

MA Repay: MassHealth Behavioral Health (MHBH) Student Loan Repayment Program

Common Questions

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If you have additional questions not covered by the Common Questions,
please call **888-201-0583** or fill out this form www.MARepay.org/contactus.

Program Overview

The MA Repay: MassHealth Behavioral Health (MHBH) Student Loan Repayment Program aims to address critical shortages of behavioral health professionals serving underserved communities in Massachusetts. By offering student loan repayment to eligible clinicians in exchange for a service commitment to a setting that serves at least 40% MassHealth and uninsured patients, the MHBH program will promote workforce retention and recruitment and make quality behavioral health care more accessible in the Commonwealth.

Please note that the MHBH Program utilizes the same application as the MA Repay: MassHealth Primary Care (MHPC) Student Loan Repayment Program. Applicants will be considered for both programs and assigned to one program based on their eligibility. Therefore, applicants should not submit more than one application. Learn more about the MassHealth Primary Care Student Loan Repayment Program [here](#).

1. How does the program work?

Behavioral health professionals who commit to providing full-time behavioral health services in an eligible setting for four years can receive up to \$300,000 in student loan repayment. Maximum award amounts vary based on degree. Please refer to the table below for maximum award amounts. If an awardee has less outstanding educational debt than the maximum award amount, they will be awarded no more than the amount of their outstanding eligible debt.

Professional Category	Qualifying Degree	Maximum Award
Psychiatrist	MD, DO, MBBS	Up to \$300,000
Nurse Practitioner with Prescribing Privileges	MSN, DNP, PMHNP	Up to \$300,000
Licensed or Pre-Licensed* Behavioral Health Clinician (Master's and Doctoral Level)	MA, MS, MSW, PsyD, PhD, EdD, Master's Degree from a Physician Assistant program accredited by ARC-PA	Up to \$50,000
Licensed Behavioral Health Clinician (Bachelor's Level)	BA, BS, BSW	Up to \$30,000

*To be eligible, a Pre-Licensed Behavioral Health Clinician must have a Master's or Doctoral degree and be eligible for independent licensure within one year of award notification. Award notifications will be sent in Spring 2025. Verification of licensure being attained will be done during the first annual verification process.

2. How do I know if I am eligible?

Professionals providing or supervising direct outpatient behavioral health care full-time in an eligible job role and setting are eligible to apply. Full-time service requirement may be satisfied by aggregating part-time employment in two separate eligible settings.

For a list of eligible job roles, [click here](#). A Direct Service Role spends at least 50% of their work time providing, coordinating, or supervising client services.

To be eligible, a setting must be located in Massachusetts and classified as a community-based setting, personal practice, or other organization with a patient panel that includes at least 40% MassHealth members and/or uninsured patients. Definitions of setting types can be found below.

Community-based setting: A public or private entity that operates within a particular geographic area, with the aim of addressing local challenges and improving community well-being. Some examples include Community Health Centers (CHCs) and community hospitals. To be eligible, community-based settings must serve at least 40% MassHealth members and/or uninsured patients.

Personal practice: A healthcare business that is owned and managed by a single practitioner. To be eligible, personal practices must serve at least 40% MassHealth members and/or uninsured patients.

Applicants must have a personal or organizational MassHealth Provider ID and Service Location (PID/SL) or Managed Care Entity (MCE) Provider ID or be in the process of obtaining either.

3. How many hours a week do I need to work to be considered a full-time employee? Is there a minimum number of hours that I must work?

To be eligible for the program, you must work full-time providing direct outpatient behavioral health services in an eligible setting. Only hours worked in an eligible setting may be counted as hours toward your full-time status. If you work part-time in multiple eligible settings, you may be eligible if your total eligible work time adds up to at least 35 hours per week.

- a. Full-time is defined as a minimum of 35 hours per week for a minimum of 45 weeks per service year.
- b. Full-time service requirement may be satisfied by aggregating part-time employment in two separate eligible settings.
- c. If you work under 35 hours per week, you are not eligible for the program.
- d. Awardees must spend at least 50% of their work time providing, coordinating, or supervising client services.

4. How long is the service commitment?

To receive a student loan repayment award, you must commit to working full-time in an eligible role and setting for four years starting from the date of the full execution of your contract with the Massachusetts League of Community Health Centers (Mass League). If you are awarded, you

must respond to annual employment verification requests during the service commitment period to confirm your continued eligibility.

5. Do I have to work in the same setting for the full four-year service commitment?

You may change settings during the service commitment period. If you work full-time at **one** eligible organization, you may change settings **up to two times** during your service commitment. If you work part-time at **two** eligible settings, you may change settings **up to four times**. For example, if you work part-time at Job A and Job B, you may either 1) change Job A and Job B up to two times each, **or** 2) change Job A once and Job B up to three times, **or** 3) change Job A up to four times while maintaining employment at Job B for the duration of your contract period.

To remain in compliance with your contract, your new jobs must be in eligible settings. Participants must notify the Mass League prior to changing jobs. Please refer to the Organization Change Policy in the [Policy Guide](#) for more information.

6. What is the MassHealth Provider ID and Service Location (PID/SL) and MCE Provider ID?

Where can I find it?

Applicants must have a personal or organizational MassHealth PID/SL or MCE Provider ID, or be in the process of obtaining either. This information will be used to verify whether a provider serves MassHealth and/or uninsured patients. The Mass League will verify whether awardees have a PID/SL or MCE Provider ID prior to the disbursements of student loan repayment awards.

The PID/SL is a unique identifier assigned to providers enrolled in the MassHealth provider network. It is made up of 10 characters, including a 9-digit base number and an alpha service location (e.g. 123456789A). Your PID/SL will be displayed on MassHealth reports as well as correspondence and remittance advices. It was also included in your welcome letter when you enrolled with MassHealth. If you work for a group practice or a facility, such as a community health center or hospital, please contact the credentialing department at your employer organization to request your organization's MassHealth PID/SL.

If you are unable to locate your personal or organizational PID/SL, please contact the MassHealth Customer Service Center through one of the following channels. Please have your NPI, full name, and address of practice available.

- Email: provider@masshealthquestions.com
- Call: (800) 841-2900 (open Monday–Friday 8 a.m.–5 p.m.)
- TTY: Call MassHealth Customer Service for Providers, TTY/TDD:711

If you only participate with a Managed Care Entity (MCE) and have already been issued a PID/SL through the MCE provider enrollment project, please provide it in your application. If you participate with an MCE, do not participate with MassHealth Fee for Service, and have not been issued a PID/SL, please connect with one of the MCEs you participate with to obtain the provider ID that the MCE has assigned to you. Please submit that provider ID number in your application in lieu of the PID/SL. For more information about MCEs contracted with MassHealth, [click here](#).

7. What if I don't have a PID/SL or MCE Provider ID?

You may apply for the MA Repay: MassHealth Behavioral Health Student Loan Repayment Program or the MA Repay: MassHealth Primary Care Student Loan Repayment Program, but you must obtain a PID/SL or MCE Provider ID to receive a student loan repayment award. If you are awarded, the Mass League will verify whether you have a Provider ID in Spring 2025.

8. I have been offered and accepted a position in an eligible setting, but my start date isn't until after the application deadline of December 12, 2024. Am I eligible to apply?

Yes, you are eligible to apply. Awardees may start their employment after the application deadline if they have an offer letter in hand before the application deadline with a committed start date. The offer letter must include the start date, organization information, salary or hourly wages, part-time or full-time hours, applicant's information and/or any credentials that may be associated with the role, if any. Offer letters must be dated within six months of the application deadline, or they will not be accepted as proof of employment.

9. Are supervisors eligible?

Yes, supervisors are eligible to apply for this program. Supervisors must meet the minimum eligibility criteria and at least 50% of their work time must be spent supervising individuals who provide direct behavioral health services.

10. Are medical residents or fellows eligible?

Medical residents in their final year of residency and medical fellows are eligible to apply if their current placement is at an eligible organization. Upon completion of a residency or fellowship program, residents and fellows are required to find new employment at an eligible organization, otherwise they may be considered in breach of contract. The job accepted after completion of a residency or fellowship program will count as one of the allowed job changes. For more information, please see the Job Separation Policy section of the [Policy Guide](#).

11. I am on personal leave. Am I eligible to apply?

Yes, applicants on personal leave are eligible to apply, as long as they are employed in an eligible setting and their employment is in good standing. Any personal leave beyond 12 weeks during the awardee's service commitment will extend the contract for the additional length of time the awardee was on leave. Please refer to the Leave Policy in the [Policy Guide](#), for more information.

12. I am self-employed. Am I eligible?

Yes, if you work in an eligible job role full-time in an eligible setting, you are eligible to apply.

13. My highest level of completed education is a high school diploma/GED/associate's degree. Am I eligible for the MHBH Repay program?

No, to be eligible for the MHBH program, you must have a bachelor's degree or a higher level of education.

14. I had my license, but it expired. Am I eligible?

No, you must maintain a current and unrestricted license issued by a board in the Commonwealth of Massachusetts. Your license/certification must remain in good standing for the duration of your service commitment. Pre-licensed applicants who meet the criteria described in Question 15 must maintain a license/certification in good standing once obtained.

15. I have not yet obtained my license. Am I eligible?

Yes, if you meet the following requirements

- You have a Master's or Doctoral degree
- You are eligible for independent licensure by a board in the Commonwealth of Massachusetts within one year of award notification. Award notifications will be sent in Spring 2025.

Once obtained, your license/certification must remain in good standing for the duration of your service commitment. Unlicensed clinicians with a bachelor's degree are not eligible for the MHBH program.

Organization Eligibility

16. How do I know if I am employed at an eligible organization for this program?

To be eligible, you must work in a setting that meets the requirements outlined in Question 2. If you have questions, please contact us [here](#) or at 888-201-0583.

When completing your application, please type your organization name completely in the text field. Do not use acronyms or abbreviations. Your eligibility will be determined during the application review process.

17. Is there a limit to the number of applicants from one organization?

No, there is no limit to the number of applicants from one organization.

18. My job site is outside of Massachusetts. Am I still eligible to apply?

No, applicants must work in Massachusetts to be eligible for this program.

19. Why is my setting not included?

This program aims to address the shortage of behavioral health providers in Massachusetts in settings serving at least 40% MassHealth and/or uninsured patients.

Loan Eligibility and Repayment

20. What constitutes an eligible loan for this program?

Government and commercial student loans for actual costs paid for tuition, reasonable educational and living expenses related to the undergraduate or graduate level education of the applicant.

Definitions:

Government loans are defined as loans that are made by federal, state, county, or city agencies that are authorized by law to make such loans.

Commercial loans, also known as private loans, are defined as loans made by banks, credit unions, savings and loan associations, insurance companies, schools, and other financial or credit institutions.

Credit institutions are defined as those which are subject to examination and supervision in their capacity as lenders by an agency of the United States or of the States in which the lender has place of business.

The following educational loans are **NOT** eligible for repayment:

- Loans that were consolidated with any other type of debt (non-educational) or another person's debt
- [HRSA Primary Care loans](#) (e.g., National Health Service Corp Loan Repayment)
- [Parent Plus loans](#)
- Loans from a family member or friend
- Personal lines of credit
- Loans not obtained from a government entity or commercial lending institution
- Loans that have been repaid in full
- Loans for which the associated documentation does not identify the loan as applicable to undergraduate or graduate education
- Loans from institutions outside of the United States
- Loans that are in default or collections

21. I have current qualifying student loan debt and am planning to take on more qualifying student loan debt. Will this program repay both my current and future qualifying student loan debt?

No, this program does not cover future student loan debt. Award amounts will be determined based on the current qualifying student loan debt at the time of application.

22. How will my loan repayment award be paid or disbursed?

Awardees will receive an Eligibility Verification Form that collects their updated loan information prior to their award disbursements. Awardees must complete this form to receive their award. The award will be disbursed directly to the awardee's student loan servicer(s) by the Mass League.

23. When will my loan repayment award be paid or disbursed?

Awardees will receive the first half of the student loan repayment award in calendar year 2025 and the second half of their award in calendar year 2026. The award disbursements will be sent directly to the awardees' loan servicer(s).

24. I have less student debt than the award amount. Will I still get the full award amount?

No award value will exceed the value of the awardee's outstanding educational debt at the time of loan verification. If the awardee's educational debt is less than the maximum award value,

then the outstanding educational debt at the time of loan verification will be the maximum award amount.

25. Do I need to keep making payments to my loans before and in between disbursements?

Please contact your loan servicer(s) to determine what your requirements and options are regarding loan payment. Because different loan servicers have different policies, we recommend that awardees discuss the details of payments occurring before and between disbursements directly with their servicers.

Please note that loans in collection or default are not eligible for repayment through the MA Repay: MHBH Program.

26. Can I apply for MA Repay if I am enrolled in another Loan Repayment Program? (e.g., the UMass Learning Contract, Public Service Loan Forgiveness, National Health Service Corps, the Massachusetts Loan Repayment Program, or another loan forgiveness/repayment program) at my organization and still be eligible for the MA Repay Program?

Awardees may not participate in the MA Repay MHBH program if they are participating in any other loan repayment program or any other Mass League program in which they have an active service commitment, concurrently with this program. Participation in the federal Public Service Loan Forgiveness Program (PSLF) does not disqualify you from MA Repay.

Completing Your Application

27. When is the application due?

The application will close at 9:00 PM EST on December 12, 2024. Applications submitted after this time will not be accepted.

28. How do I submit my application?

The application must be completed and submitted using an online platform. No other form of submission will be accepted. Please register to apply using the following link: [Registration link](#). If you have already registered, you can find the link to your application in an email sent to you by no.reply@visualvault.com.

29. If I apply and submit all required materials, is the award guaranteed?

Submitting a complete application and all required materials, listed below in Question 33, by December 12, 2024, at 9:00 PM EST is necessary to be considered for an award. No award is guaranteed.

30. How will I know the progress of my application?

Applicants will receive a confirmation email upon the successful submission of their application. The Massachusetts League of Community Health Centers will communicate award decisions via email after all applications have been reviewed in Spring 2025. If you have questions or if you

would like to withdraw an application, please call 888-201-0583 or complete the Contact Us form at www.MARepay.org/contactus.

31. How will my application be evaluated? What are the criteria?

All applicants must meet the minimum eligibility criteria listed in Question 2. Beyond these requirements, priority points will be assigned based on the following criteria:

- The applicant attests to their ability to communicate with patients and provide care in a language other than English, and that language skill matches the need of the site where the applicant works.
- The applicant attests to a commitment to providing clinical care to historically underserved patients.
- The applicant lives in an Advancing Health Equity in Massachusetts (AHEM) community.*
- The applicant works in an Advancing Health Equity in Massachusetts (AHEM) community.*

**Please note: Advancing Health Equity in Massachusetts (AHEM) Priority Geographies include communities facing the largest health disparities, as identified by the Executive Office of Health and Human Services. AHEM communities include Athol, Attleboro, Aye, Brockton, Chelsea, Chicopee, Dennis, Dorchester, Fall River, Falmouth, Fitchburg, Gardner, Holbrook, Holyoke, Lawrence, Lowell, Lynn, Mattapan, New Bedford, North Adams, Orange, Pittsfield, Rockland, Roxbury, Springfield, Southbridge, Ware, Wareham, Webster, Winchendon, Worcester, and Yarmouth. Learn more [here](#) and [here](#).*

32. I have multiple sources of income. How should I report my hours and income on the application?

Applicants must report their individual adjusted gross annual income, excluding income from other household members. To verify total income, applicants must upload recent paystub(s) (within 6 months of December 12, 2024 or W2(s) from all employers, regardless of whether they are eligible organizations,) to the application portal. Self-employed applicants should upload a 1099 form.

33. Will I need to submit any documents with my application?

Yes, applicants will need to submit additional documents applicable to their role. All information submitted in the application, including uploaded documents, must be accurate and complete. Incomplete applications or those with incorrect documentation may be deemed ineligible.

Acceptable file types for document uploads are PDF, XML, IMG, JPEG, or PNG. No other file type will be accepted, including DOC or DOCX.

Below is the list of required documents:

- Copy of degree, certification, or transcript
- Copy of paystub(s) (or 2023 W2 if not available)
 - Paystubs must include the applicant's name and their organization name
 - Paystubs must be dated within 6 months of December 12, 2024

- A job offer letter is acceptable if the applicant has not yet started the position. The letter must include expected work hours (full-time/part-time), the expected start date, and either 1) annual salary or 2) hourly rate.
- If you are self-employed, please upload a 2023 1099 form as proof of income
- Student Loan Statement(s)
 - A loan statement can be obtained through your loan servicer's website and must include the borrower's name, loan type, current balance, and loan servicer's name. Statements should be dated within six months of December 12, 2024.

34. Can employers submit applications on behalf of employees?

No, applicants must complete and submit the application independently. Employers cannot submit applications on behalf of employees.

35. Will there be another application opportunity in the future?

Future funding for this program is not guaranteed. Applicants are encouraged to follow the Mass League on [Facebook](#) and [X \(Twitter\)](#) to receive updates on any future loan repayment programs.

36. What web browsers are suggested for the completion of the application?

For optimal performance, it is recommended to use Chrome, Firefox, Edge, or Safari to complete the application. The software does **NOT** support mobile devices; therefore, it is necessary to complete the application on a desktop or laptop computer.

37. Can I save and come back to my application?

Yes, applicants can save and return to their application at any point prior to the application deadline. To return to their application, the applicant must use the link provided in their registration email sent from no.reply@visualvault.com. Once an application is submitted, it cannot be edited. If an applicant wishes to withdraw their application for any reason, they should contact the Mass League at 888-201-0583 or complete the Contact Us form at www.MARepay.org/contactus.

38. How can I save a copy of my application before I submit it?

Applicants can download a copy of their application by clicking the "Save as PDF" button in the top left corner of the page.

39. How can I view/remove uploaded documents in the application before I submit?

To view uploaded documents, click the "Documents" tab at the top left hand of the screen. To remove a document, click the checkbox next to the document and click "Remove related documents" on the task bar at the top of the screen.

40. Can I make changes to my application after it is submitted?

Once an application is submitted, it cannot be modified. For assistance, please call 888-201-0583 or complete the Contact Us form at www.MARepay.org/contactus.

41. Is it safe to provide my personal information?

Yes, the information provided in the application is protected via encryption and secure transmission methods.

42. Who should I contact if I need assistance with the application?

For assistance with the application, please call 888-201-0583 or complete the Contact Us form at www.MARepay.org/contactus.

Next Steps for Awardees

43. How will I be notified if I receive an award?

Applicants will receive direct communication from the Mass League regarding all award decisions via email from ma-repay@massleague.org in Spring 2025.

44. If I am awarded, what steps do I need to take before receiving my award?

If you are awarded through the MHBH program, the Mass League will email you a contract to sign. To participate in the MHBH program and receive your student loan repayment award, you must sign the contract.

You must complete your service commitment by maintaining eligible employment for four years and responding to annual eligibility verification requests by the Mass League. If you plan to change organizations during your service commitment, you must notify the Mass League prior to any changes.

Before receiving each of your two award disbursements, you must provide the Mass League with your most current loan and employment information by completing the Eligibility Verification Form. This form will be emailed to you by the Mass League. If you do not submit the form within 90 days, the Mass League will terminate your contract, and you will not receive a student loan repayment award. For more information, please refer to the No Response Termination Policy in the [Policy Guide](#).

45. When does the service commitment begin?

The four-year service commitment will begin upon the full execution of your contract with the Mass League.

46. Can the time I have already worked at my organization count towards my service commitment?

No, time already worked at your organization cannot be applied to your service commitment.

47. How will my employment be verified during my service commitment?

The Mass League will email you an Eligibility Verification Form to complete annually during the service commitment.

48. What happens if I do not complete my service commitment?

By signing the contract, you are committing to a 4-year service commitment. Any amount of time less than four years will result in a breach of contract, and you will be responsible for paying the prorated portion of the total award amount received plus interest. Although disbursements are sent directly to loan servicers, it is the awardee's responsibility to pay the amount plus interest directly to the Mass League within one year of the breach date.

49. What happens if I am unable to fulfill my commitment due to unforeseen medical issues or some other reason outside my control?

Unique circumstances, such as unforeseen medical issues including short or long-term disability, will be reviewed on a case-by-case basis. For more information, please refer to the Suspension Policy and the Leave Policy in the [Policy Guide](#).

50. Can I suspend my service commitment in case of an emergency or significant life event?

You may submit a request to suspend your service commitment, describing the reason for your request. Requests will be reviewed on a case-by-case basis. For more information, please refer to the Suspension Policy in the [Policy Guide](#).