

California State Loan Repayment Program

Health Workforce Development

August 6, 2025

Who is this Webinar For?

- New and continuing applicants to the California State Loan Repayment Program (SLRP).
- SLRP assists with the repayment of educational loans for healthcare professionals who commit to serving in federally designated Health Professional Shortage Areas (HPSAs) or at a Federally Qualified Health Center (FQHC).
- SLRP is administered at the state level by HCAI.





Agenda

Housekeeping & Introduction

Christopher Roina, Lead Communication Analyst, Operations Unit

SLRP Program Updates, Application Process, and Requirements

Matt Garcia, SLRP Program Officer, Office of Health Workforce Development

Questions & Answers

Christopher Roina, Lead Communication Analyst, Operations Unit



Housekeeping & Introduction

- 1. This webinar is hosted in Microsoft Teams, if you're not familiar with the platform, you can find the chat and view controls in the menu bar at the top of your screens.
- The chat option will be open for asking questions during the Q&A session which is at the end of this webinar.
- 3. This webinar will be recorded and will be available within 7-10 business days.



Program Overview

- The California State Loan Repayment Program (SLRP) assists with the repayment of educational loans for healthcare professionals who commit to serving in federally designated Health Professional Shortage Areas (HPSA) or Federally Qualified Health Centers (FQHC).
- The goal is to increase the number of appropriately trained health professionals providing direct care and encourage them to provide healthcare in California's health professional shortage areas.
- The SLRP awards eligible healthcare providers up to \$50,000 in educational loan repayment grants in exchange for a two-year service obligation (one-year, for continuing Grantees).



Program Overview, Cont.

New for this Grant Cycle:

- The SLRP carries a federally-mandated match requirement, where all awards made to Grantees are to be matched dollar-for-dollar by non-federal funds by participating Organizations and Practice Sites.
 - For example, a Grantee awarded \$50,000 will receive:
 - \$25,000 in award funds from HCAI.
 - \$25,000 in matching funds from the Grantee's employer.
- Participation in the SLRP is optional for Organizations/Practice Sites; therefore, if a site
 chooses not to participate or is unable to do so, applicants from that site will not be eligible
 for the SLRP.



Key Dates

- Application Opened: July 15, 2025
- Application Closes: September 15, 2025, at 3:00pm
- Award Decision Notification: January 2025
- Anticipated Grant Start Date: March 1, 2026



Funding Information

- The SLRP is funded through a grant from the federal National Health Service Corps (NHSC) and various state grants.
- The program is limited to \$333,000 in Song-Brown state funding this cycle.
- Federal funding is unavailable this cycle but is expected to be available next cycle.



SLRP Award Amounts

Full-time Awards

- 2-Year Commitment
 - Up to \$50,000
- 1st Year (Optional Extension)
 - Up to \$20,000
- 2nd Year (Optional Extension)
 - Up to \$20,000
- 3rd Year (Optional Extension)
 - Up to \$10,000
- 4th Year (Optional Extension)
 - Up to \$10,000

Half-time Awards

- 2-Year Commitment
 - Up to \$25,000
- 1st Year (Optional Extension)
 - Up to \$10,000
- 2nd Year (Optional Extension)
 - Up to \$10,000
- 3rd Year (Optional Extension)
 - Up to \$5,000
- 4th Year (Optional Extension)
 - Up to \$5,000



Overview of Requirements

Applicants for the SLRP must adhere to the following requirements:

- Be a US citizen (born or naturalized).
- Posses a valid and unrestricted license or certification to practice 1 of 21 eligible disciplines and/or specialties in primary care, dental care, or mental health care.
- Have no existing commitment or service obligation to any other program.
- Be free of judgements arising from federal debt.
- Not be in breach of any other healthcare professional service obligation.



Overview of Requirements, Cont.

Applicants for the SLRP must adhere to the following requirements:

- Be a California resident and reside in the State of California.
- Create a user profile in the HCAI Funding Portal and submit their application in full. Failure to complete
 the application in its' entirety and accurately, may result in a disqualification of their application. Additional
 information may be required upon request.
- If selected for an award, maintain employment for the duration of their service obligation at an approved, eligible practice site that has confirmed its participation in the program and will meet award match requirements.



Eligible Professions

- Medical Doctors and Doctors of Osteopathic Medicine (MD & DO)
 - Family Medicine, OB/GYN, Geriatrics, General Pediatrics, Psychiatry, General Internal Medicine
- Primary Care Physician Assistant (PA)
- Primary Care Nurse Practitioner (NP)
- Pharmacist (PharmD)
- Certified Nurse Midwife (CNM)
- Psychiatric Nurse Specialist (PNS)
- Health Service Psychologist (HSP)
- Licensed Clinical Social Worker (LCSW)
- Licensed Professional Counselor (LPC)
- Licensed Marriage and Family Therapist (LMFT)
- Doctors of Dental Surgery (DDS) and Doctors of Dental Medicine (DMD)
- Registered Dental Hygienists (RDH)
- Substance Use Disorder (SUD) Counselor





Eligible Debt

- Government and commercial loans obtained from qualifying lenders for undergraduate and graduate health profession degrees.
- Qualified lenders are those federally-backed lenders subject to examination and supervision by an agency of the United States, or the state in which the institution has their place of business.



Practice Site Eligibility Requirements

- Be located in a HPSA or designated as a FQHC.
- Confirm their participation in the program, including their willingness and ability to provide matching award funds.
 - Interested practice sites can reach out to SLRP staff to inform us of their interest.
 - SLRP staff will review the site information to confirm its eligibility for the program.
 - The site designates a point of contact, the Site Administrator, who is ultimately responsible for
 providing site profile information, confirming matching funds are paid to participants, and confirming
 participants are completing their service obligations.
- Be a public or private not for-profit out-patient facility.

Note: Schools, school districts, correctional facilities, prisons, and the like, and providers employed directly by the State of California are not qualified for the SLRP.



Service Obligation Requirements

Full-Time

- Grantee must work a minimum of 40 hours per week.
- Grantee must work a minimum of 32 hours per week in direct patient care.
 - OB/GYNs, pediatric dentists, geriatric servicers, and mental and behavioral healthcare providers must work a minimum of 21 hours per week in direct patient care.
- No more than eight (8) hours per week can be spent in an administrative capacity or spent performing practice-related activities, such as precepting and teaching.
- Grantee may not count time spent "on-call" toward these work requirements.

Half-Time

- Grantee must work a minimum of 20 hours per week.
- Grantee must work a minimum of 16 hours per week in direct patient care.
 - OB/GYNs, pediatric dentists, geriatric servicers, and mental and behavioral healthcare providers must work a minimum of 11 hours per week in direct patient care.
- No more than four (4) hours per week can be spent in an administrative capacity or be spent performing practice-related activities, such as precepting and teaching.
- Grantee may not count time spent "on-call" toward these work requirements.



Grant Agreement Deliverables

- Every six months, the Grantee shall submit an Employment Verification Form (EVF) to verify their hours worked and days missed. Grantees will be notified when EVFs are due.
 - HCAI reserves the right to increase or decrease the number of EVFs required during the obligation period.
- Site administrators will be responsible for submitting grant matching site payment information into the SLRP Funding Portal. The SLRP does not set payment terms on the frequency of match payments, however, all site payments are due to the Grantee by the end of the Grantee's service obligation.
- The Grantee shall submit documentation of payments made towards eligible student debt for the SLRP award amount within 30 days of the agreement end date.
- Failure to provide any requested document(s) may result in a breach of contract.



Communication Requirements

Grantees must email HCAI within the specified timeframes for the following reasons:

a. Immediately:

If you are no longer employed by the approved practice site.

b. 30 Calendar days prior to:

- Changing your name, mailing address, phone number, email address or lending institution.
- Beginning a work schedule that will not meet your service obligation, including switching from full-time to half-time status.
- Taking leave of more than 30 days for any reason including medical leave, maternity/paternity, vacation, etc.



Communication Requirements, Cont.

c. 60 calendar days prior to:

- Taking a position at a new practice site or organization.
- Making any changes to your employer or employment status.
- Beginning a leave of absence longer than 30 days, for medical or personal reasons.

Note: Grantees are allowed to miss up to 35 days in a grant year without a contract extension. Any time missed above that date will result in a grant end date extension. Those days will reset each grant year.



SLRP Breach of Contract

HCAI reserves the right to recover the following amounts for Grantee's failure to perform the obligations set forth in the Agreement:

- 1. For failure to start or complete Grantee's service obligation, HCAI shall recover all the following pursuant to 42 U.S.C. § 254o(c):
 - a. The total of the amounts paid by HCAI to, or on behalf of, the Grantee for loan repayments for any period of obligated service not served; and
 - b. An amount equal to the number of months of obligated service not completed by: (i) the Full-Time Grantee multiplied by \$7,500; or (ii) the Half-Time Grantee multiplied by \$3,750. (Continuation Service Grantees shall be liable based on Full-Time or Half-Time Grantee status at the time of the breach); and
 - c. Interest on the above amounts at the maximum legal prevailing rate from the date of the breach. Interest is calculated at the rate utilized by the State Treasurer from the date of the breach; and
 - d. The amount HCAI is entitled to recover under this section shall be no less than \$31,000 plus interest, even if the breach formula from above results in a lower amount due.



SLRP Breach of Contract, Cont.

- 2. For a material breach of this agreement not having to do with the start or completion of Grantee's period of obligated service, HCAI shall recover no less than \$31,000.00 plus interest from Grantee (calculated at the rate utilized by the State Treasurer from the date funds were sent to Grantee). In addition, if HCAI files a civil action to recover sums per this section, HCAI shall be entitled to recover reasonable attorneys' fees, costs, and expenses directly related to such collection actions.
- 3. Any amount HCAI is entitled to recover from the Grantee for breach of this agreement shall be paid within one year of the date HCAI determines that the Grantee is in breach of this Agreement.
- 4. Per Government Code 16580-16586, HCAI has statutory authority to collect on any outstanding debts. HCAI may attempt to collect from the Franchise Tax Board or any Medi-Cal offsets. HCAI may contact the Employment Development Department, the Board of Equalization, and/or a collection agency to obtain repayment of the funds owed.



SLRP Breach of Contract, Cont.

- A breached Grantee is disqualified from all HCAI and NHSC loan repayment and scholarship programs.
- Breach penalties are typically greater than the award amount and often exceed \$100,000 total.

Note: Selected awardees should read their grant agreements carefully and in full before signing the grant agreement. The last date to cancel your executed SLRP grant agreement without breach or penalty is **May 15, 2026.**



Questions & Answers

Christopher Roina, Lead Communication Analyst and California State Loan Repayment Program Team Members



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Contact Us!



Phone (916) 326-3700



Email SLRP@hcai.ca.gov

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Please review our grant guide on our website for additional details regarding the SLRP.

https://www.hcai.ca.gov

https://hcai.ca.gov/workforce/financial-assistance/loan-repayment/slrp/

For any inquiries regarding the SLRP, please contact us at SLRP@hcai.ca.gov

Thank you!