

## Loan Repayment Program Frequently Asked Questions

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

A. County of Santa Clara Behavioral Health Services Department (BHSD) staff and BHSD county contracted providers (CCPs) staff working full time for at least nine (9) months providing direct services or managing programs.

### **Q. I am new to the system and have not worked for 9 months yet. Am I eligible? Does part-time, extra-help, or internship experience count?**

A. Staff must be working for at least 9 months as a full-time employee at the time of submitting an application form. Part-time, extra-help, or student intern status/code are not considered eligible months of employment for the LRP.

### **Q. What is the definition of “full-time” work.**

A. Must be working for 38-40 hours per week.

### **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.

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

A. A direct service provider is considered a staff providing **mental health** services to consumers and/or providing clinical supervision to direct service staff who provide **mental health** services for at least 20 hours per week. Management of a mental health program is not considered a “direct service” activity.

### **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 second cycle, those who don't provide the minimum direct service hours or supervision hours are eligible but have lower priority than the direct service providers.

### **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. This is a “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 the California Department of Health Care Access and Information (HCAI), only behavioral health funded programs operated by County BHSD and County Contract Provider (CCP)s 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 for BHSD or one of the contracted behavioral health service agencies.

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

A. Application is open from October 1, 2022 to November 15, 2022.

Please follow the link for the HCAI Central Application Site. [BHP Central Application 2022-23](#).

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### **Q. Is it possible to change job during my 48-months employment commitment?**

A. The purpose of the program is for workforce retention. A recipient of the LRP will lose eligibility for the program when the individual changes jobs before fulfilling the 48-month employment commitment. The only exception is if the new job is within the same agency, and the staff is still serving the same population in a hard-to-fill position.

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

A. Once verification of a staff's LRP eligibility has been established, the funds will be dispersed directly to the LRP recipient's lender/bank on June 2025.

### **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 for more information: [Workforce, Education and Training \(WET\) - Behavioral Health Services - County of Santa Clara \(sccgov.org\)](https://www.sccgov.org/workforce-education-and-training/wet-behavioral-health-services)