



Oregon Behavioral Health Loan Repayment Program FAQs

When should I submit my Loan Repayment application?

First, ensure that you qualify for the program and that the Oregon Office of Rural Health (ORH) has approved your site for participation in the program. Once you have established your eligibility, you are encouraged to apply as soon as possible. If your application is incomplete, ORH will notify you of any missing documentation. An application cannot be deemed complete until all required documentation has been obtained. Applications deemed incomplete at the close of the review cycle will be moved into the next review cycle.

How should I submit my application?

Best practice for application submission is to scan your complete application packet and send it as a PDF attachment to ruralworkforce@ohsu.edu. Once ORH has received your application packet, you will be sent an email confirming receipt of your submission. Lack of a confirmation email indicates ORH did not receive your PDF.

Do all applicants receive a loan repayment award? How many awards will be given?

Not all applicants will be awarded. Each award cycle is different and the number of awards cannot be predicted.

I was not chosen for an award in this cycle. Can anyone give me advice on how to increase my chances of getting an award in a future cycle?

Applications are scored based on a variety of factors. The makeup of an applicant pool cannot be predicted and varies from cycle to cycle. An applicant who was not chosen for an award in one cycle may find their application to be more competitive in a future cycle.

Can clinicians participate in any other loan repayment programs while serving in any Healthcare Provider Incentive Loan Repayment?

No, clinicians can only be under one service obligation (program) at a time. Participating in two programs at once, also known as “double dipping”, will put you in violation of your program contract. Other programs include but are not limited to, the National Health Service Corps (NHSC), Nurse Corps, Oregon Partnership State Loan Repayment (SLRP), and employer sponsored funds and programs.

My employer requires me to pay back my bonus if I leave the practice. Is this requirement considered a service obligation?

Employer sponsored funds and programs including bonuses, relocation allowances, or other funds that must be paid back in full in the event that a provider leaves the site before a set date are considered service obligations. Bonuses, relocation allowances, and other employer sponsored funds that have a prorated payback clause are not considered service obligations.



I am an administrator at my organization, but I also provide some patient care, am I eligible to apply to this program?

If you provide at least 16 hours per week of patient care you may be eligible to apply as a part time applicant.

What happens if a program participant wants to transfer to a different site while fulfilling their obligation?

A program participant may, with prior approval from the Oregon Health Authority (OHA), transfer their service obligation to another qualifying site or organization. A written transfer request must be submitted documenting the need or reason for the transfer, the proposed new qualifying site or organization, and the name of the director at the proposed new site or organization. Other documentation related to the transfer may be required. If you are a program participant and are exploring transferring to a different site or organization please contact ORH at ruralworkforce@ohsu.edu as soon as possible.

How does a practice site qualify for the program?

To become a qualified practice site, a representative from the practice site must submit a Site Application to the Oregon Office of Rural Health (ORH). Applications can be found on ORH's website [here](#).

To qualify a practice site must:

- Be a rural hospital as defined in ORS 442.470 serving Medicaid and Medicare patients in no less than the same proportion of such patients in the county in which the hospital is located; **OR**
- Be a federally certified Rural Health Clinic serving Medicaid and Medicare patients in no less than the same proportion of such patients in the county in which the clinic is located; **OR**
- Be a federally qualified Community Health Center serving Medicaid and Medicare patients in no less than the same proportion of such patients in the county in which the clinic is located; **OR**
- Provide essential health care services to patients in an area approved as a medical, dental or mental Health Professional Shortage Area (HPSA) as defined by the federal Health Resources and Services Administration or ranking below the Areas of Unmet Health Care Need median as determined by ORH and serve Medicaid and Medicare patients in no less than the same proportion of such patients in the county; **OR**
- Be a Community Based, Residential or Day treatment settings that serve Medicaid and/or uninsured patients.

All eligible practice sites must have a Site Application on file with ORH and have received an email confirming site qualification.

Do community based, residential or day treatment settings qualify for the Oregon Behavioral Health Loan Repayment Program?

Community based, residential or day treatment settings that serve Medicaid and/or uninsured patients may qualify for the program upon approval by ORH.



What if my practice site only accepts Medicare or Medicaid, but not both?

If a majority of providers at your practice site are not eligible for reimbursement from both programs your practice site may qualify if your practice site serves either Medicaid or Medicare patients in no less the same proportion of such patients in the county and meets all other program requirements.

If my practice site qualifies, does that mean all providers and staff working at my practice site will be eligible to apply to the program?

Not necessarily. Providers at qualified practice sites must meet all other eligibility requirements.

What is a Qualified Mental Health Associate (QMHA)?

A Qualified Mental Health Associate is a mental health professional that meets the following minimum qualifications:

- A. Has a bachelor's degree in a behavioral sciences field; or
- B. Has a combination of at least three years relevant work, education, training or experience; and demonstrates the competency necessary to communicate effectively; understand mental health assessment, treatment and service terminology and apply these concepts; provide psychosocial skills development; implement interventions as assigned on an individual plan of care; and provide behavior management and case management duties.

What is a Qualified Mental Health Professional (QMHP)?

A qualified mental health professional (QMHP) is a licensed behavioral health practitioner or any other person who holds any of the following educational degrees and meets the following minimum qualifications:

- A. Graduate degree in psychology;
- B. Bachelor's degree in nursing and licensed by the State of Oregon;
- C. Graduate degree in social work;
- D. Graduate degree in a behavioral science field;
- E. Graduate degree in recreational, music, or art therapy
- F. Bachelor's degree in occupational therapy and licensed by the State of Oregon; and whose education and experience demonstrate the competency to identify precipitating events; gather histories of mental and physical disabilities, alcohol and drug use, past mental health services and criminal justice contacts; assess family, social and work relationships; conduct a mental status examination; document a multiaxial DSM diagnosis; write and supervise an individual plan of care; conduct a mental health assessment and provide individual, family or group therapy within the scope of their training.

What is considered "full time" and "part time"?

Full time means providing at least 32 hours per week spent providing direct patient care, for a minimum of 45 weeks per service year.

Part-time means providing at least 16 hours per week spent providing direct patient care, for a minimum of 45 weeks per service year.

Patient charting is a component of offering direct patient care, but many clinical administrative duties are not.



If chosen for an award, how much will I receive?

Awards are calculated based on the balance owed on qualifying loans upon application to the program.

Full time service providers must commit to a 3-year minimum service obligation in exchange for a tax-free award of 50% of their qualifying education loan debt balance at the time of application, up to \$50,000 per obligation year.

Part time service providers must commit to a 3-year minimum service obligation in exchange for a tax-free award of 25% of their qualifying educational loan debt balance at the time of application, up to \$25,000 per obligation year.

I split my time between sites, am I eligible to apply?

Yes, if the sites you're splitting your time at both qualify. However, travel time between sites does not count towards your required direct patient care hours.

I split my time between two sites, one qualifies for the program and the other does not; am I eligible to apply?

So long as you are providing at least 16 hours of direct patient care at the qualifying practice site, and that qualifying practice site has been approved by ORH for the program, you may apply as a part time provider

If chosen for an award, will funds be paid directly to my loan provider?

No, funds will be disbursed to you directly. You will be required to provide documentation that the full amount of each disbursement was applied to your qualified educational loans before your next disbursement is issued.

If funds are paid to me directly, will I be liable for taxes?

No. Loan repayment and forgiveness programs administered by the Oregon Office of Rural Health are tax free.

If awarded, can I still take advantage of the Rural Practitioner Tax Credit?

Yes, you may take advantage of [Rural Practitioner Tax Credit](#) as it is not considered a service commitment.

If awarded, can I still take advantage of the Rural Medical Practitioners Insurance Subsidy Program?

Yes, you may take advantage of the [Rural Medical Practitioners Insurance Subsidy Program](#) as it is not considered a service commitment.

If awarded, can I still take advantage of the Public Service Loan Forgiveness Program (PSLF)?

Yes, you may take advantage of the [Public Service Loan Forgiveness Program](#) as it is not considered a service commitment. However, ORH is unable to adjust loan repayment program disbursements, requirements, or deadlines to accommodate participation in PSLF. Loan repayment program requirements and deadlines are not flexible and do not take into account PSLF participation requirements.



I am currently working at a qualified practice site. If awarded will I get “credit” for the time spent at my site before my contract effective date?

No. Your Healthcare Provider Incentive Loan Repayment obligation beginning and end dates will be clearly listed on the contract. You will not receive “credit” for retroactive work or time served outside of those dates.

Who should I contact if I have questions about the Oregon Behavioral Health Care Provider Incentive Loan Repayment Program?

For additional information please contact the Oregon Office of Rural Health at ruralworkforce@ohsu.edu, or 503-494-4450.