

A18: Use the average number of weekly hours you work at each site. The number of hours spread across all sites must equal the required number of hours for the service commitment option chosen. (See RFA 67-83, Paragraph C.2.f, page 28)

Application Instructions – Loan Information

Q19: I went to medical school 2009-2014. During this time, I took out loans (Direct Subsidized and Unsubsidized) that amount to 16 separate loans, which are the only loans I have. They are all under the federal loan servicer of Navient, so they are all on the same account statement and same disbursement statement. When entering this data onto the form, 1) Should I enter each of the 16 loans as separate values? Vs the total for Direct Subsidized and the Total for Direct Unsubsidized? 2) If I am to enter them each separately, there are only 10 lines on the electronic document, so how can I add each of the 16 items?

A19: There is a size limit for uploaded documents within the LRP Practitioner Application, so all loans with the same account number should be placed on the same line. Ensure that the attached account statement and disbursement report verify all loans within the account. (See RFA 67-83, Paragraph C.2.g, page 29)

Q20: I have a question regarding the loan information section of the RFA. I have loans from Fed Loan Servicing (Graduate loans) and American Education Services (undergraduate loans). There are several loans within each. How would you prefer these be listed in the loan information? Should I list each individual loan or list them as one. Also, what would the "Loan program Name" and "Lender" names be?

A20: Multiple loans with the same lender and having the same account number should be placed on a single line. See Answer 19 above. The Lender is the name of the company that holds your loan. The Loan Program Name is the type of loan, such as a Federal Unsub Stafford Loan. If your documentation covers more than one loan program name, you can enter "Various" on the LRP application.

Other

- Q21:** How soon after the application period has ended will the applicants know whether or not they are accepted for the loan repayment program?
- A21:** The evaluation of applications and the selection of grantees is expected to be completed within six weeks of the submission due date. (See RFA 67-83 Potential Applicant Letter)
- Q22:** I was out on approved FMLA leave following the birth of my child from September 9/17/18 until 1/2/19. Otherwise, I have provided care at an LRP-approved practice cite since July 1, 2018. Does this time out on maternity leave make me ineligible to apply?
- A22:** LRP Grant Agreements allow up to 12 weeks for maternity leave. Maternity leave that exceeds 12 weeks will be added on to the end of the service commitment. If selected for an award, LRP Administration will work with your Site Administrator to identify the length of your approved leave of absence and the required extension to your service commitment. (See RFA 67-83, Paragraph B.3.a.1), page 18)