# Department of Health Care Access and Information
## Loan Repayment and Scholarship Programs
### Frequently Asked Questions (FAQ)

## General

### Do all applicants receive an award?

Unfortunately, no. Each application cycle is unique, and the number of applicants awarded depends on the number of applications received as well as the availability of funding.

### What is a "service obligation?"

"Service obligation" means a scholarship/loan repayment commitment program in which the recipient has a contractual obligation to practice his or her profession in a qualified facility/agency in California in a medically underserved area for a period of one to three years.

### Should I use my work or personal email address and phone number?

Both applicants and grantees are encouraged to use their personal email address and phone number when completing or updating their profile.

## Eligibility

### What are the qualifications and requirements for a scholarship/loan repayment program?

Please refer to program's webpage and or grant guide here HCAI Loan Repayments, Scholarships, & Grants.

### Can I work at multiple practice sites?

Yes. Grantees must provide an Employment Verification Form (EVF) for all practice sites.

### What types of loans are eligible for a scholarship/loan repayment program?

Please refer to program's webpage and or grant guide here HCAI Loan Repayments, Scholarships, & Grants.

### Can grantees participate in another loan repayment or scholarship program that has a service obligation?

No, applicants can only have one service obligation (loan repayment or scholarship) at a time, and they cannot overlap. Applicants must attest that they are not receiving any type of assistance from another program while under the service agreement.

### Can I still apply if I currently owe an existing service obligation?

Yes. You may apply if you have an existing service obligation, only if your service obligation ends before the new service obligation begins.

### If I am currently participating in the National Public Service Loan Forgiveness Program, am I eligible?

Yes, applicants that are currently pursuing loan forgiveness through the national Public Service Loan Forgiveness Program (PSLFP) are eligible to apply. PSLFP is not considered a service obligation.

### If I am currently participating in an income-based repayment plan, am I eligible?

Yes, applicants currently participating in an income-based repayment plan are eligible to apply.

### Do providers have to be a U.S. citizen to apply?

Applicants do not need to be a U.S. citizen to apply, however they must be eligible to work in the United States for the terms of the contract.

## Application

### If awarded, do I have to re-apply each year?

Yes. Applicants must apply each year and must not have an existing service obligation.

### What is considered direct patient care?

Direct patient care is the provision of health care services provided directly to individuals being treated for or suspected of having physical or mental illness. Direct patient care includes both, face-to-face and telehealth based preventative care and first line supervision. This includes assessment, treatment, counseling, procedures, self-care, client education and documentation relating to client encounters with regards to mental health services. Direct client care includes preventative care and first line supervision.

## What is considered direct client care?

Direct client care is the provision of health care services provided directly to individuals being treated for or suspected of needing mental health services. Direct client care includes both, face-to-face and telehealth based preventative care and first line supervision. This includes assessment, treatment, counseling, procedures, self-care, client education and documentation relating to client encounters with regards to mental health services. Direct client care includes preventative care and first line supervision.

## How long is the application review process?

HCAI has established a fair and impartial process for reviewing, scoring, and evaluating applications. Each application will be reviewed by HCAI staff to assess their eligibility. All eligible applications will be reviewed and scored by a Scoring Committee and assess each eligible applicant's responses against the scoring criteria. Applying is not a guarantee of funding.

The application review process may vary from year to year due to the number of applications received. Once the application cycle closes, all applications are thoroughly reviewed to ensure all required information and documents are included. After the initial review process is completed, all eligible applications will move on to be scored. Upon completion of the scoring process, award announcements will be made. Please note, from the time you apply to the time you hear, can vary depending on the size of the application pool.

## What are some of the common reasons for an application to be deemed ineligible or not awarded?

Below are the most common mistakes and reasons applications are found to be ineligible or not awarded.

- Required documentation is not filled accurately or completely.
- Required documentation not uploaded or a non-program document is being used in place of the required program document.
- Required documents are not in a viewable format.
- Required documentation is not signed with either a wet signature or electronic signature.
- Applicant is not providing the required amount of direct patient/client care hours.
- The correct facility name and or address for employment was not provided.
- Application was not submitted by the application cycle deadline.

## What are some common reasons for an application not to be awarded?

- Failure to provide concrete examples to personal statements and instead provided general response (i.e., job description).

- Insufficient funding
- Did not meet the minimum scoring requirements.

## Award

### How will I know if I have been awarded?

All applicants awarded will be contacted via email with an official award notification. Applicant will have seven days from the notification being sent to confirm their acceptance or denial of the award. If accepted, grant agreements will be sent to recipients via DocuSign for review, completion, and signature.

### What are deliverables?

Deliverables can vary based on the program. Each program has deliverables that a grantee must complete over the course of their service obligation. These deliverables, when completed, are required in order to evaluate and track the progress or completion of a grantees service obligation and confirm that awardee is in compliance with the terms of their contract. Examples of deliverables include:

- Employment Verification Forms
- Progress Reports
- Certification of Enrollment Form (only for scholarship programs)

### How do I submit my deliverables?

Deliverables are made available to the grantee via email. When a deliverable is made available, grantees will receive a notification from HCAI eApps. Grantees will be able to click on the link in the notification and or navigate to their profile here: HCAI Funding Portal. Once deliverable is completed, grantee will upload the deliverable using the HCAI Funding Portal.

### If awarded, do I have to stay with my current employer for the duration of my service obligation?

No, grantees may change employers. However, grantees must notify HCAI of changes in employment and continue to meet the terms of their contract. Inability to meet the terms of the contract may result in a breach of contract. Grantees are recommended to reach out to their program officer to verify a new employer's eligibility prior to changing employers.

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

No, funds will be disbursed to awardees directly via a paper check.

### What does the payment process consist of?

After grantee uploads their signed and completed progress report using the HCAI Funding Portal, HCAI staff will review the progress report to ensure requirements are being met and that the report is completed and signed accordingly. HCAI staff will approve the progress report and provide HCAI accounting with information to process a payment. Accounting will

verify your name and mailing address.  If for any reason your name or mailing address does not match what is in the system, you may be asked to complete a STD 204 or provide a copy of your ID in order for accounting to update your information.  Once HCAI accounting has approved and processed your payment, it will be sent to the State Controller's Office for review and approval.  The State Controller's Office has 15 days to approve after which they will mail a check to the grantee directly.  The check will be mailed via USPS. Once the grantee receives the check, it is their responsibility to deposit the payment in their bank account and issue a payment to their lender.  **Note: Payments are not issued to the lender.**

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

Payments made under the National Health Service Corps or any state loan repayment or loan forgiveness program that is intended to provide for the increased availability of health care services in underserved or health professional shortage areas are excluded from gross income, effective for amounts received by an individual in tax years beginning after December 31, 2008.  This does not apply to scholarship programs.  All scholarship recipients will receive a 1099.  This response is **not** intended to provide tax or legal advice! Applicants with questions regarding the taxable and/or reportable nature of this loan repayment should consult a tax advisor.

## What happens if a grantee is unable to fulfill the terms of their contractual obligation and complete their service obligation?

Grantees may be considered in breach of their contract if they are unable to comply with the terms of their service agreement and will not be eligible to apply in the future.  Failure to comply with the contract terms may also result in repayment of funds you have received plus interest.  All efforts should be made by the awardee to meet their contractual requirements.

## If I am not awarded in this application cycle, may I apply for the next open application cycles?

Yes. We encourage all eligible applicants to reapply if they were not awarded in the previous year.

## What do I do when something changes in my employment?

Anytime a grantee has a change in their employment, they must notify HCAI staff within 30 days of the change occurring.  Reasons include:

- Change in worksite
- Change in duties
- Change in hours

FAQS

## What do I do if my name, address, or email changes?

Anytime a grantee has a change in their name, address, and or email, they must immediately update their profile and notify HCAI staff.  If the change is for your name or address, a new STD 204 will be required and emailed to you for completing via DocuSign.  Please make sure to notify your program's representative so that they can put the request in to have a new STD 204 emailed.  Failure to update your information and complete a new STD 204 when needed may result in delay of payment.

## Where can I locate my program's grant guide?

Both applicants and grantees can find their program's grant guide on the program's webpage by visiting HCAI's Loan Repayments, Scholarships, & Grants page. You will navigate to the either the loan repayment, scholarships, or grants page, and select on the program for which grant guide you wish to view. Each program's grant guide can be found under the "Program Requirements" heading.

## How do I know if there's something else, I need to do?

You will be notified by HCAI staff if there are any forms or documents that you need to submit. Please be sure to check your emails for updates from HCAI staff.  You should expect emails to come from your Program Officer, but in some instances other program staff may reach out to you for required documents.

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**Who should I contact if I have questions?**
**For additional information, please contact HCAI at**
**hpef-email@oshpd.ca.gov**