

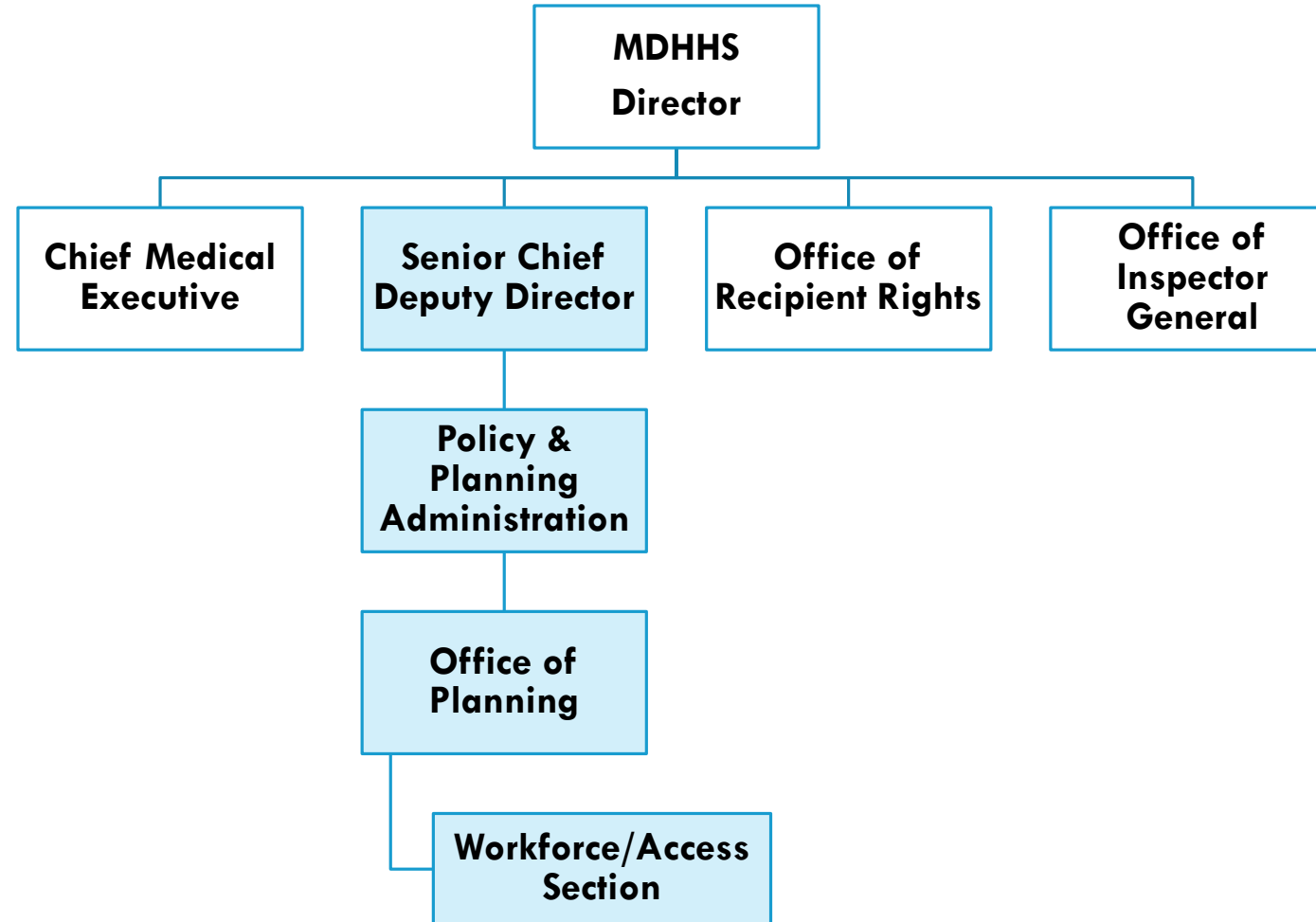
# MICHIGAN STATE LOAN REPAYMENT PROGRAM AND THE NATIONAL HEALTH SERVICE CORPS

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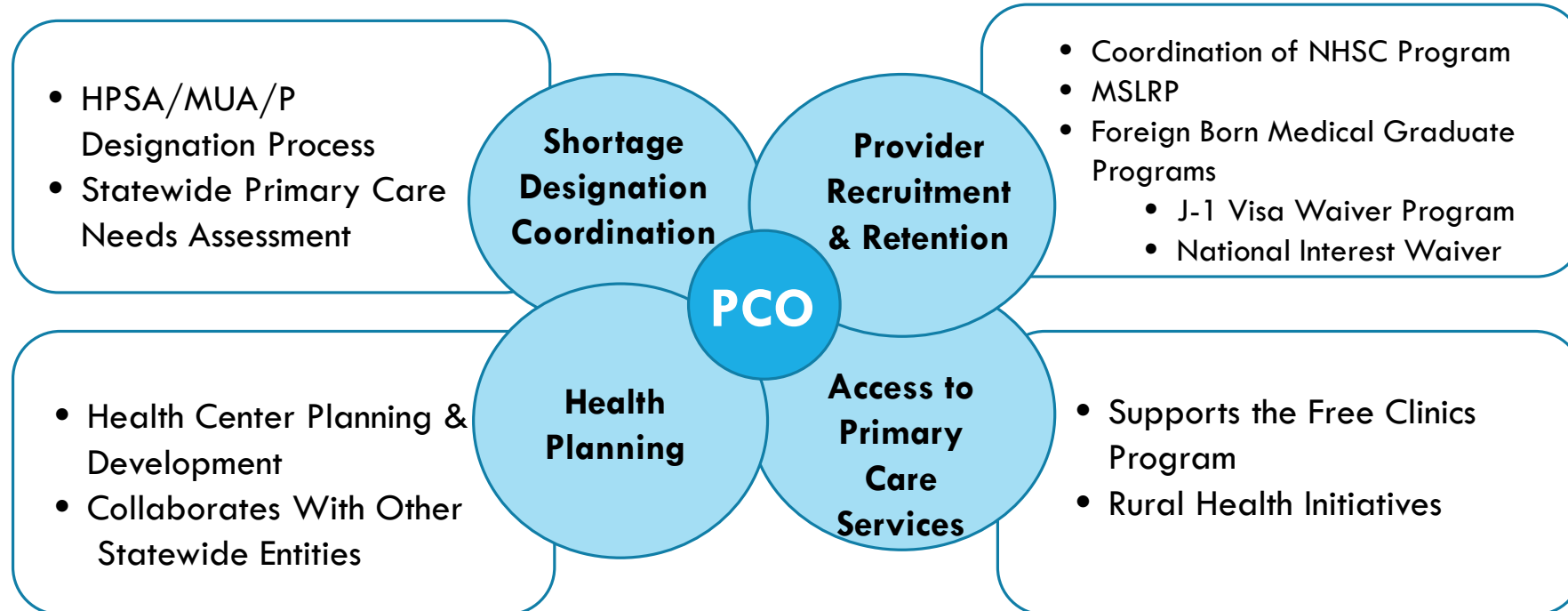
September 16, 2020

# PRIMARY CARE OFFICE (PCO) ORGANIZATIONAL CHART



# PRIMARY CARE OFFICE (PCO)

## FOUR KEY PROGRAM AREAS



# MICHIGAN STATE LOAN REPAYMENT PROGRAM (MSLRP)



- Administered by MDHHS
- Federal/state/local partnership
- 40% federal, 40% state, 20% employer contribution
  - (providers and employer must discuss contract amounts before applying to MSLRP, because the employer must make a 20% contribution)
- Federal funds are awarded by the Health Resources and Services Administration (HRSA)
- Michigan Legislature funds the program with more than the required federal match

# MSLRP OBJECTIVES

1

Assist employer recruitment efforts through the loan repayment incentive

2

Reduce educational debt of primary medical, dental and mental healthcare providers

3

Increase likelihood of participants remaining in HPSAs beyond service obligations

# MSLRP ELIGIBILITY REQUIREMENTS

## Practice sites must:

- Be located in a HPSA or have a HPSA facility designation
  - This information can be found on the HPSA-Find website  
<https://data.hrsa.gov/tools/shortage-area>
- Have a Sliding Fee Schedule based on Federal Poverty Guidelines
- Have a Sliding Fee Schedule Policy
- Be a Nonprofit Site

## Participants must:

- Be a U.S. citizen
- Commit to a 2-year service obligation
- Provide primary care to an ambulatory population
- Have an active license with appropriate certifications
- Be included on the list of eligible provider types

# MSLRP ELIGIBLE PROVIDER TYPES



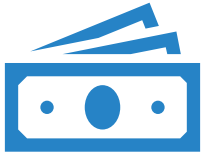
- Dentists: DDS or DMD
- Physicians: MD/DO
  - Family Practice, Internal Medicine, OB/GYN, Pediatrics, Geriatrics
- Psychiatrists
- Physician Assistants (primary care, including the same specialties as MDs and DOs)
- Nurse Practitioners (primary care, including the same specialties as MDs and DOs)
- Certified Nurse Midwives
- Clinical or Counseling Psychologists (Ph.D./Masters)
- Licensed Professional Counselors (Ph.D./Masters)
- Licensed Clinical Social Workers (Masters)
- Marriage & Family Therapists (Ph.D./Masters)
- Psychiatric Nurse Specialists (Masters)
- Mental Health Counselors (Masters)

# MSLRP ELIGIBLE PRACTICE SITES

- Certified Rural Health Clinics
- Community Health Centers
- Community Mental Health Clinics
- Federally Qualified Health Center 'Look-Alikes'
- Hospital-Affiliated Primary Care Clinics
- Local Health Departments
- Other Not-for Profit Primary Care Clinics
- Private/Not for Profit Primary Care Clinics
- State Psychiatric Hospitals
- State/Federal Correctional Facilities
- State-funded Primary Care Clinics
- Tribal-Affiliated Primary Care Clinics
- Urgent care sites physically separate from emergency rooms or emergency departments



# FY20 MSLRP PAYMENTS:



**MSLRP provides up to \$200,000 in tax-free funds to repay educational debt over a period of up to 8 years (Up to \$50,000 for 2-year agreement)**



**Participants compete for consecutive two-year MSLRP agreements requiring them to remain employed for a minimum of 40 hours per week for no less than 45 weeks per year at eligible nonprofit practice sites**



**Providers are paid semiannually:**

- Work six months before payment**
- April & October payment cycles**

# MSLRP TOP PRIORITY APPLICANTS FOR 2020

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Inpatient Pediatric Psychiatrists (must meet all eligibility requirements except must be inpatient, not required to be located within a HPSA)

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Northern Obstetric Service Providers in or north of Mason, Lake, Osceola, Clare, Gladwin, Arenac, Bay and Huron Counties

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Genesee County Applicants – not required to be located within a HPSA



# DEVELOP YOUR MSLRP STRATEGY

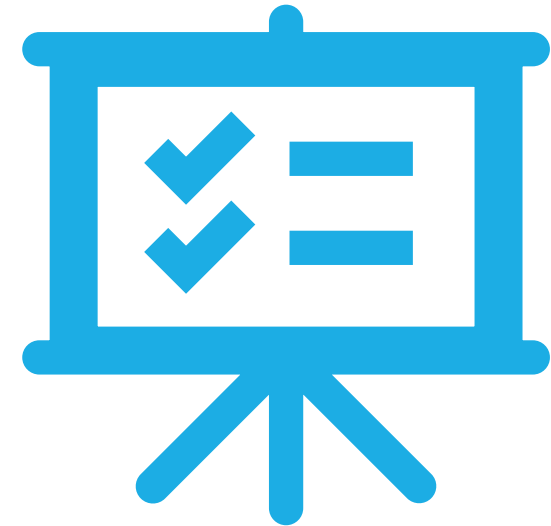
- Be aware of the MSLRP application period
  - This year the application cycle was from **February 3, 2020 to February 7, 2020**

# MSLRP APPLICATION STRATEGY

- Application forms include Provider Application Part A, Part B and Practice Site Application and Declaration of Intent
- Part A – is provider personal, educational and professional information
- Part B – completed by loan servicer. Do this first, it takes the longest
- Practice Site Application and Declaration of Intent – is information about the practice site

# KEY DIFFERENCES BETWEEN NHSC AND MSLRP

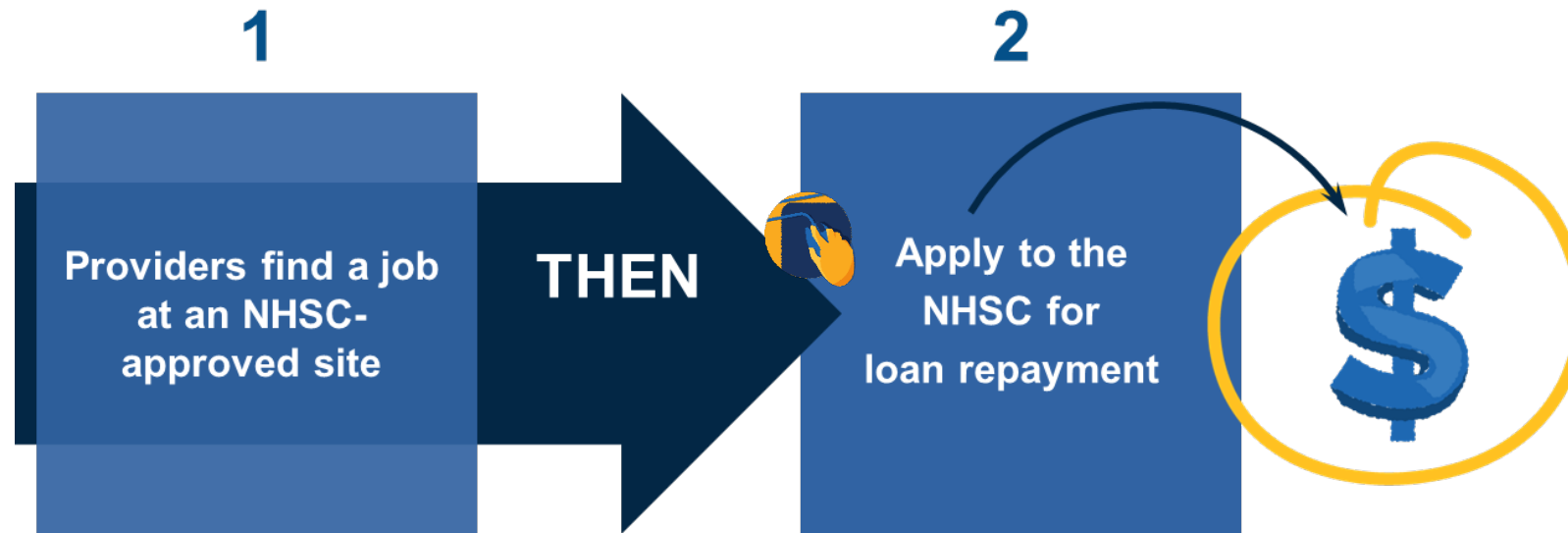
- MSLRP accepts nonprofit practice sites only (NHSC accepts profit)
- NHSC sites must be pre-approved by HRSA
- Dental Hygienists are not eligible for MSLRP
- MSLRP has an employer contribution (none with NHSC)
- MSLRP offers only full-time contracts (NHSC offers full and half-time contracts)
- Selection criteria centered on the needs of the state for MSLRP (priority applicants). Lottery numbers are assigned. NHSC selection criteria strongly based on practice site HPSA score.



**NATIONAL HEALTH SERVICE  
CORPS (NHSC)  
LOAN REPAYMENT PROGRAM**



# PROVIDERS RECEIVE LOAN REPAYMENT IN ADDITION TO A COMPETITIVE SALARY FROM THEIR EMPLOYERS

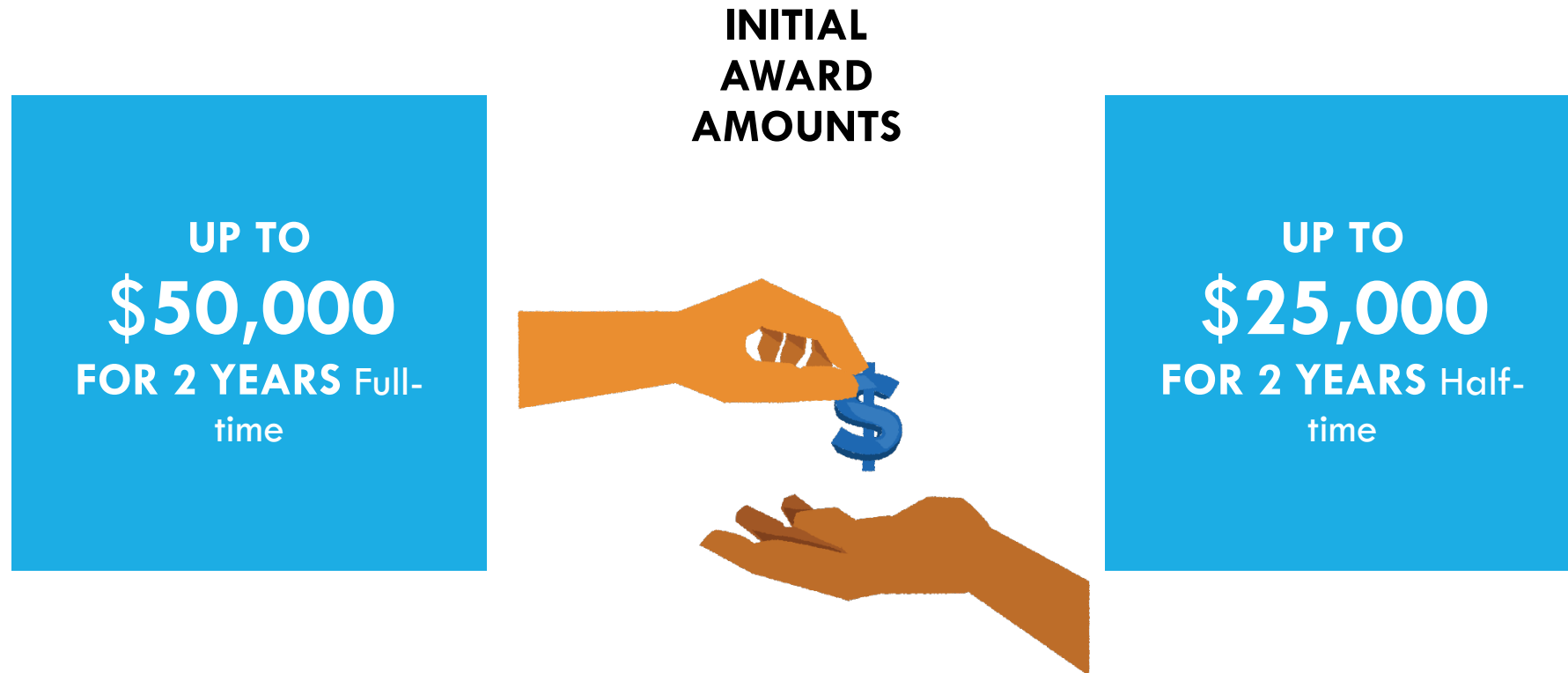


Watch the NHSC Site Video on the "HRSATube" YouTube channel.

Find positions at NHSC-approved sites using the Health Workforce Connector:  
<https://connector.hrsa.gov/>

# LOAN REPAYMENT AWARD

The **NHSC Loan Repayment Program** offers priority funding to applicants who work at NHSC-approved sites in high-need areas, as defined by a Health Professional Shortage Area (HPSA) score.



Applicants working at NHSC-approved sites with higher HPSA scores are given priority.



# SERVICE COMMITMENTS

## Full-Time Option:

- 2-year full-time service obligation
- Sites with HPSA Score of 14-26 receive up to \$50,000
- Sites with HPSA Score of 0-13 receive up to \$30,000
- Minimum of 40 hours/week; 45 weeks/year

## Half-Time Option:

- 2-year half-time service obligation
- Sites with HPSA Score of 14-26 receive up to \$30,000
- Sites with HPSA Score of 0-13 receive up to \$15,000
- Minimum of 20 hours/week; 45 weeks/year

# ELIGIBILITY



U.S. citizen or national



Currently work, or applying to work, at an NHSC-approved site



Have unpaid government or commercial loans for school tuition, reasonable educational expenses, and reasonable living expenses, segregated from all other debts



Licensed to practice in state where employer site is located

**Must be licensed in one of the following eligible disciplines:** Licensed to practice in state where employer site is located

Physician (MD or DO)

Nurse practitioner (primary care)

Certified nurse-midwife

Physician assistant

Dentist (general or pediatric)

Dental hygienist

Psychiatrist

Psychologist (health service)

Licensed clinical social worker

Psychiatric nurse specialist

Marriage and family therapist

Licensed professional counselor



# NHSC ELIGIBLE SITE TYPES

- Federally Qualified Health Centers
  - Community Health Center
  - Migrant Health
  - Homeless Program
  - Public Housing Program
  - School-Based Program
  - Mobile Clinic
- Indian Health Service Facilities
- Certified Rural Health Clinics
- FQHC Look-Alikes
- Correctional or Detention Facilities  
(Federal/State/Immigration and Customs Enforcement)
- Critical Access Hospitals
- Community Mental Health Centers
- State or Local Health Departments
- Community Outpatient Facilities
  - Hospital Affiliated
  - Non-Hospital Affiliated
- Private Practices (Solo & Group Practice)
- School-Based Clinics
- Mobile Clinics
- Free Clinics
- Substance Use Disorder Treatment Facilities



\*Outpatient Clinics Only

# NHSC SUBSTANCE USE DISORDER (SUD) WORKFORCE LOAN REPAYMENT PROGRAM

Must be a U.S. citizen or national working at an NHSC-approved substance use disorder site.

- **Eligible Providers:**

- Medicine: MD, DO, NP, CNM, PA
  - Mental/Behavioral Health: HSP, LCSW, PNS, MFT, LPC
  - *Substance Use Disorder Counselors*
  - *Registered Nurses*
  - *Pharmacists*
- 
- Must be trained and licensed to provide SUD Treatment
  - Must have unpaid government or commercial loans for school tuition, reasonable educational and living expenses, segregated from all other debts.

Up to  
**\$75,000**  
for  
**3 YEARS**  
Full-time Service

# SUD WORKFORCE LRP SERVICE COMMITMENTS

## Full-Time Option:

- 3-year full-time service obligation
- Award Amount up to \$75,000
- Minimum of 40 hours/week; 45 weeks/year

## Half-Time Option:

- 3-year half-time service obligation
- Award Amount up to \$37,500
- Minimum of 20 hours/week; 45 weeks/year

Clinician's receive priority if they:

- Have a Data 2000 waiver to provide medication-assisted treatment
- Serve in an opioid treatment program; or
- Are licensed or certified in substance use disorder interventions, such as master's-level substance use disorder counselors.

# NHSC SUBSTANCE USE DISORDER (SUD) FACILITY REQUIREMENTS

NHSC SUD Workforce LRP applicants must be working or have accepted a position at an NHSC-approved treatment facility.

To be an NHSC-approved SUD treatment facility, sites must have demonstrated that they meet the requirements set forth in the NHSC Site Agreement and NHSC Site Reference Guide, including submission of SUD documentation.

- SAMHSA-certified opioid treatment programs (OTPs)
- Office-based opioid treatment facilities (OBOTs)
- Non-opioid substance use disorder treatment facilities (SUD treatment facilities)
- Federally Qualified Health Care Centers (FQHCs)
- Rural Health Clinics (RHCs)
- American Indian Health facilities
- FQHC Look-Alikes
- State or federal correctional facilities
- Critical Access Hospitals
- Community health centers
- State or local health departments
- Community outpatient facilities
- Private practices
- School-based clinics
- Mobile units and free clinics

# Substance Use Disorder (SUD) Workforce Loan Repayment Program (LRP)

## NHSC Traditional LRP vs. NHSC SUD Workforce LRP

Service Commitment		
	SUD Workforce LRP	NHSC LRP
<b>Full-time</b>	3 Years Up to \$75K	2 Years Up to \$50K
<b>Half-time*</b>	3 years Up to \$37.5K	2 years Up to \$25K
<b>Service Location</b>	NHSC-approved sites providing SUD treatment	NHSC-approved sites
<b>*Half-time practice is not available to those serving under the Private Practice Option (PPO)</b>		

Clinical Disciplines		
	SUD Workforce LRP*	NHSC LRP
<b>Primary Care</b>	X	X
<b>Dental</b>		X
<b>Mental/Behavioral Health</b>	X	X
<b>*Providers must be trained and licensed to provide SUD treatment and be working at an NHSC-approved SUD treatment site</b>		



# NHSC RURAL COMMUNITY LOAN REPAYMENT PROGRAM

Expands and improves access to quality opioid and substance use disorder treatment in rural areas

- ▶ Awards up to \$100,000 for a 3-year service commitment
- ▶ Must be trained and licensed to provide SUD treatment at NHSC-approved SUD treatment facilities





# NHSC RURAL COMMUNITY LOAN REPAYMENT PROGRAM

- The National Health Service Corps (NHSC) Rural Community Loan Repayment Program (LRP) supports clinicians working to combat the opioid epidemic in the nation's rural communities.
- The NHSC Rural Community LRP makes loan repayment awards in coordination with the Rural Communities Opioid Response Program (RCORP) within the Federal Office of Rural Health Policy (FORHP) to provide evidence-based substance use treatment, assist in recovery, and to prevent overdose deaths in rural communities across the nation.

# NHSC RURAL COMMUNITY LOAN REPAYMENT PROGRAM

## Eligible Disciplines:

- Physicians
- Nurse Practitioners
- Certified Nurse-Midwives
- Physician Assistant
- Behavioral Health Professionals
- Substance Use Disorder Counselors
- Registered Nurses
- Pharmacists
- Certified Registered Nurse Anesthetists

# NHSC RURAL COMMUNITY LOAN REPAYMENT PROGRAM

## Full-Time Option:

- 3-year full-time service obligation
- Award amount up to \$100,000
- Minimum of 40 hours/week; 45 weeks/year

## Half-Time Option:

- 3-year half-time service obligation
- Award amount up to \$50,000
- Minimum of 20 hours/week; 45 weeks/year

Clinicians receive award preference if they:

- Work at a rural, NHSC-approved SUD treatment facility that has received RCORP funding
- Are licensed or certified in substance use disorder interventions, such as master's-level substance use disorder counselors; or
- Have a DATA 2000 waiver

# NHSC RURAL COMMUNITY LOAN REPAYMENT PROGRAM

NHSC Rural Community LRP applicants must work at a rural NHSC-approved SUD treatment facility located in a Health Professional Shortage Area (HPSA).

## Eligible Sites Include:

- SAMHSA-certified outpatient treatment programs (OTPs)
- Office-based opioid treatment facilities (OBOTs)
- Non-opioid substance use disorder treatment facilities (SUD treatment facilities)
- Federally Qualified Health Care Centers (FQHCs)
- Rural Health Clinics (RHCs)
- American Indian Health facilities and Indian Health Service (IHS) hospitals
- FQHC Look-Alikes
- State or federal correctional facilities
- Critical Access Hospitals
- Community health centers
- State or local health departments
- Community outpatient facilities
- Private practices
- School-based clinics
- Mobile units and free clinics

# NHSC LOAN REPAYMENT APPLICATION CYCLES



Application cycles began in February



All 3 loan repayment programs were open at the same time



Providers can only apply to one program

**SLIDING FEE SCHEDULE  
AND SLIDING FEE  
SCHEDULE POLICY  
REQUIREMENTS**



# REQUIREMENTS FOR SLIDING FEE DISCOUNT PROGRAM

The sliding fee discount program must include the following:

- A corresponding schedule of discounts for eligible patients based on the patient's ability to pay
- Policies and operating procedures, including those concerning applying for the discount program.

# REQUIREMENTS FOR THE SLIDING FEE DISCOUNT PROGRAM

- All aspects of an NHSC-approved site's Sliding Fee Discount Program should be supported by written operating procedures and/or policies:
  - based on the current Federal Poverty Guidelines
  - applied uniformly to all patients
- Sites must ensure that eligibility for discounts is based on income and family size and no other factor
  - (e.g., assets, insurance status, participation in the Health Insurance Marketplace, citizenship, population type)



# SLIDING FEE POLICY REQUIREMENTS

Site's Policy on the Sliding Fee Discount Program should describe:

- Patient eligibility for the program, including definitions of income and family size and frequency of re-evaluation of eligibility.
- Documentation and verification requirements and site procedures on determining patient eligibility;
- How the sliding fee discount program will be advertised to the patient population; and
- If the site chooses to collect a nominal charge, an explanation of the nominal charge.
- If patients using the SFS will be sent to collections for outstanding debt, the site must submit a description of their collection policies.

# SLIDING FEE SCHEDULE

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Offers discounts based on Family Size and Income only

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Should be applicable to all individuals and families with annual incomes at or below 200 percent of the most current FPG;

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Provide a full discount for individuals and families with annual incomes at or below 100 percent of the FPG, with allowance for a nominal charge only, consistent with site's policy;

---

Should be adjusted for fees (partial sliding fee discount) based on family size and income for individuals and families with incomes above 100 percent and at or below 200 percent of the FPG

## Sliding Fee Schedule (SFS) Example One

Annual Income Thresholds by Sliding Fee Discount Pay Class and Percent Poverty						
Poverty Level*	At or Below 100%	125%	150%	175%	200%	Above 200%
Family Size	Nominal Fee (\$5)	Charge				
		20% pay	40% pay	60% pay	80% pay	100% pay
1	0-\$12,760	\$12,761-\$15,950	\$15,951-\$19,140	\$19,141-\$22,330	\$22,331-\$25,520	\$25,521+
2	0-\$17,240	\$17,241-\$21,550	\$21,551-\$25,860	\$25,861-\$30,170	\$30,171-\$34,480	\$34,481+
3	0-\$21,720	\$21,721-\$27,150	\$27,151-\$32,580	\$32,581-\$38,010	\$38,011-\$43,440	\$43,441+
4	0-\$26,200	\$26,201-\$32,750	\$32,751-\$39,300	\$39,301-\$45,850	\$45,851-\$52,400	\$52,401+
5	0-\$30,680	\$30,681-\$38,350	\$38,351-\$46,020	\$46,021-\$53,690	\$53,691-\$61,360	\$61,361+
6	0-\$35,160	\$35,161-\$43,950	\$43,951-\$52,740	\$52,741-\$61,530	\$61,531-\$70,320	\$70,321+
7	0-\$39,640	\$39,641-\$49,550	\$49,551-\$59,460	\$59,461-\$69,370	\$69,371-\$79,280	\$79,281+
8	0-\$44,120	\$49,121-\$55,150	\$55,151-\$66,180	\$66,181-\$77,210	\$77,211-\$88,240	\$88,241+
For each additional person, add	\$4,480	\$5,600	\$6,720	\$7,840	\$8,960	\$8,960

# SLIDING FEE SCHEDULE

\*Based on the 2020 [Federal Poverty Guidelines \(FPG\) for the 48 contiguous states and the District of Columbia](#). Please note that there are separate guidelines for Alaska and Hawaii, and that the thresholds would differ for sites in those two states. Sites in Puerto Rico and other outlying jurisdictions would use the above guidelines.

# INCOME USED TO COMPUTE POVERTY STATUS

- Earnings
- Unemployment Compensation
- Worker's Compensation
- Social Security
- Supplemental Security Income
- Public Assistance
- Veteran's Payments
- Survivor's Benefits
- Pension or Retirement Income
- Interest
- Dividends
- Rents
- Royalties
- Income from Estates
- Trusts
- Educational Assistance
- Alimony
- Child Support

# INCOME DOES NOT INCLUDE:

- Capital Gains or Losses
- Noncash benefits
  - Food Stamps
  - Housing Subsidies
- Tax Credit
- Assets
  - Such as the sale of property, a house, or a car etc.



# SLIDING FEE SCHEDULE DISCOUNT PROGRAM

Sites interested in applying to the NHSC must have a Sliding Fee Discount Program in place for at least six continuous months prior to applying to become an NHSC-approved site.

# SLIDING FEE SCHEDULE/POLICY REQUIREMENTS FOR MSLRP

- The Sliding Fee Schedules and Sliding Fee Schedule Policies of certain types of practice sites have already been approved by the NHSC and employers are not required to resubmit them to MSLRP.
- Employers **must** submit Sliding Fee Schedules and Sliding Fee Schedule Policies for any sites not included in the list of practice site exceptions that follow:
  - Community Health Center (CHC)
  - Federally Qualified Health Center Look-Alike
  - Rural Health Clinic with HPSA facility designation
    - Local Health Department Clinic
    - State/Federal Correctional Facility
      - State Psychiatric Hospital
  - Community Mental Health Agency

# ADDITIONAL PROGRAM INFORMATION

## [Michigan State Loan Repayment Program](#)

For more information regarding the Michigan State Loan Repayment Program, visit:

[www.Michigan.gov/MSLRP](http://www.Michigan.gov/MSLRP)

## [National Health Service Corps](#)

For more information regarding the National Health Service Corps, visit:

[www.nhsc.hrsa.gov](http://www.nhsc.hrsa.gov)



# CONTACT INFORMATION

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