

MA Repay:

Department of Mental Health Clinical Behavioral Health Professional Student Loan Repayment Program

Program Guide

Last Updated: 12/16/2025



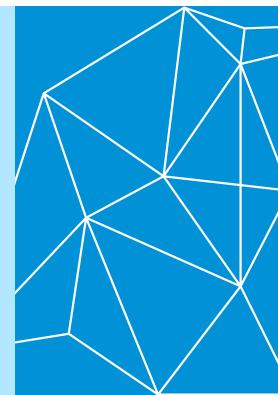
Massachusetts League
of Community Health Centers



EOHHS

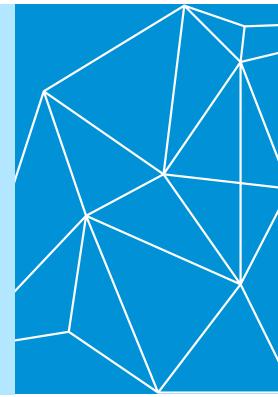


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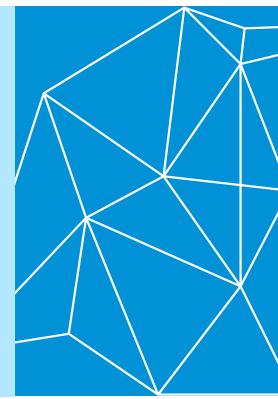
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Introduction



Document Scope, Purpose, and Use:

The MA Repay Program – Department of Mental Health (DMH) Clinical Behavioral Health Professional Program Guide is the central source of information about the Program and its requirements.

This Program Guide is designed for active Participants who were hired at an eligible DMH site **after November 1, 2023**. It answers common questions about eligibility and award payments and outlines program policies.

Additional information about the Program is available on the MA Repay Program website here: [Department of Mental Health \(DMH\) Employee Student Loan Repayment Program](https://www.mass.gov/department-of-mental-health-dmh-employee-student-loan-repayment-program).



Have a Question?



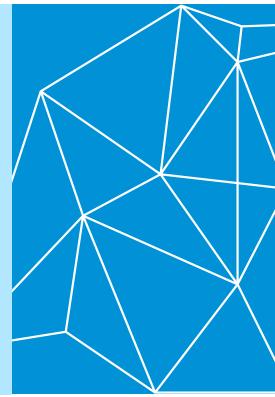
833- 769 - 7377



MARepay.org/contactus

Common Questions

Program Overview



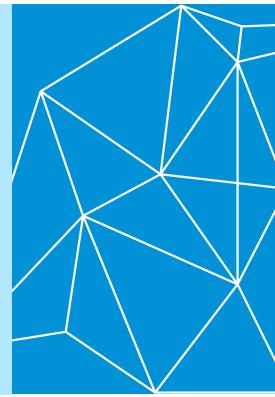
How Does the Program Work?

The MA Repay: DMH Clinical Behavioral Health Professional Student Loan Repayment Program addresses critical workforce shortages by offering student loan repayment to eligible DMH employees hired after 11/1/2023 in high need areas as determined by DMH.

Participants who commit to providing clinical behavioral health services at a DMH state-operated program for four years can receive up to \$300,000 in student loan repayment. Award amounts vary based on degree and hours worked per week. Please refer to the table below for maximum full-time and part-time award amounts.

Professional Category	Qualifying Degree	Maximum Full-Time Award	Maximum Part-Time Award
Psychiatrist	MD, DO, MBBS	Up to \$300,000	Up to \$150,000
Psychologist	PsyD, PhD, EdD	Up to \$150,000	Up to \$75,000
Psychiatric Mental Health Nurse Practitioner, Physician Assistant	MSN, DNP, PMHNP, ARC-PA accredited Master's degree	Up to \$150,000	Up to \$75,000
Master's Level Mental Health Professional	MA, MS, MSW, M.Ed.	Up to \$50,000	Up to \$25,000

Eligibility Requirements



What are the eligibility requirements?

During the four year service commitment, participants must remain employed either full-time or part-time in an eligible job role at a DMH state-operated site. Participants may change jobs, as long as their new job role is at an eligible DMH site. To learn more about job changes, refer to [the Organization Change Policy](#) and [the Hours Reduction Policy](#).



Eligible Working Hours

To be eligible for the program, you must work either part-time or full-time. Only hours worked in an eligible role and setting may be counted as hours toward your full-time/part-time status.

- **Full-time** is defined as a minimum of 35 hours per week for a minimum of 45 weeks per service year.
- **Part-time** is defined as a minimum of 20 hours per week and a maximum of 34 hours per week for a minimum of 45 weeks per service year.
- If you work under 20 hours per week, you are not eligible for the program.

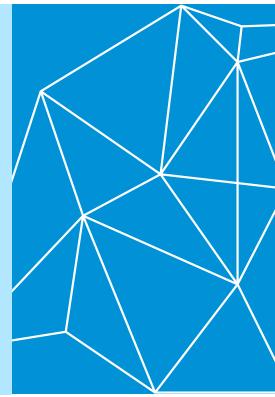


Eligible Job Roles

This is not an exhaustive list.

- **Psychiatrist**
 - Addiction Psychiatrist
 - Forensic Psychiatrist
- **Psychologist**
 - Clinical Psychologist
- **Psychiatric Mental Health Nurse Practitioner**
 - Advanced Practice Registered Nurse
 - Nurse Practitioner
 - Family Nurse Practitioner
- **Physician Assistant**
- **Master's Level Mental Health Professional**
 - Social Worker
 - Social Work Supervisor
 - Human Services Coordinator
 - Licensed Mental Health Counselor
 - Licensed Marriage and Family Therapist

Loan Repayment



What is an eligible loan for repayment?

Eligible loans include 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 participant.



Definitions

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

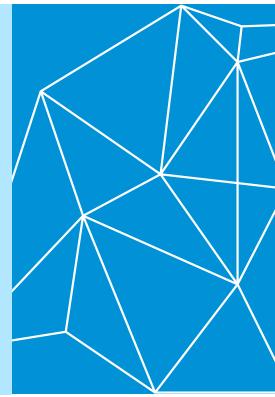


Ineligible Loans

The following loan types are ineligible for repayment through MA Repay.

- 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 that have been repaid in full
- Loans not obtained from a government entity or commercial lending institution
- 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

Loan Repayment



How and when will my loans be repaid?

Awards will be paid directly to the participant's student loan servicer(s) by the Massachusetts League of Community Health Centers (Mass League) in the first 12 months of the participant's service commitment.

Do I need to keep making loan payments before I receive my award?

Please contact your loan servicer(s) to determine what your requirements and options are regarding loan payments. Because different loan servicers have different policies, awardees should discuss the details of payments occurring before award disbursement directly with their servicers.

Can I be enrolled in another loan repayment program and still be eligible for the MA Repay Program?

Awardees may not participate in the MA Repay: DMH Clinical Behavioral Health Professional 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.**

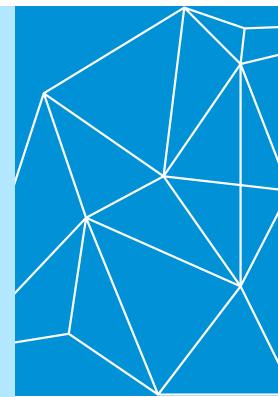
If I take on qualifying student loan debt in the future, will this program repay it?

No, this program does not cover any future student loan debt.

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

No award value will exceed the value of the participant's outstanding educational debt. If the participant'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.

Service Commitment



What is the service commitment?

To complete your service commitment, you must maintain eligible employment at DMH for four years and respond to annual employment verification requests by the Mass League. If you change organizations during your service commitment, you must notify the Mass League.



When does the service commitment begin?

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

Can the time already worked at my organization count toward the service commitment?

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

How will my employment be verified during my service commitment?

The Mass League will complete an annual employment verification, requiring documented verification from both you and your employer.

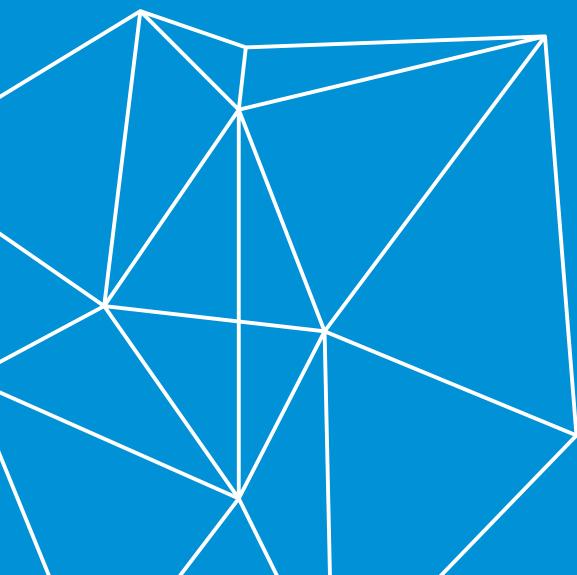
What happens if I do not complete my service commitment?

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 a one-time interest penalty. Although award 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. To learn more, please refer to [the Recoupment Policy](#).

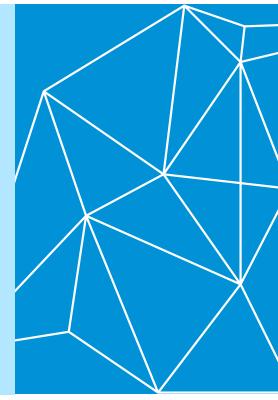
What happens if I am unable to fulfill my commitment due to a reason outside my control?

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](#).

Program Policies



Hours Reduction Policy



Effective Date: 4/12/2024

Date of Last Revision: 6/14/2024

Purpose:

The MA Repay Program – Department of Mental Health (DMH) Clinical Behavioral Health Professional Participant Hours Reduction Policy governs the parameters for participants in the MA Repay Program who reduce their work hours from full-time to part-time during their service obligation.

Definitions:

Policy terms have the following meanings:

Awardee Contract – Contract, approved by EOHHS, executed between awardee and contractor that: outlines the terms of the program and recoupment; details awardees responsibilities and obligations; and details contractor's responsibilities and obligations.

Participant – Participant refers to an individual with a fully-executed Awardee Contract with the Massachusetts League of Community Health Centers (Mass League) to receive loan repayment services through the MA Repay Program.

Full-time employment – A minimum of 35 hours per week for a minimum of 45 weeks per service year.

Part-time employment – At least 20 hours per week in a clinical practice (but not more than 34 hours per week) for a minimum of 45 weeks per service year.

General:

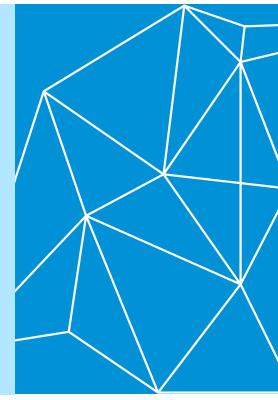
Participants are required to notify the Mass League promptly via email of any change from Full-time to Part-time employment.

Participants may reduce their hours from Full-time to Part-time temporarily or for the entire duration of their service obligation.

Where Participants temporarily reduce their hours from Full-time to Part-time employment, the Mass League, at its sole discretion, may require the Participant to extend their service obligation to account for the transition to a reduced schedule. Participants may temporarily reduce their hours from Full-time to Part-time once during their service obligation; at the end of this period, Participants will resume Full-time work.

Where Participants permanently reduce their hours from Full-time to Part-time employment, the Mass League, at its sole discretion, may offer the Participant:

Hours Reduction Policy

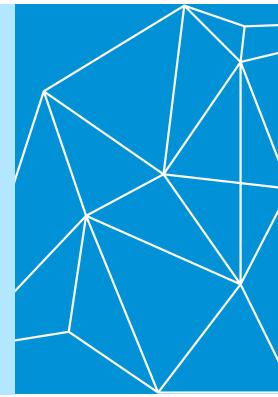


1. An extension of the Participant's service obligation to account for their transition to a reduced schedule; OR
2. A reduction in the Participant's total award amount (only available prior to the loan disbursement). Participant's total award amount would be decreased to the part-time maximum for the award track, regardless of time spent working full-time prior to electing for this change.



ma-repay@massleague.org

Job Separation Policy



Effective Date: 4/12/2024

Date of Last Revision: 8/14/2024

Purpose:

The MA Repay Program – Department of Mental Health (DMH) Clinical Behavioral Health Professional Job Separation Policy governs the parameters for determining continued eligibility in the MA Repay Program (the “Program”) with regard to job changes or separation.

Definitions:

Policy terms have the following meanings:

Participant – Participant refers to an individual with a fully-executed Awardee Contract with The Massachusetts League of Community Health Centers, Inc. (Mass League) to receive loan repayment services through the MA Repay Program.

Eligible Organizations –Sites that include but are not limited to: DMH- operated clinical programs (e.g., DMH and Department of Public Health (DPH) State Hospitals, CMHCs (Brockton Multiservice, Mass Mental, Corrigan, and Pocasset), and DMH site offices

General:

Participants who experience a change in their employment status, whether voluntary or involuntary (i.e., layoff, reorganization), will be allowed 120 days to secure employment at a new Eligible Organization. Participants must notify the Mass League promptly in writing, via email, of a change to another organization and include their last day of work at their previous employer. Time elapsed between jobs will extend the service obligation end date by the number of days the Participant is unemployed, up to 120 days.

Within 30 days of beginning their new employment, Participants must submit to the Mass League an Organization Change Form signed by a supervisor from their new organization. To satisfy the Participant’s service obligation, the new employment must be in a role at an Eligible Organization that is eligible for repayment under the applicable task order. A signed offer letter will be accepted as proof of future employment.

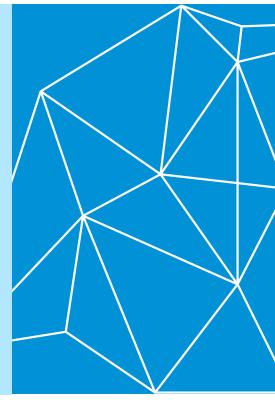
Participants may voluntarily change their Eligible Organization during their contract period. The Participant’s new job must be in an eligible role at an eligible DMH setting as determined by the Mass League, in order to fulfill the Participant’s service obligation. There is no cap on the number of organization changes a Participant may make during their contract period.

If the Participant is unable to secure employment at a new Eligible Organization within 120 days, the Participant may be considered in breach of contract and may be liable to the Mass League for an amount equal to the sum of a pro-rated portion of the total amount paid by the Mass League, with interest, as outlined in Section C of the Awardee Contract.



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Leave Policy



Effective Date: 4/30/2024

Date of Last Revision: 2/14/2025

Purpose:

The MA Repay Program – Department of Mental Health (DMH) Clinical Behavioral Health Professional Leave Policy governs the parameters for Participants who take leave during their service obligation period.

Definitions:

Policy terms have the following meanings:

Awardee Contract – Contract, approved by EOHHS, executed between awardee and contractor that: outlines the terms of the program and recoupment; details awardees responsibilities and obligations; and details contractor's responsibilities and obligations.

Participant – Participant refers to an individual with a fully-executed Awardee Contract with the Massachusetts League of Community Health Centers (Mass League) to receive loan repayment services through the MA Repay Program.

General:

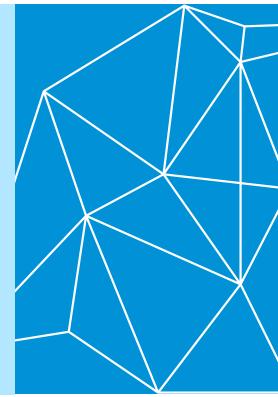
A Participant may take up to 12 weeks of extended personal leave or up to 24 weeks of reduced schedule leave during their contract period without extending the service obligation end date. Extended personal leave or reduced schedule leave may be for family or medical reasons as permitted by the Participant's employer organization or, if self-employed, leave that qualifies under the [Massachusetts Paid Family Medical Leave Law \("PMFL"\)](#) including:

1. Caring for your own serious health condition, including illness, injury, or pregnancy / childbirth
2. Caring for a family member with a serious health condition, including illness, injury, or pregnancy / childbirth.
3. Bonding with your child during the first 12 months after birth, adoption, or placement.
4. Managing affairs while a family member is on active duty.

Reduced schedule leave allows the participant to work part-time or reduced hours during the specified period, rather than taking full-time leave. Part-time is defined as working 34 hours or less per week.

Any extended personal leave beyond 12 weeks or reduced schedule leave beyond 24 weeks during the Participant's contract period will extend the contract for the additional length of time the Participant was on leave.

Leave Policy

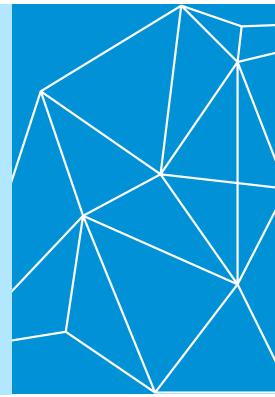


Participants must notify the Mass League in writing, via email, of their leave start and end dates. Upon returning to work, the Participant must complete a Return from Leave Verification Form signed by an HR representative or supervisor, confirming that their leave is over and that the Participant has returned to part-time or full-time work hours. The form must be submitted within 30 days of returning to work.



ma-repay@massleague.org

Non-Responsive Termination Policy



Effective Date: 6/1/2024

Date of Last Revision: 6/6/2024

Purpose:

The MA Repay Program – Department of Mental Health (DMH) Clinical Behavioral Health Professional Non-Responsive Termination Policy governs the parameters for determining when and whether a Participant’s Contract in the MA Repay Program (the “Program”) may be terminated by the Massachusetts League of Community Health Centers (Mass League) due to a Participant’s failure to timely submit required verification documents to the Mass League.

Definitions:

Policy terms have the following meanings:

Participant – Participant refers to an individual with a fully-executed Awardee Contract with the Mass League to receive loan repayment services through the MA Repay Program.

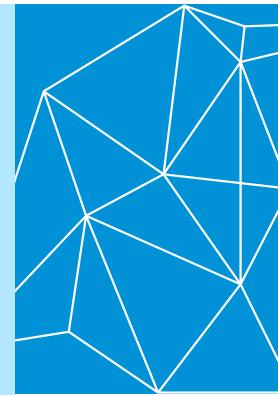
Awardee Contract – Contract, approved by EOHHS, executed between awardee and contractor that: outlines the terms of the program and recoupment; details awardees responsibilities and obligations; and details contractor’s responsibilities and obligations.

General:

The Mass League reserves the right to terminate the Contract of any Participant who fails to return required verification documents and/or information within ninety (90) days of the specified due date.

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Organization Change Policy



Effective Date: 3/19/2024

Date of Last Revision: 8/7/2024

Purpose:

The MA Repay Program – Department of Mental Health (DMH) Clinical Behavioral Health Professional Organization Change Policy governs the parameters for determining when and whether a Participant in the MA Repay Program (the “Program”) may continue to participate in the Program upon securing new employment.

Definitions:

Policy terms have the following meanings:

Participant – Participant refers to an individual with a fully-executed Awardee Contract with the Massachusetts League of Community Health Centers (Mass League) to receive loan repayment services through the MA Repay Program.

Eligible Organizations – Sites that include but are not limited to: DMH- operated clinical programs (e.g., DMH and Department of Public Health (DPH) State Hospitals, CMHCs (Brockton Multiservice, Mass Mental, Corrigan, and Pocasset), and DMH site offices

General:

Participants may voluntarily change their Eligible Organization during their contract period. There is no cap on the number of organization changes a Participant may make during their contract period. The Participant’s new job must be in an eligible role at an eligible DMH setting as determined by the Mass League, in order to fulfill the Participant’s service obligation. Time elapsed between jobs will extend the service obligation end date by the number of days the Participant is unemployed, up to 120 days. Gaps between jobs of more than 120 days may result in contract termination.

Participants must notify the Mass League promptly in writing, via email, of a change to another organization and include their last date of employment at their previous employer. Within 30 days of beginning their new employment, Participants must submit to the Mass League an Organization Change Form signed by a supervisor from their new organization.

Upon receipt of the form, the Mass League will determine whether the new job is in an eligible role at an eligible employer to continue to qualify the Participant for the Program.

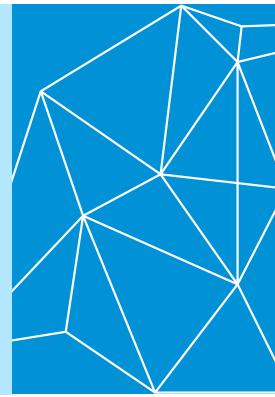
If the organization is eligible, the Mass League will notify the Participant.

If the organization is ineligible, the Mass League will notify the Participant. Employment at an ineligible organization may be considered a breach of contract and Participants may be liable to the Mass League for an amount equal to the sum of a pro-rated portion of the total amount paid by the Mass League, with interest, as outlined in Section C of the awardee contract.



ma-repay@massleague.org

Participant Name Change and Identity Verification Policy



Effective Date: 4/12/2024

Date of Last Revision: 12/16/2025

Purpose:

The MA Repay Program – Department of Mental Health (DMH) Clinical Behavioral Health Professional Participant Name Change and Identity Verification Policy governs the process required of Participants who change their first, last, or both first and last name at or after the execution of their Awardee Agreement or situations where Participants have name discrepancies between program records and student loan or employment verification documents

Definitions:

Policy terms have the following meanings:

Awardee Contract – Contract, approved by EOHHS, executed between awardee and contractor that: outlines the terms of the program and recoupment; details awardees responsibilities and obligations; and details contractor's responsibilities and obligations.

Participant – Participant refers to an individual with a fully-executed Awardee Contract with the Massachusetts League of Community Health Centers (Mass League) to receive loan repayment services through the MA Repay Program.

General:

Name Changes:

If a Participant changes their legal first, last, or both first and last name for any reason, they must provide the Mass League within 30 days of such change both a government-issued ID and a copy of the court documentation certifying their name change, such as a marriage certificate, an appropriate section of a divorce decree, or decree of change of name.

Additionally, any change of name should be appropriately documented with the loan servicer and employer. Failure to document a name change with either the Mass League, the loan servicer, or the employer may result in a delay in loan repayment.

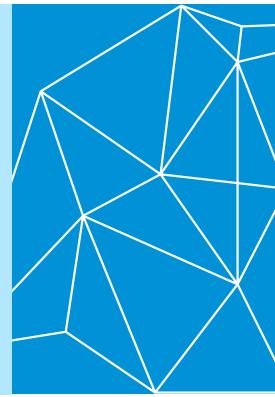
Name Inconsistencies:

Participants with name discrepancies between program records and student loan or employment verification documents (e.g. participants with multiple different surnames, participants with inconsistent name spellings, participants with inconsistent name hyphenation) must verify their legal name by providing the Mass League with a recent Form 1098-E Student Loan Interest Statement. This form is provided by your student loan servicers and utilized in filing taxes.



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Reapplication Policy



Effective Date: 9/25/2024

Date of Last Revision: 9/25/2024

Purpose:

The MA Repay Program – Department of Mental Health (DMH) Clinical Behavioral Health Professional Reapplication Policy governs the parameters within which former Participants may apply for subsequent funding.

Definitions:

Policy terms have the following meanings:

Awardee Contract – Contract, approved by EOHHS, executed between awardee and contractor that: outlines the terms of the program and recoupment; details awardees responsibilities and obligations; and details contractor's responsibilities and obligations.

Participant – Participant refers to an individual with a fully-executed Awardee Contract with the Massachusetts League of Community Health Centers (Mass League) to receive loan repayment services through the MA Repay Program.

General:

Former Participants of the MA Repay Program may reapply to the Program. Former Participants who did not fulfill their service obligation under their original Awardee Contract may reapply if they satisfy the following conditions:

- The former Participant has been discharged from their original Awardee Contract and, if applicable, has fully repaid to the League any award amount disbursed on their behalf, with interest; and
- At least 90 days have passed from the date the former Participant was discharged from their Awardee Contract or completed repayment, whichever is later.

Former Participants who fulfilled their service obligation under their original Awardee Contract may reapply if they satisfy the following condition:

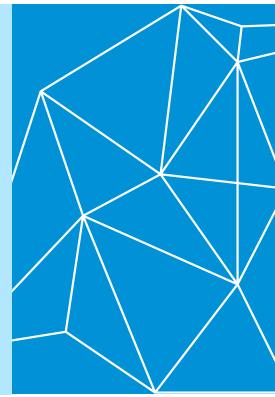
- The former Participant has been discharged from the original Awardee Contract. Former Participants who have fulfilled their service obligation and have been discharged from their original Awardee Contract may reapply immediately to another MA Repay Program upon discharge.

Individuals who do not meet the above criteria are ineligible to reapply to the Program. The Mass League cannot guarantee that former Participants will receive subsequent awards upon application.



ma-repay@massleague.org

Recoupment Policy



Effective Date: 9/1/2024

Date of Last Revision: 12/2/2024

Purpose:

The MA Repay Program – Department of Mental Health (DMH) Clinical Behavioral Health Professional Recoupment Policy governs the parameters for recoupment of awarded funds from Participants who have breached their Awardee Contract.

Definitions:

Policy terms have the following meanings:

Awardee Contract – Contract, approved by EOHHS, executed between awardee and contractor that: outlines the terms of the program and recoupment; details awardees responsibilities and obligations; and details contractor's responsibilities and obligations.

Participant – Participant refers to an individual with a fully-executed Awardee Contract with the Massachusetts League of Community Health Centers (Mass League) to receive loan repayment services through the MA Repay Program.

General:

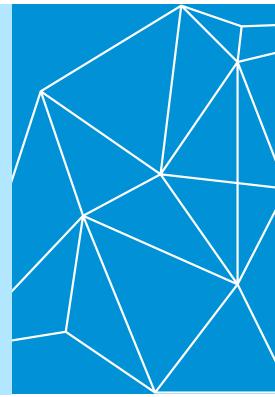
If the Participant, for any reason, fails to complete the period of obligated service or comply with the associated requirements as specified in Section B of the Awardee Contract, they shall be liable to the Mass League for an amount equal to the sum of a pro-rated portion of the total award amount paid by the Mass League to or on behalf of the Participant. A one-time interest penalty will be assessed one year from the date of the initial breach of contract on the remaining balance owed to the Mass League.

Any amount the Mass League is entitled to recover shall be paid by the Participant to the Mass League within one year of the date the Mass League determines the Participant is in breach of the Participant's obligations under the Awardee Contract. If legal action is commenced to recover payment due to the Mass League, the Participant will also be liable for all costs of collection, including reasonable attorney's fees. The Mass League will make reasonable efforts to work with the Participant to develop and implement a payment plan for recoupment prior to commencing legal action.

Delinquent or defaulted debts by the Participant may be reported to credit reporting agencies, consistent with all applicable law, at the sole discretion of EOHHS.

Participants who do not return documents including but not limited to the Eligibility Verification form will be considered in breach of contract effective to the first date of the contract year.

Recoupment Policy

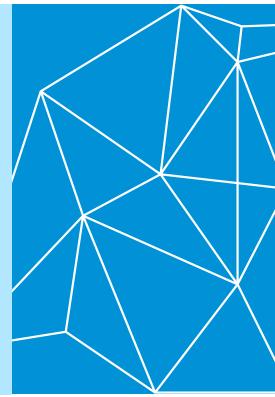


Participants may seek a waiver of the payment obligation by written request, setting forth the reasons, circumstances, and causes for the request. Any waiver may be granted at the sole discretion of EOHHS.



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Service Commitment Discharge Policy



Effective Date: 7/29/2025

Purpose:

The MA Repay Program – Department of Mental Health (DMH) Clinical Behavioral Health Professional Service Commitment Discharge Policy governs the parameters for determining when and whether a Participant will be discharged from the MA Repay Program (the “Program”). A Participant's contract may be terminated by the Mass League due to a Participant's failure to submit required verification documents in a timely manner.

Definitions:

Policy terms have the following meanings:

Awardee Contract – Contract, approved by EOHHS, executed between awardee and contractor that: outlines the terms of the program and recoupment; details awardees responsibilities and obligations; and details contractor's responsibilities and obligations.

Participant – Participant refers to an individual with a fully-executed Awardee Contract with the Massachusetts League of Community Health Centers (Mass League) to receive loan repayment services through the MA Repay Program.

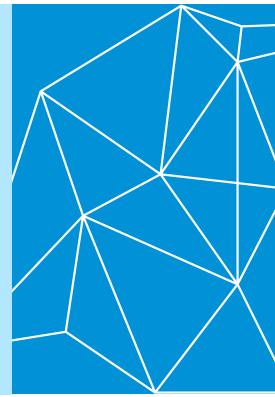
General:

Upon satisfactory completion of the Participant's service obligation, as confirmed by completion of the discharge employment verification package, the Mass League shall discharge the Participant's loan repayment obligation, and the Participant shall have no further obligations to the Mass League. The Mass League reserves the right to terminate the Contract of any Participant who fails to complete the discharge employment verification process within sixty (60) days of the date the discharge packet is sent.



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Suspension Policy



Effective Date: 6/3/2024

Date of Last Revision: 7/22/2024

Purpose:

The MA Repay Program – Department of Mental Health (DMH) Clinical Behavioral Health Professional Suspension Policy governs the parameters for Participants in the MA Repay Program who seek a suspension of service or payment obligations.

Definitions:

Policy terms have the following meanings:

Awardee Contract – Contract, approved by EOHHS, executed between awardee and contractor that: outlines the terms of the program and recoupment; details awardees responsibilities and obligations; and details contractor's responsibilities and obligations.

EOHHS – The Massachusetts Executive Office of Health and Human Services.

Participant – Participant refers to an individual with a fully-executed Awardee Contract with the Massachusetts League of Community Health Centers (Mass League) to receive loan repayment services through the MA Repay Program.

General:

Participants of the Program may seek a suspension of the service or payment obligations. Participants must submit a request for a suspension of the service or payment obligations in writing, setting forth the reasons, circumstances, and causes for the requested suspension.

Suspension will be at the sole discretion of EOHHS. EOHHS may approve a request for a suspension for a period of up to one year. A renewal of this suspension may also be granted.

Good cause for such suspension includes, but is not limited to, medical leave, parental leave, or call to duty in the United States Armed Forces or the National Guard.

Suspensions will extend deadlines up to the number of days of the suspension but not eliminate the service or payment obligations.

Participants may receive an award disbursement while on suspension.



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