



WASHINGTON HEALTH CORPS

Provider Application Webinar
January 26th, 2021



WASHINGTON STUDENT
ACHIEVEMENT COUNCIL
EDUCATION · OPPORTUNITY · RESULTS



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PRESENTATION OVERVIEW

1. Application Process & Timeline
2. Overview of WHC Programs
3. Provider Eligibility
4. How to Apply
5. Resources
6. Questions?



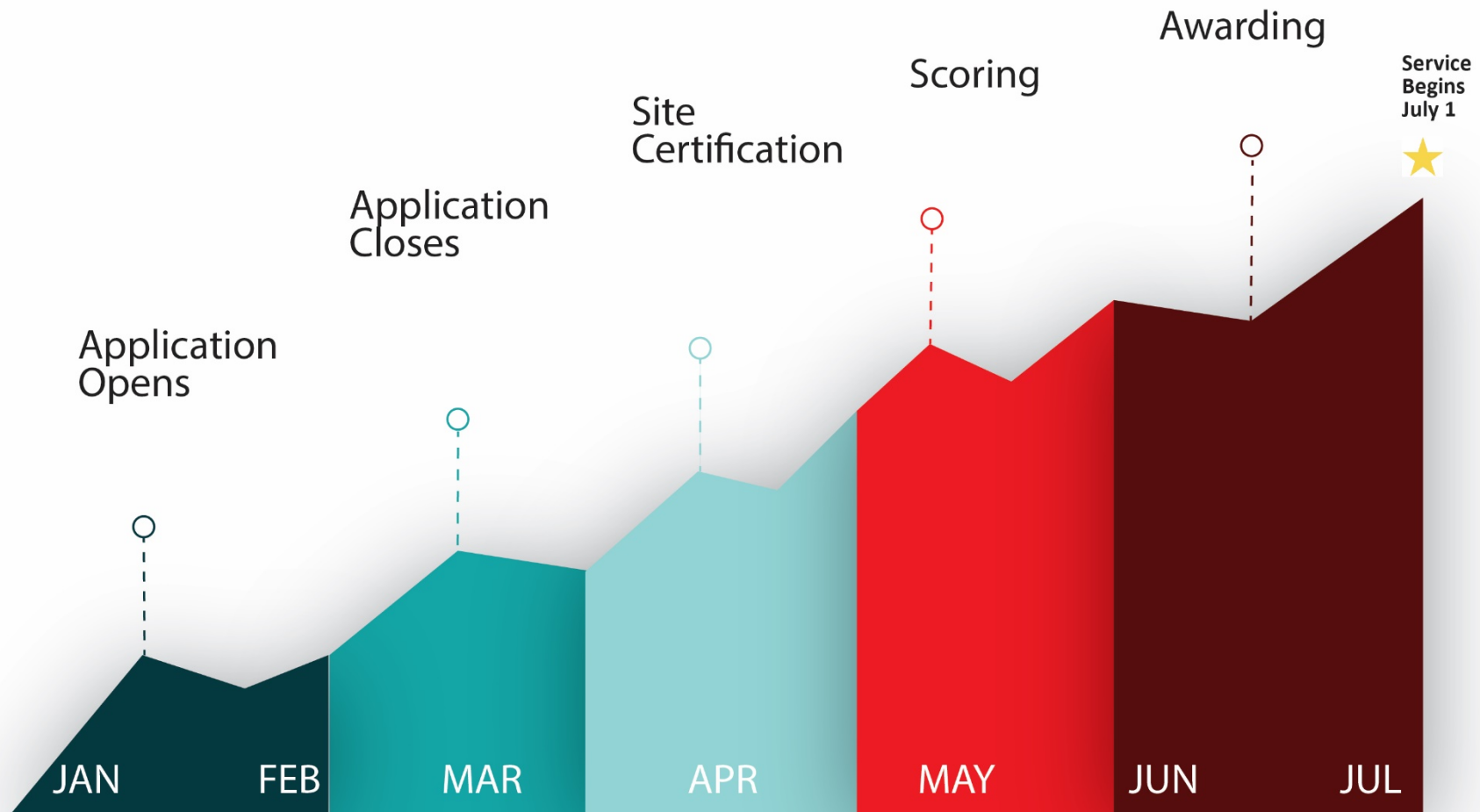
APPLICATION PROCESS & TIMELINE



APPLICATION PROCESS

1. Site representatives apply and request preapproval status for their site. WSAC reviews site applications and posts a list of preapproved sites on the WSAC website.
2. Providers apply during the provider application cycle. To be eligible for consideration, providers must be working at a preapproved site, or have an employment contract to start work at a preapproved site on or before July 1.
3. Site representatives certify the information submitted on the provider's application and provide additional details about the site.

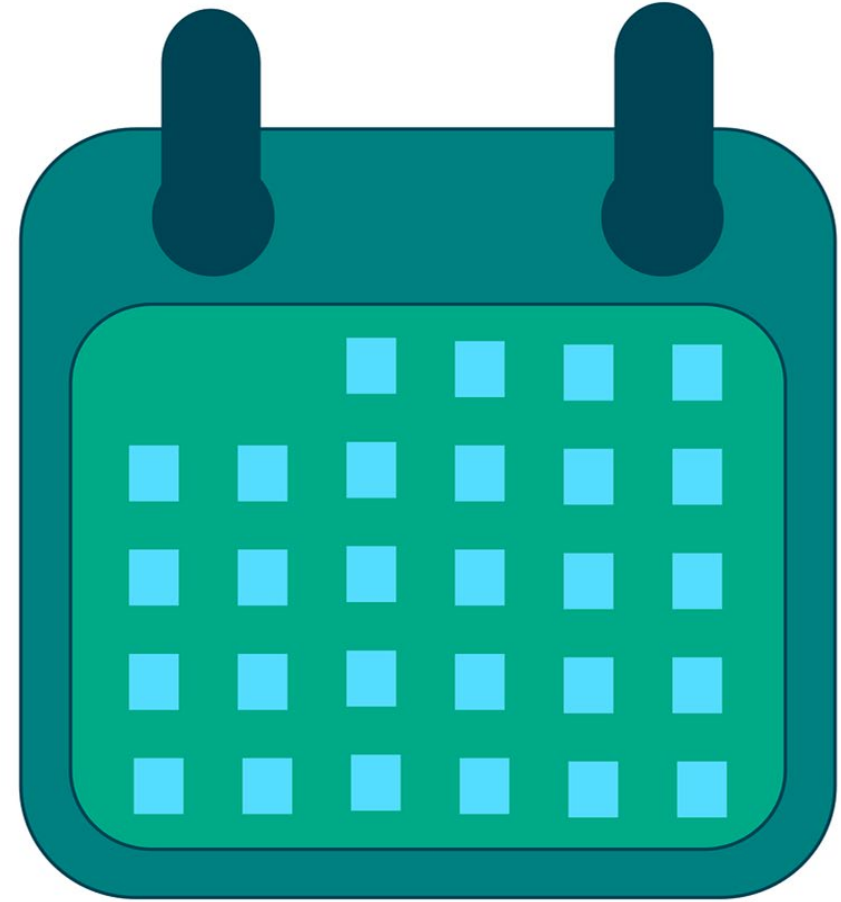
WASHINGTON HEALTH CORPS PROVIDER APPLICATION TIMELINE



* The Preapproved Site Application is open year round but needs to be completed and approved before a provider can apply from that site.

2021 APPLICATION DATES

- Application opens January 5
- Application closes March 1





WASHINGTON HEALTH CORPS PROGRAMS



FEDERAL HEALTH PROGRAM (FHP)

- Awards use federal funds matched with state dollars
- Maximum \$70,000 award
- Minimum two-year service obligation
- Minimum 40-hour work week
- Maximum 35.7 days per contract year allowed in leave away from site
- Default penalty: months not served x \$7,500 per month, plus interest (minimum of \$31,000 payback)



STATE HEALTH PROGRAM (SHP)

- Awards use state funds only
- Maximum \$75,000 award
- Minimum three-year service obligation
- Minimum 24-hour work week (service obligation period prorated to three-year, full-time equivalency)
- Maximum 40 days per contract year allowed in leave away from site
- Default penalty: amount equal to the unsatisfied portion of the service obligation, or the total amount paid by the program on their behalf, whichever is less



BEHAVIORAL HEALTH PROGRAM (BHP)

- Awards use state funds only
- Maximum \$75,000 award
- Minimum three-year service obligation
- Minimum 24-hour work week (service obligation period prorated to three-year, full-time equivalency)
- Maximum 40 days per contract year allowed in leave away from site
- Default penalty: amount equal to the unsatisfied portion of the service obligation, or the total amount paid by the program on their behalf, whichever is less



PROVIDER ELIGIBILITY

- Permanent employee of a preapproved, eligible site(s) and seeing patients at the time of the contract start date (July 1)
- Have and maintain a current, full, permanent, unrestricted and unencumbered health professions license in Washington State
- Apply under the licensure for which the majority of the work is done (if dually licensed)
- Be providing Comprehensive Primary Care



ELIGIBILITY CONTINUED

- Meet the minimum hours requirements

	Minimum percentage of direct patient care hours per week	Maximum percentage of other hours per week
For all professions, except those listed below	80%	20%
Obstetrics/gynecology (including family medicine physicians who practice obstetrics on a regular basis, certified nurse midwives, and licensed midwives), geriatrics, and pediatric dentists	52%	48% (with administrative activities not to exceed 20% of total weekly hours)



COVID-19 GUIDANCE

Due to the State of Emergency proclamation by the Governor of Washington State, participants' hours, employment status, and care offered may have changed.

- Telehealth
- Increase/decrease in administrative duties
- Site change
- Deferments

- Not have an outstanding contractual service obligation unless that obligation will be completely satisfied before July 1.
 - Federal Government (National Health Service Corps)
 - Another state loan repayment program
 - Employment contract (Sign-on bonuses, recruitment bonuses)



FHP ELIGIBLE DISCIPLINES

- Physician (Allopathic & Osteopathic)
- Physician Assistant
- Nurse Practitioner
- Certified Nurse Midwife
- Registered Nurse
- Pharmacist
- Dentist (DDS & DMD)
- Registered Dental Hygienist
- Licensed Independent Clinical Social Worker
- Licensed Clinical Psychologist
- Licensed Marriage and Family Therapist
- Licensed Mental Health Counselor



SHP ELIGIBLE DISCIPLINES

- Physician (Allopathic, Osteopathic & Naturopathic)
- Physician Assistant
- Nurse Practitioner
- Certified Nurse Midwife
- Licensed Midwife
- Registered Nurse
- Licensed Practical Nurse
- Pharmacist
- Chiropractor
- Dentist (DDS & DMD)
- Registered Dental Hygienist
- Licensed Independent Clinical Social Worker
- Licensed Clinical Psychologist
- Licensed Marriage and Family Therapist
- Licensed Mental Health Counselor



BHP ELIGIBLE DISCIPLINES

- Licensed Independent Clinical Social Worker
- Licensed Clinical Psychologist
- Licensed Marriage and Family Therapist
- Licensed Mental Health Counselor



HOW TO APPLY



PROVIDER APPLICATION

- Link to the online application is available on WSAC's website:
<https://wsac.wa.gov/washington-health-corps>
- Application is open from January 5, 2021 to March 1, 2021
- Applications must be completed and submitted by 5:00 PM on March 1, 2021
- Current loan statement(s) are required as attachments
 - **Most current lender statement**
 - **Show lender name, provider's name, account balance, and date**
 - **Include all eligible debt (additional debt cannot be added after application is submitted)**



ELIGIBLE LOAN DEBT

- U.S. federal government and commercial loans that were for actual costs paid for tuition and reasonable educational and living expenses related to the education required for this licensure the provider is applying under.
- Loans related to obtaining licensure **for this profession only.**
- All federal loans can be found at: <https://studentaid.gov/>



FEDERAL STUDENT AID WEBSITE

FederalStudentAid
AN OFFICE of the U.S. DEPARTMENT of EDUCATION

UNDERSTAND AID ▾

APPLY FOR AID ▾

COMPLETE AID PROCESS ▾

MANAGE LOANS ▾

Log In | Create Account



You Are America's Smartest Investment

The U.S. Department of Education's office of Federal Student Aid provides more than \$120 billion in financial aid to help pay for college or career school each year.

Log In

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FEDERAL STUDENT AID DASHBOARD

FederalStudentAid
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UNDERSTAND AID ▾

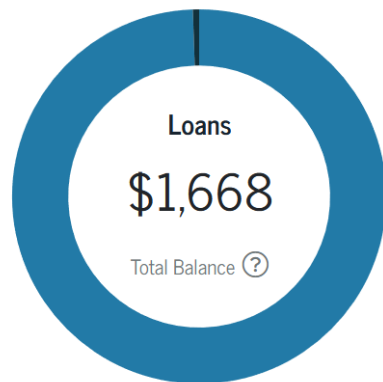
APPLY FOR AID ▾

COMPLETE AID PROCESS ▾

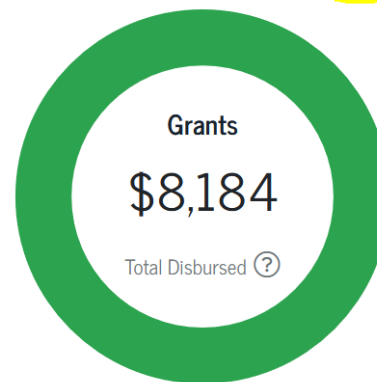
MANAGE LOANS ▾



MY AID



● \$1,659 ● \$9
Principal ? Interest ?



● \$8,184
Pell Grant ?

Loan information as of 11/30/2020

[View loan servicer details](#)

[View Details >](#)

UPCOMING PAYMENTS

SERVICER	DUE DATE
NAVIENT SOLUTIONS, LLC.	N/A

Get information about
flexibilities for student
loans

[CORONAVIRUS AND FORBEARANCE FAQS >](#)





FEDERAL STUDENT AID DOWNLOAD

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

UNDERSTAND AID ▾

APPLY FOR AID ▾

COMPLETE AID PROCESS ▾

MANAGE LOANS ▾



Dashboard ▸ Aid Summary

My Aid

LOANS

GRANTS

[Download My Aid Data ?](#)



STUDENT AID TIP

Making payments while you are in a deferment or forbearance can save you money in interest.

1 Loans [View Breakdown](#)

1 Servicers | Total original amount awarded: **\$1,168**



• \$1,659

Principal ?

• \$9

Interest ?

HELPFUL LINKS

[Explore Repayment Options](#)

[Try the Loan Simulator](#)

[Learn About Public Service Loan Forgiveness \(PSLF\)](#)





INELIGIBLE LOAN DEBT

- Loans for which the provider incurred a service obligation that will not be satisfied prior to the start of the contract (National Health Service Corps)
- Primary Care Loans
- Loans that have been consolidated with personal debt
- ParentPlus Loans
- Loans that have no current balance
- Credit card debt or personal lines of credit
- WSAC will not pay for otherwise ineligible loans that have been consolidated with eligible loans



COMMON APPLICATION MISTAKES

- If you have more than one loan with your servicer, only list the total balance with that servicer.

Loan Information

List all educational lender names and current loan balances for which you are requesting loan repayment.

Be sure to include all lenders at this time, you will not be able to add them at a later date. See Program Reference Guide for full details.

Please list each lender once and include the current balance for that lender in whole dollar amounts with no cents.

Lender	Balance	As of Date	
Nelnet	\$297,543	01/05/2021	Remove

Add Lender

Include copies of current loan statements in the required attachment section below. Do not submit promissory notes or school statements; document(s) must be a loan statement from the lender.



COMMON APPLICATION MISTAKES CONTINUED

- If your loans have been consolidated, we need to see the original loans to verify eligibility of each loan (you may have to reach out to your servicer).
- If the name on your application is different from your loan documents and/or license with DOH, please email us to let us know after you submit your application.
- If you work at more than one site, please list the main site as the first location in the application and then list the other site locations after.
- Must be working at a preapproved site or have an employment contract to start work at a preapproved site on or before July 1.



SELECTION & SCORING

Selection is based on:

- Criteria outlined in Washington Administrative Code ([WAC 250-25-050](#)).
- Funding priorities and shortage needs identified by the WHC Planning Committee.
- Site criteria, which may include but are not limited to geographic location, ratio of underserved patients, staffing characteristics, and use of a sliding fee schedule.
- Provider criteria, which may include but are not limited to background, experience, and patients served.
- Legislative directives.
- Consideration of the distribution of awards across sites and professions.



RESOURCES

- WSAC website: <https://wsac.wa.gov/washington-health-corps>
 - Link to application
 - Reference Guide (must be reviewed prior to submitting application)
 - Site Preapproval List
 - Subscribe to Email Updates
 - Contact Information

- Health Resources & Services Administration (HRSA)
<https://nhsc.hrsa.gov/>
- Public Service Loan Forgiveness (PSLF)
<https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>



QUESTIONS?



THANK YOU FOR
ATTENDING!



QUESTIONS FROM VIEWERS



Can providers be working at a health center part time to qualify?

Yes, the State (SHP) and Behavioral (BHP) programs allow a minimum of 24 hours a week.

If a provider works overtime, are they still limited to the program time away (37.5 or 40 days)?

We do offer flexibility in the hours reported to allow for flex scheduling and meeting the 80% primary care requirement. For specific situations it is best to reach out to us with questions on your hours at health@wsac.wa.gov.



Are awards given upfront?

No. Awards are distributed over your years of service in quarterly intervals. You are required to report service hours every 3 months (quarterly) and your total award is allotted into payments based on your hours of service reported.

Are there hardship allowances for non-completion of contract, e.g. unexpected illness/disability?

There are options for cancellation waivers for death or permanent disability. Military and extreme hardship are reviewable case by case. Remember we do offer options for deferments when experiencing life events that would keep you from completing your service obligation. Always reach out to us to discuss your options before making a decision.



When applying, do we specify whether we are applying for the SHP v. FHP v. both? Or is that determined by WSAC?

There is one application for all three programs. You are automatically applied to all that you are eligible for. The system will automatically take ineligible applications in each round. You also have the option to decline an award. For example, if you were awarded in the federal round and only wanted to be considered for the state round, you can decline the federal award and try your chances at the state round.

Important: *Getting awarded in the federal round does not mean you would get awarded in the proceeding state or behavioral rounds.*



Does FMLA (i.e. maternity leave) count against the total days off (ex. 40 days for SHP)?

Normally in situations for extended leave such as FMLA and maternity leave we offer deferments which would not count toward your total days away for that service year. Time away during deferments does need to be made up and thus extends the time of your service contract.

How does OB call count for patient care hours?

OBGYN's do have a lower minimum on the direct patient care requirement (52%) to account for call and hospital hours. The hours worked in those settings are still reported on your quarterly service verification.

Are the COVID exceptions going to be extended through 2021?

Yes, COVID exceptions are in place until further notice. We do not have an end date at this point.

Do these payments count as taxable income?

No, the federal tax regulations have specific guidelines for National and State Health Loan repayment programs that make these awards exempt.

Can you switch clinic sites during your service?

Yes, there are options to switch sites to another preapproved site.

Always reach out to us before changing sites! *Whether it is in the same parent organization or a different organization, there is paperwork that would need to be completed.*

If my license is pending before preapproval, but will become active before July 1, am I ineligible?

We do allow you to apply under a pending license so long as it will be issued before you start service on July 1.

I was told that state grants were distributed by provider type (x number of physicians, x number of nurses, x number of midwives, etc.) Is this true?

There is legislative directed preference to Psychiatrists and Nurse Practitioners at the two State hospitals. That is the only provider type preference for awards.

Is there a certain amount of awards you are giving per year?

Awards can vary year to year depending on funding and applicant loan debt. On average we can award around 100 applicants total per year.

Confirming that sites also need to be applied to be certified by March 1 and a provider and site can apply in the same cycle? Are you also going to review the site application process?

Yes, site applications get reviewed as they are submitted. If it is pending for a current applicant we may expedite the process.

Does the funding go to the provider and then the provider pays the loan, or can it be sent directly to the loan provider from WSAC? Is there any effect on interest that is accruing on the loans?

Loan payments go directly to the provider and then you are responsible for applying those payments to your loans. Awards are final and do not account for interest accrued on your student loans. Keep that in mind as you are budgeting during your service obligation, that you are still responsible for any interest accrued on your student loans.

I travel to the client, they do not come to my site. Does this count for direct care hours?

Travel time cannot be counted as direct patient care hours. Hours will count once you are attending to the patient.

Has the pandemic budget shortfall reduced the budget for 2021?

We have not had an impact to our 2021 budget.

When you say we “owe” so much back, do we actually pay money back from what has been paid out or just not receive that part of the award?

Defaulting on your service contract does include penalties that you would have to pay back. For specific penalty examples please see our program reference guide.