

Loan Repayment Program Frequently Asked Questions

Q. Who is qualified to apply for the Loan Repayment Program (LRP)?

A. Sacramento County clinical staff and clinical supervisory staff that work for the public mental health system in a public mental health funded County-operated or mental health contracted program for at least 6 months in a regular full-time position prior to the award determination date (See Program Guide-Section G1). Staff must work *32 hours per week*. Psychiatrists must work a minimum of *20 hours per week* in a **public mental health** program.

Q. Does part-time, extra-help, or internship experience count?

A. Staff must be employed in an eligible role as identified in the program guide, for 6 months in a regular full-time position prior to the award determination date (See Program Guide- Section G1). Part-time, extra-help, or student intern status/code are not eligible for the LRP.

Q. What loans are eligible for this program?

A. Government and commercial educational loans obtained for health care professional degrees, which must be in current good standing. The educational loans must be in the applicant/staff's name. The following types of debt are **not** eligible for loan repayment under the program:

- Loans in default
- Loans repaid in full
- Credit card debt
- Primary Care Loans
- Personal lines of credit
- Residency loans

Q. Who is considered a “direct service provider”?

A. A direct service provider is considered a staff providing **mental health** services to beneficiaries and/or providing clinical supervision to direct service staff who provide **mental health** services for at least 20 hours per week. Direct service providers are given priority for this award. Part-time psychiatrists are exempt from the minimum 20-hour direct service requirement.

Q. If I don't provide at least 20 hours per week of direct service or supervise, am I still eligible for the program?

A. Yes. For the third cycle, we encourage everyone who works for the public mental health system to apply. Awardee selections are based on scoring availability and funding.

Q. I work for a Substance Use Treatment program and most of my services are considered “substance Use Treatment” and NOT “mental health” services. Am I eligible?

A. Per California Department of Health Care Access and Information (HCAI), this is “mental health” funding and substance use treatment services are excluded from qualified 20 hours of direct services.

Q. I work for a private agency, school, and/or hospital providing behavioral health services. Am I eligible?

A. According to HCAI, only behavioral health funded programs operated by County BHS and County Contract Provider are eligible for this program. Exclusions include Ambulatory Care; Federally Qualified Health Centers (FQHC); Public Health programs; Social Services Agency programs; and schools. Staff must be working in a public mental health funded County-operated or mental health contracted program.

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Q. How and when can I apply to the Loan Repayment Program?

A. Application is open from December 11, 2023 to March 8, 2024.

Please follow the link for the HCAI Central Application Site- [HCAI WET Central Application](#).

Due to bandwidth issues HCAI is unable to confirm individual application submissions. Applicants should receive a thank you message after successfully submitting an application. This message is irretrievable once the applicant closes the window. Please save a copy for your records before closing the window.

Q. Is it possible to change job during my 12-month employment commitment?

A. Because the Program is a retention tool, any changes to a job status (i.e. agency change, title, etc.) may break the requirements of the 12-month service obligation. Awardees shall notify CalMHSA regarding any potential changes via email at wet@calmhsa.org. However, a change of job within the same organization in a program funded by BHS mental health may not disqualify the awardee. If an awardee has an opportunity to be promoted, they shall notify CalMHSA regarding the details of the position and program immediately via email at wet@calmhsa.org.

If an awardee requests a job site transfer due to extenuating circumstances, the awardee must contact both their job site management and CalMHSA. This communication is a guarantee of approval of the job transfer. Each potential transfer will be considered individually, and the approval of one transfer does not guarantee the approval of any additional transfer.

Q. When and how do I get payment once I am eligible for the LRP?

A. The funds will be disbursed directly to the LRP recipient's lender/bank after the completion of the 12-month service obligation.

Q. Who reviews the submitted LRP applications?

A. HCAI will conduct the initial review, and California Mental Health Services Authority (CalMHSA) will process the secondary steps of the application. CalMHSA may contact applicants directly if they need them to provide additional information and/or submit a supplemental application/questionnaire.

Q. Where can I find more information about the LRP?

A. Please see the LRP Application and Program Guide under [BHS Employment website- Advancing Educational and Professional Goals section](#)

For additional information, contact WET Planner, **Vanessa Cuevas-Romero** at:

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