



# Virginia Behavioral Health Loan Repayment Program (BHLRP) Eligibility Guidelines: State Fiscal Year 2022

Developed by:

Virginia Department of Health  
Office of Health Equity



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## **A. Background, Purpose, and Priorities**

Inadequate access to mental health services is a significant problem throughout the Commonwealth. This is documented in the community health needs assessments conducted by the Virginia's nonprofit hospitals every three years and reflected in Virginia's rank of 39 by Mental Health America in access to behavioral health services. At the same time, the number of behavioral health professionals of color is disproportionately low to their presence in the state.

As a result, the 2021 General Assembly session established a \$1.6 million Virginia Behavioral Health Student Loan Repayment Program (*BH-SLRP*) to help recruit and retain behavioral health professionals to practice in underserved areas of the Commonwealth, and provide counseling and treatment to underserved populations.

BH-SLRP will repay a portion of the student loan debt of eligible BH-SLRP applicants. In return, recipients must commit to practicing in Virginia for a minimum of two years at an eligible site.

Priority will be given to eligible behavioral health professionals of color, those who speak more than one language fluently, and/or those who practice in one of Virginia's many underserved localities.

No match contribution from practice sites or the community is required.

## **B. Eligibility Requirements**

To be eligible for a BH- SLRP award, each applicant must:

- Be an eligible behavioral health professional (*see page 4/Section C*);
- Possess a valid and unrestricted license to practice in Virginia;
- Be employed at, have accepted employment, or have an offer of employment which the applicant ultimately accepts at an approved BH-SLRP Practice Site (*see page 5/Section E*);
- Commit to providing direct patient care for a 2-year full-time (*40 hours per week*) or a 4-year half-time (*20 hours per week*) service obligation at an approved BH-SLRP Practice Site (*see page /Section I*);
- Possess a social security number (*United States Citizen, National, Permanent Resident, Political Refugee*);
- Have no any other existing service obligations with other entities, including the military;

- Have no felony or misdemeanor record in Virginia or any other state;
- Be free from judgments arising from federal, state, or commercial debt(s);
- Be current on any child support payments.

### **C. Eligible Behavioral Health Professions**

BH-SLRP awardees must possess a valid and unrestricted license to practice in Virginia as one of the following:

- Child and Adolescent Psychiatrists,
- Psychiatrists,
- Psychiatric Physician Assistants,
- Psychiatric Pharmacists,
- Psychiatric Nurse Practitioners,
- Licensed Clinical Psychologists,
- Licensed Professional Counselors,
- Licensed Clinical Social Workers.

### **D. Eligible Practice Sites**

An eligible BH-SLRP site must be a public, non-profit organization or stand-alone inpatient psychiatric facilities located in a federally designated mental health professional shortage area (*MHPSA*), a medically underserved areas (*MUA*), or another underserved locality with a documented shortage of the applicant's profession (*data source must be provided by or approved by VDH*). Type of eligible practices include:

- Behavioral Health Authorities or Community Services Boards;
- Federally Qualified Health Centers;
- Free/Hybrid Clinics;
- Rural Health Clinic;

- State Mental Health or Correctional Facilities;
- Nonprofit organizations serving uninsured or medically underserved populations and/or communities.
- Stand-alone inpatient psychiatric facilities serving uninsured or medically underserved populations and/or communities.

**E. VDH Auto Qualifying Sites**

VDH has identified a list of practice site types that automatically qualify for the BHLRP regardless of MHPSA or MUA status. In addition to being in a VDH Auto qualifying site, the practitioner must provide direct patient care. The following are VDH Auto qualifying sites:

- Community Services Boards;
- State Mental Health Hospitals;
- State Prisons;
- Local & Regional Jails;
- Correctional Facilities;
- Juvenile Detention Centers

*Note: Please upload the following as proof of VDH auto qualifying site:*

**F. Identifying Shortage Areas & Underserved Localities**

To determine if a practice site is located in a MHPSA or MUA visit <https://data.hrsa.gov/tools/shortage-area>. This site enables users to search for MHPSA and MUAs by address and county.

Visit VDH’s Office of Health Equity webpage for more information about shortage areas in Virginia (<https://www.vdh.virginia.gov/health-equity/shortage-designations-and-maps/>). Please contact our office to see if you qualify in this category.

**G. Employer Requirements**

BH-SLRP applicants’ employers are required to complete the Employer Support Form <https://www.vdh.virginia.gov/content/uploads/sites/76/2021/10/BH-SLRP-Provider-Support-Form-1.docx> with the BH provider’s application.

This form simply:

- Verifies the dates of employment, salary, and position (*for current employees*);
- Verifies employment offer has been made (*for prospective employees*);
- Confirms that the applicant is in good standing;
- Commits to employing the BH-SLRP recipient for the required service period (*two years for full-time employees or four years for part-time employees*), provided the recipient remains in good standing;
- Includes an authorized signature (*Executive Director or a Human Resources Director*).

**Employers of BH-SLRP recipients are NOT required to:**

- **Match the BH-SLRP award,**
- **Complete a practice-site eligibility form often required with other workforce incentive programs administered by VDH.**

**H. Available Funds and Award Amounts**

In FY22, \$1,600,000 in loan repayment dollars is available to be distributed to qualifying applicants who commit to the required service obligation (*see page 7/Section 1*). Loan repayment awards are tax-exempt. After the initial 2-year loan repayment period, awardees can apply for up to two one-year renewals.

Awards and award amounts will be made by VDH.

In no instance shall the loan repayment exceed the total student loan debt or exceed 25% of the loan amount paid each year. For this program, the maximum award amounts by provider type are:

<b>Provider Type</b>	<b>Maximum Repayment Amount Per Year</b>
<ul style="list-style-type: none"> <li>• Child and Adolescent Psychiatrists</li> <li>• Psychiatrists</li> <li>• Psychiatric Physician Assistants</li> <li>• Psychiatric Pharmacists</li> <li>• Psychiatric Nurse Practitioners</li> </ul>	Up to 25% of total student loan debt, not to exceed \$30,000 per year.
<ul style="list-style-type: none"> <li>• Licensed Clinical Psychologists</li> <li>• Licensed Clinical Social Workers</li> <li>• Licensed Professional Counselors</li> </ul>	Up to 25% of total student loan debt, not to exceed \$20,000 per year.

## I. Qualifying Educational Loans

**Qualifying Lenders:** Qualifying commercial lending institutions are those subject to examination and supervision by an agency of the United States, or by the state in which the institutions have their place of business.

**Qualifying Educational Loans:** Government and commercial loans qualify for repayment if they were issued for actual costs paid for tuition and reasonable educational and living expenses related to an awardees' undergraduate and/or graduate education to become a licensed behavioral health professional. The eligible loans must have obtained in the BH's applicant's name.

**Note:** For loans to be eligible for repayment, they must be free-standing and in the applicant's name only. They will not be considered if they are consolidated with other debts (*e.g. refinanced with a spouse's debt or with a home loan*).

The following types of debt are **not eligible** for loan repayment under this program:

- Interest-only loans,
- Loans repaid in full,
- Credit card debt,
- Personal lines of credit or loans,
- Home equity or home loans,
- Direct PLUS Loans (*loans taken out by parents on behalf of a child*),
- Educational loans consolidated with loans owed by any other person, such as a spouse.

## J. Service Obligations

BH-SLRP applicants/awardees must agree to work full-time as a behavioral health professional for a Virginia organization serving uninsured and/or medically underserved Virginians for two (2) years or 4,000 hours. Priority will be given to applicants working in a MHPSA, MUA, or other underserved locality with a documented shortage of the applicants' profession (*data source must be provided by or approved by VDH*).

BH-SLRP applicants/awardees may work less than 40 hours a week to fulfill the Service Commitment providing direct patient care. In such cases, the equivalent of

4,000 hours/2 years full-time employment may be worked over a period of up to, but no longer than 48 months.

Time spent “on-call” cannot be counted toward a service obligation for full or part-time awardees. Time spent counseling patients/clients via telehealth, group, or individual counseling can be counted. **For full-time providers, no more than eight (8) hours per week can be spent in an administrative capacity or spent performing practice-related activities, including supervising students and/or other staff. Part-time providers may spend up to four (4) hours a week on the same activities.**

Full or part-time BH-SLRP awardees may not be absent from work any more than 35 full-time days (280 hours) per year for vacation, sick, personal, or professional leave without obtaining a Temporary Suspension of the Service Commitment from the Virginia Department of Health.

Questions about service obligations or to request a Temporary Suspension of the Service Commitment for family or extended medical leave should be directed to Olivette Burroughs at [olivette.burroughs@vdh.virginia.gov](mailto:olivette.burroughs@vdh.virginia.gov) or 804-864-7431.

## **K. Deferment, Cancellation, and Waivers**

A written request by the awardee for a variation in the requirement for continuous engagement in full-time practice may be considered by the Commissioner of Health (*Commissioner*) in the following circumstances:

- **Deferment of Obligation for Extreme Hardship:** A suspension of the awardee’s BH-SLRP obligation may be granted at the Commissioner’s discretion, for up to one year. To qualify for a suspension, the awardee shall document a medical condition or personal situation that makes compliance with the obligation temporarily “impossible” or an “extreme hardship” such that enforcement would be inequitable, unconscionable, and/or immoral. Such a request must be submitted to the Commissioner in writing by the participant and with supporting documentation.
- **Cancellation of Obligation:** The only permissible basis for canceling a BH-SLRP contract is the death of the BH-SLRP awardee. These requests shall be submitted in the form of a letter from the deceased awardee’s representative along with supporting documentation for consideration and final disposition by the Commissioner.
- **Waiver:** In rare instances, a waiver may be granted at the Commissioner’s discretion. A waiver excuses the awardee’s performance of his/her BH-SLRP obligation, based on a written request and supporting documentation from the awardee that he/she meets the waiver provision. To qualify for a waiver of the BH-SLRP obligation, an awardee shall document a medical condition or a



personal situation that makes compliance with the obligation permanently “impossible” or an “extreme hardship” such that enforcement would be inequitable, unconscionable, and/or immoral. Such a request must be submitted to the Commissioner in writing by the awardee and with supporting documentation. An example would be an incapacitating illness that prevents the awardee from practicing in their profession.

#### **L. Breach of Service Commitment Obligations**

Payments will not occur or will halt if a BH-SLRP awardee breaches the service commitment obligation without prior authorization. All loan repayment issued by VDH before the breach on the awardee's behalf must be repaid within three (3) years, with interest set at the prime rate from the date of default. IN ADDITION, liquidated damages must be paid, which are equal to 50% of the total amount of the tuition and fees paid by VDH on the awardees' behalf.

If payment is not issued to VDH within 3 years for money owed, the debt will be considered delinquent, reported to a commercial credit reporting agency, and may be referred to a collection agency for follow-up.

#### **M. Application Cycle**

Applications for this program will be accepted and reviewed during the following cycle:

- October 15th to April 15th

**Incomplete applications will not be reviewed.**

#### **N. How to Apply**

BH-SLRP application is available at <https://www.vdh.virginia.gov/health-equity/virginia-behavioral-health-student-loan-repayment-program/>. It has seven sections to be completed:

- Section 1 – General Information
- Section 2 – Required Education & Licensure
- Section 3 – Required Practice Site
- Section 4 – Eligible Educational Debt
- Section 5 – Attestation Statement
- Section 6 – Personal Statement

Completed applications must be submitted within the designated cycles (see section L) to be considered.

## O. Application Process

- Phase I: Applicant submits completed application with required attachments at any time during the application cycle.
- Phase II: Eligible and complete applications will be reviewed by and acted on by VDH.
- Phase III: Approved applicants receive awards contingent upon full execution of a BH-SLRP Contract and submission of any additional required documentation.

## P. Required Documentation

All finalized contracts will require the following documentation:

- Complete Application
- Resume/CV
- Personal Statement
- Letter of Support from Employer
- A valid license to practice as a behavioral health professional in Virginia
- Social Security Number
- Driver's License with Current Address (*if home address on Driver's License is not current additional documentation will be required*)
- Lender Information
- Background Check
- Additional documentation may be required.

## Q. Other Resources

3RNET (<https://3rnet.org>) is a national database made available in Virginia at no cost by VDH for employers in rural and underserved areas and health professionals seeking new employment opportunities.

Eligible BH-SLRP employers may choose to advertise/post open positions on 3RNET.org. Similarly, behavioral health professionals may use it to search and apply for open positions in rural and underserved areas.

## R. Questions

All questions regarding BH-SLRP should be directed to Olivette Burroughs at [olivette.burroughs@vdh.virginia.gov](mailto:olivette.burroughs@vdh.virginia.gov) or 804-864-7431.