

Addendum #1 to RFA #67-171

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 #67-171  
Pennsylvania Primary Care Loan Repayment Program (LRP)

Introduction

- Q1. Our HR sent us the request for PA loan repayment applications, but it appears it's required to be a PA resident and have attended PA schools?
- A1. Applicants must meet all eligibility requirements. Please refer to RFA #67-171, Introduction, pages 2 -9.
- Q2. We should just not bother in the case of working for Primary Health Network but live in Ohio and have attending an Ohio MSN FNP program?
- A2. Applicants must meet all eligibility requirements. Please refer to RFA #67-171, Introduction, pages 2 -9.
- Q3. I was wondering when the best time is to fill out this application? (while in school, or wait until I graduate)
- A3. Refer to RFA #67-171 Pg 2-9; Specifically section 1. Introduction states Primary care practitioners wishing to submit an application must meet all eligibility requirements stated in this RFA and must be currently employed at an LRP-approved practice site either located in a Federally designated Health Professional Shortage Area (HPSA) or serving a minimum of 30% low-income patients.
- Q4. I would like clarification on Section A3 (Qualification factors), part B (Practice Site Location)...”to qualify for LRP, the applicant must be employed at the time of application.” I have accepted a contract at an FQHC in Philadelphia and am currently in the credentialing process with a start date within 60-90 days. Since I have signed the contract and committed to the job, would that qualify as employed as far as the application is concerned? By the service time (July 1, 2024) I would be working and seeing patients. Please let me know!
- A4. No, an applicant must be providing services at the time of application even though you expect to start employment by July 1, 2024. Refer to RFA #67-171, page 5.
- Q5. I am a licensed therapist working for myself as an independent contractor tax form 1099. I choose to work with Medicare and have been credentialed with the state for many years. More than half of my current case load is the Medical Assistance population; Perform care and CCBH. Do I still qualify for this program?
- A5. The following are not eligible, even if they are in a Health Professional Shortage Area (HPSA): behavioral and mental health sites that do not provide primary care or comprehensive behavioral health services (such as, but not limited to, sites that only provide crisis intervention, addiction treatment, or substance abuse treatment) are not eligible for the LRP. Refer to RFA #67-171, Page 15.

- Q6. I will be graduating November 12th and hope to have accepted a PMHNP job by November 1st. If I am not actively in the role yet, am I still able to apply through the company as they are part of the programs involved?
- A6. Refer to RFA #67-171 page 3. Primary care practitioners wishing to apply must meet all eligibility requirements stated in this RFA and must be currently employed at an LRP-approved practice site either located in a Federally designated Health Professional Shortage Area (HPSA) or serving a minimum of 30% low-income patients.

#### Eligible Disciplines

- Q7. I'm a PA resident but work in NJ as a licensed associate counselor. Am I able to apply to the program?
- A7. No, you do not qualify for loan repayment currently. 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. Also a qualification factor of an approved site per the practice site reference guide to be qualified to participate as an LRP-approved site, the site must be physically located in Pennsylvania.
- Q8. The dental offices that are listed that are approved would I need to apply to those jobs or are they readily available?
- A8. The Pennsylvania Department of Health (DOH) does not place applicants in positions at LRP-approved practice sites.

You must be providing full-time or half-time primary health care at an LRP-approved practice site at the time of application. The LRP is competitive and employment at an approved site does not guarantee a grant award. For more information, refer to RFA # 67-171 Page 5, Section 1.b.1.iv [Eligibility Requirements](#).

#### Practice Sites

- Q9. I have a question regarding the loan repayment program. I currently hold a license in Pennsylvania as a nurse practitioner and reside in Pennsylvania. I work at a nonprofit in Maryland, serving patients that do not have health insurance. My question is, because I live in Pennsylvania, hold a license as a nurse practitioner in Pennsylvania, am I still eligible to apply even though I work in Maryland? Thank you for your time.
- A9. Primary care practitioners wishing to apply must meet all eligibility requirements stated in this RFA and must be currently employed at an LRP-approved practice site either located in a Federally designated Health Professional Shortage Area (HPSA) or serving a minimum of 30% low-income patients. Also, a qualification factor of an approved site per the practice site reference guide to be qualified to participate as an LRP-approved site, the site must be physically located in Pennsylvania.

## Qualifying Loans

- Q10. I have a question about “loans are ineligible if they are wholly or partially owned by someone else, see page 12 of the RFA.” I am with Sallie Mae and they required me to have a co-signer. I am not allowed to take my co-signer off until 12 months of payments, which I plan to do when I am able to. Does this mean I am ineligible for the LRP? Is there any way I can fix it if this is an issue?
- A10. Refer to RFA # 67-171 Page 12 and 13. Your loans do not currently qualify. Eligible education loans owned wholly or in part by any person, other than the applicant, do not qualify.
- Q11. Can the funds be applied to my private loan or only my federal?
- A11. Refer to RFA #67-171 Page 12 Qualification Factors and Pages 12-13 Non-Qualifying Educational Expenses i-ix. An approved LRP practitioner will receive Grant funding to be applied to the principal, interest, and related expenses of outstanding Government (Federal, state, or local) and commercial student loans for undergraduate or graduate education obtained by the practitioner for school tuition, other reasonable educational expenses, and reasonable living expenses.
- Q12. Regarding the Loan Information section; I currently have one refinanced/consolidated loan, and within that loan there were three separate private loans all for the same schooling. Do I enter the current main loan on one line with all of the documentation for all three loans on that same line? Or do I enter each original loan separately taking up to 4 separate lines?
- A12. Refer to RFA # 67-171 Page 12, 3. Qualification Factors a. Qualifying 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 educational loan to the applicant at the time each original loan was granted (and can be documented as such) and the consolidated or refinanced loan is from a government (Federal, state, or local) or commercial student lender. An educational loan that would have been considered an LRP qualifying loan that has been consolidated or refinanced with an ineligible (non-qualifying) debt of the applicant will not be considered for loan repayment. Qualifying educational loans consolidated with loans owned by any other person, such as a spouse or parent, are ineligible for repayment. Also, refer to Page 13, 2. Documentation and Verification of Loans which states online application system allows only two documents to be uploaded for each loan. If multiple documents are required, they must be attached as a single document in pdf format.
- Q13. Also, for the academic period on my current loan do I enter the date I received that loan (which was last year) or do I put it when I received the finances originally for my schooling?
- A13. 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. Refer to RFA #67-171 Page 10 of the On-Line Practitioner Applications Instructions on our website at [Loan Repayment](#). The Academic Period is for the dates you were in school when this loan was taken out. Since all loans with the same lender and having the same account number are to be placed on the same line, the Academic Period may cover several years.
- Q14. Regarding the loan documentation needed; for the current consolidated loan is it only to include the most recent statement and when the date the loan was disbursed?

A14. 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 67-171, Paragraph A.3.a.2, pages 13 & 14. In addition, please refer to pg. 13 of the On-Line Practitioner Applications Instructions on our website at [Loan Repayment](#).

Q15. Also, for the original loan documents needed, what exactly would be sufficient to send? I am not able to access all of the latest statements for each (the accounts are no longer open), but I do have the payoff letters from each loan. Is it enough to send the payoff notice along with the original disbursement date information for each?

A15. Loans submitted for repayment must be verified.  
Refer to RFA # 67-171, Pg 13, 14, 3. a.2. 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.

1) 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](mailto: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.

Maternity Leave

Q16. I know other programs such as HRSA approve maternity leaves for service extension (making up the time you were on leave at the end of the service commitment time frame). I wanted to see if that would be the case with this program.

A16. Yes. Maternity leaves 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 more than 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 67-171, Program Specific Provisions.