



NC DEPARTMENT OF
**HEALTH AND
HUMAN SERVICES**

Office of Rural Health
Placement Services Team

Guidelines: State Loan Repayment Program (SLRP)
Focused on Mental Health and Behavioral Health Providers

2021 Application Cycle Opens: September 6, 2021

Placement Services Team
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<https://www.ncdhhs.gov/divisions/orh/north-carolina-state-loan-repayment-program>
<https://www.ncdhhs.gov/providers/provider-info/health-care/recruitment-for-providers>

The North Carolina Office of Rural Health (ORH) offers qualifying mental health and behavioral health providers with educational (student) loan debt incentive payments to repay their loans tax-free through our North Carolina State Loan Repayment Program (SLRP). SLRP is federally funded through Health Resources and Services Administration (HRSA) and follows the federal fiscal year of September 1-August 31 (**Refer to Page 7 for Application Timeline**). SLRP is a **competitive loan repayment program** administered by the Placement Services Team at ORH.

The Placement Services Team recruits mental health and behavioral health providers in rural and underserved areas. The team offers recruitment services to fill open opportunities to practice in integrated care settings to match providers' personal and professional needs with community needs. These integrated care opportunities are in a variety of practice settings including Federal Community Health Centers (also known as Federally Qualified Health Centers or FQHCs), State-Designated Rural Health Centers, local Health Departments, State Mental Health Hospitals, Alcohol and Drug Abuse Treatment Centers, Community Mental Health Facilities, and others. Recruitment activities include matching providers with open job opportunities and connecting them with internal or external incentive programs. Sites are encouraged to post open job opportunities with the team, so ORH recruiters can match providers.

SLRP Incentive payments are awarded in exchange for a **two-year service commitment** in a **team-based setting** that provides access to comprehensive mental health/behavioral health services to rural communities **with a Health Professional Shortage Area (HPSA) score of 15 or above**; i.e., an integrated primary/behavioral health care setting. HPSA scores can be found at: <https://data.hrsa.gov/tools/shortage-area>.

Guidelines are subject to change at any time, at the discretion of ORH. Incentive programs are contingent upon funding.

Qualifying Provider Types

LCSW: Licensed Clinical Social Worker	PA: Physician Assistant in Mental and Behavioral Health
Licensed Clinical Mental Health Counselors (LCMHC) Formerly known as LPC: Licensed Professional Counselor	NP/PMHNP: Nurse Practitioner/ Psychiatric and Mental Health Nurse Practitioner
LMFT: Licensed Marriage and Family Therapist	MD/DO: Psychiatrist
PNS: Psychiatric Nurse Specialist	LCAS: Licensed Clinical Addiction Specialist
HSP: Health Service Psychologist (Clinical & Counseling)	LPA: Licensed Psychological Associate

Service Commitment

- Minimum two-year service commitment
- Providers cannot be under **any** other service commitment when applying for SLRP or while under a SLRP contractual commitment with ORH. This also includes the National Health Service Corps Loan Repayment Program (another federal program). Providers may incur hefty federal penalties if this occurs (Refer to **SLRP Contracts**)
- Service Commitment Deferred: Providers who are already obligated to another service commitment with another program, even if that commitment is deferred, will only be eligible to apply for SLRP **after** they have completely satisfied all other service commitments.

Common examples of other programs with service commitments include:

Note: This list is not all inclusive.

- Forgivable Education Loans for Service (FELS)
- National Health Service Corps Scholar (NHSC Scholar)
- National Health Service Corps Student to Service (NHSC S2S)
- National Health Service Corps Loan Repayment Program (NHSC LRP)
- North Carolina Loan Repayment Program
- Community Practitioner Program (CPP)

Award Amounts

Based on the amount of relevant educational loans, hours worked per week, and working at an integrated care site, SLRP offers **educational loan repayment awards up to \$50,000.00**. Award amounts are based on availability of funds and documented educational (student) loan debt up to the maximum award amount of \$50,000.

Example: A full-time qualifying mental health/behavioral health provider with an educational loan debt of \$10,000 is only eligible to receive a SLRP award up to \$10,000 (educational loan debt) instead of the maximum award of \$50,000.

Awards are non-taxable and the expectation is providers will use the incentive to reduce their educational loan debt.

The next two sections outline the eligibility criteria for the **provider** and the **site**. Both the provider and the site must meet eligibility for SLRP.

SLRP Eligibility Criteria For Qualifying Providers

- Must have verifiable educational (student) loan debt
- Be able to provide written official verification documenting any outstanding educational (student) loan debt showing recent date, current principal owed, lender's name and provider's name. The lender can be a private or public entity; however, the debt must be for educational (student) loans only. Statements with other expenses (i.e. credit card expenses) added to educational (student) debt will **not** be accepted. The lender cannot be an individual (i.e. a parent).
 - Note:** A screenshot or PDF of an official document may be accepted if it includes all required information listed above. Any document which does not appear official will not be accepted.
- Unrestricted license to practice in the State of NC (provisionally licensed providers are not eligible)
- United States citizenship or permanent resident status.
- Accept Medicaid and Medicare; Accept Children's Health Insurance Program (if applicable)
- Not Under **Any** Existing Service Commitment
 - Some common examples of service commitment (list is not all inclusive)**
 - Forgivable Education Loans for Service (FELS)
 - National Health Service Corps Scholar (NHSC Scholar)
 - National Health Service Corps Student to Service (NHSC S2S)
 - North Carolina Loan Repayment Program
 - Community Practitioner Program (CPP)
 - Note:** Providers who are already obligated to another service commitment, even if that commitment is deferred, will only be eligible to apply for SLRP **after** they have completely satisfied all other service commitments.
- **Full -Time Employment:** Full-time mental health/behavioral health providers must work a minimum of 40 hours/week, for a minimum of 45 weeks/service year
 - At least 32 hours/week are spent providing patient care at the approved service site; of which no more than 8 hours/week may be spent in a teaching capacity. The remaining 8 hours/week are spent providing patient care at the approved site, and as an extension of care at other approved sites or performing clinical-related administrative activities.
 - **Extended leave** over 12 weeks (i.e. Maternity, Paternity, Adoption Leave or severe/extended illness leave) must be reviewed and approved by ORH prior to taking the leave. ORH may update contract terms based on the date the provider returns to work.
- **Part-Time Employment:** Part-time mental health/ behavioral health providers must work a minimum of 20 hours/week, for a minimum of 45 weeks/service year
 - At least 16 hours/week are spent providing patient care at the approved service site; of which no more than 4 hours/week may be spent in a teaching capacity. The remaining 4 hours/week are spent providing patient care at the approved site or performing clinical-related administrative activities.
 - **Extended leave** over 12 weeks (Refer to extended leave description under Full-Time Employment above)
- **Part-Time Award:** Providers working at multiple sites are eligible to apply for a part-time award if they meet the SLRP part-time hourly requirements at one site.

- **For example:** A provider works at two sites for a total of 20 hours (10 hours at each site). In this example, the provider would not qualify for a part-time award because working 10 hours at one site does not meet the part-time employment minimum of 20 hours a week (16 hours providing direct patient care) at one site even though the provider works 20 hours a week combined for both sites.
- Currently working, applying to, or accepted to **work at an eligible team-based, integrated site** that is in a federally designated **Mental Health-Health Professional Shortage Area (HPSA) with a score of 15 or higher**
- Documentation of denial from the National Health Service Corps (NHSC) Loan Repayment Program may be required. If the provider does not have a NHSC loan repayment denial letter, please submit a statement explaining the barrier to having a denial letter on site letterhead.
- If Provider is employed by a site that is eligible, but not yet certified by the National Health Service Corp (NHSC). The provider will be required to attach a letter written by an authorized official at the site documenting their commitment to applying for the National Health Service Corp (NHSC) site certification. An authorized official is an official who is authorized by the employer to make decisions regarding pursuing site certification, employment verification, etc.

SLRP Qualifying Sites

(Team-Based Integrated Care Settings)

- Alcohol and Drug Abuse Treatment Centers (ADATCs)
- CMS Rural Health Clinics
- Community Mental Health Facilities
- Community Outpatient Facilities
- Critical Access Behavioral Health Agencies (CABHA)
- Critical Access Hospitals
- Federally Qualified Health Centers (FQHCs)
- FQHC Look-Alikes
- Free and Charitable Clinics
- Indian Health Service Facilities, Tribally-Operated 638 Health Programs, and Urban Indian Health Programs (ITU)
- Migrant Health Centers
- Non-Profit Private Practices (Solo or Group)
- School-Based Healthcare Programs
- State and County Health Department Clinics
- State Designated Rural Health Centers
- State Mental Health Hospitals

SLRP Eligibility Criteria For Sites

- Site must provide team-based, integrated care
- Site must be located in a federally designated Mental Health-Health Professional Shortage Area (HPSA) with a score of 15 and above and demonstrate service to underserved populations within the HPSA
- All Sites must complete the [Integrated Care Clinic Self-Assessment Tool](#)
- If provider is not working in a NHSC approved site or a NHSC eligible site, they will have to submit data documenting service in provided to the medically underserved populations within the Mental Health HPSA
- If providers work at multiple sites, all sites must meet the eligibility criteria
- Provide comprehensive outpatient primary care services in eligible sites serving those with high needs
 - Comprehensive outpatient primary care is defined as: A continuum of care not focused or limited to gender identity, age, organ system, a particular illness, or categorical population (e.g. developmentally disabled or those with cancer)
NOTE: Alcohol and Drug Abuse Treatment Centers (ADATCs) and State Mental Health Hospitals are exempt from this “comprehensive outpatient primary care” requirement.
- Provide preventive, acute and chronic primary health services
- Treat all patients fairly, regardless of disease or diagnosis, and offer a full range of primary care services
- National Health Service Corps (NHSC): Eligible site types must apply for (NHSC) site certification, so the site’s providers can apply for the federal incentive programs via federal funding.
 - NHSC funds must be accessed first, especially if the providers are employed at sites with Health Professional Shortage Area (HPSA) scores of 16 or above. This allows funding to reach more providers. Historically, NHSC awarded money under their Loan Repayment Program to providers who work at sites with the highest HPSA Scores first and they continue to award money until available funds for each application cycle are exhausted. Historically, NHSC has exhausted funds at HPSA scores below 16.
 - **NOTE:** Alcohol and Drug Abuse Treatment Centers (ADATCs) and State Mental Health Hospitals are currently not eligible site types for NHSC, so they are exempt from this requirement.
- Sites cannot use SLRP incentives to reduce a provider’s salary

SLRP Application Timeline

<p>SLRP Eligibility Questionnaire Link Will Be Live on our Website at: https://www.ncdhhs.gov/divisions/orh/north-carolina-state-loan-repayment-program</p> <p>To apply for a SLRP award, all providers must complete the SLRP Eligibility Questionnaire Link first to determine eligibility. Providers deemed eligible to proceed in applying for SLRP after completing the eligibility questionnaire will be sent a separate application link from Qualtrics via email.</p> <p>Eligibility Questionnaire Link Closes at 5:00 pm on September 13, 2021</p>	<p style="text-align: center;">Monday, September 6, 2021 thru Monday, September 13, 2021</p>
<p>SLRP Application Link Will Be Live</p> <p>Sharing the SLRP Application Link with eligible candidates is the second step in the process. Only eligible candidates who have completed the SLRP Eligibility Questionnaire will individually receive the SLRP application link from Qualtrics. The SLRP Application will not be posted on our website.</p> <p>Application Link Closes at 5:00 pm on September 20, 2021</p>	<p style="text-align: center;">Monday, September 6, 2021 thru Monday, September 20, 2021</p>
<p>Screening Period by External Reviewers for Eligible Applications</p> <p>The following part of the SLRP application process is to have external reviewers review the application and complete a scoring sheet. This information will be used in addition to other factors for a final decision given by ORH staff.</p>	<p style="text-align: center;">Monday, September 27, 2021 thru Monday, October 11, 2021</p>
<p>Award Decision Announcements</p> <p>Next, award decision announcements will be sent to providers outlining whether approved or not approved by email. All decisions are final.</p>	<p style="text-align: center;">Tuesday, October 19, 2021 thru Monday, October 25, 2021</p>
<p>SLRP Contracts Issued</p> <p>Once all previous steps are complete, ORH Contracts Team will email awardees official contractual documents for signature. All documentation should be returned before the given deadline.</p>	<p style="text-align: center;">Monday, November 1, 2021 thru Monday, November 8, 2021</p>
<p>Signed SLRP Contracts Due Back to ORH</p>	<p style="text-align: center;">Monday, November 15, 2021</p>
<p>Note: If ORH experiences any unforeseen circumstances related to the implementation of our SLRP, the timeline outlined above may change. We encourage you to continue to check our website at https://www.ncdhhs.gov/divisions/orh/north-carolina-state-loan-repayment-program and communicate with the Placement Services Team if you have any questions.</p>	

SLRP Contracts

This section is meant to give providers important information **if** they are awarded a SLRP contract with our office. **It is strongly encouraged that all providers read this important information before applying.** Guidelines are subject to change at any time, at the discretion of ORH. Incentive programs are contingent upon funding.

- Contracts are only awarded for two years (less than two years is not offered)
- A provider's signature on the electronic application does not constitute a contractual agreement
- After applications are processed and approved for an award, they are sent to ORH Contracts Department. We ask for your patience as the contracts are being built.
- Providers will receive a contract via email from ORH requesting a signature, agreeing to the accuracy of the information submitted to ORH and the contractual terms
- The contract must be signed by both the provider and director of ORH to be considered binding

Statement of Service: Providers must submit required reports and surveys as requested by ORH while under contract. The statement of service form (SOS) is one example of required documentation needed prior to payments being issued. These documents will be sent by email. Providers should check their junk/spam folders within their email accounts, so these documents are not missed. Incentive payments are issued **after** SOS forms are completed and returned to ORH. SOS forms are sent to providers via email approximately two weeks to one month before the next incentive payment is due to be issued.

Defaulting on SLRP contracts: Some common examples of defaulting on ORH SLRP contracts include leaving eligible job site prior to the end of the contract or falsifying information. Providers should inform ORH immediately if they have any changes in work location, work hours or work assignments while under contract. Any major changes may require a contract amendment and may delay incentive payments.

Defaulting on a contract comes with **hefty federal penalties**, since this is a federally funded incentive program paid by a grant from Health Resources and Services Administration (HRSA). It is strongly encouraged that providers read all the details within these guidelines and any SLRP contracts which may be awarded. An example of language used within the ORH SLRP contract for "**Breach of Written Contract for a SLRP Contract**" is included below.

Example of Section D - Breach of Written Contract of a SLRP Contract

1. If the Participant, for any reason, fails to begin or complete the period of obligated service specified in Section F, the Participant shall be liable to ORH for an amount equal to the sum of:
 - a. the total of the amounts paid by ORH to, or on behalf of, the Participant under Section F of this Contract for any period of obligated service not served; and
 - b. an amount equal to the product of the number of months of obligated service not completed by the Participant, multiplied by \$7,500 for each of the months of full-time service (\$3,750 part-time service) not completed; and
 - c. interest on the amounts described in a. and b. of this paragraph at the maximum legal prevailing rate, as determined by the Treasurer of the United States, from the date of the breach, except that the total amount the United States is entitled to recover under this Section shall not be less than \$31,000.
 2. Any amount the United States is entitled to recover shall be paid within 1 year of the date the ORH Director determines that the Participant is in breach of this written contract.
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