

Behavioral Health Loan
Repayment Program (BHLRP)
Frequently Asked Questions (FAQ)

Updated 12/01/2025

DOCUMENT GUIDE – Table of Contents

(Select the title below to view the associated section)

<u>Where can I access the program website and application materials?</u>
<u>How do I know if I am eligible for the Behavioral Health Loan Repayment Program?</u>
<u>Am I eligible if I am enrolled in the Public Service Loan Forgiveness (PSLF) Program?</u>
<u>Am I eligible if I am enrolled in an Income-Based Repayment Plan?</u>
<u>Are private educational loans (such as those serviced by Sallie Mae, Discover, etc.) eligible for repayment?</u>
<u>Are Parent PLUS Loans, or other loans taken out by parents or guardians for my education, eligible?</u>
<u>My student loans were originally serviced with Federal Loan Servicing (FedLoan Servicing). My loans are now being reserviced by a new loan servicing organization, as part of the transition with FedLoan Servicing. Are these loans still eligible for repayment? And who should I get my loan documentation from?</u>
<u>I consolidated my student loans through a private agency. Are these eligible for repayment?</u>
<u>How do I know if my Provider Site / Employer Site is eligible for the program?</u>
<u>Do all Community Mental Health Authority (CMHA) facilities meet the criteria for an eligible practice site?</u>
<u>Does my employer / practice site need to be pre-approved in order to be eligible for the program?</u>
<u>As a contractor, I am employed by one agency but work directly for another. Am I eligible?</u>
<u>I believe I may meet the criteria to be considered a behavioral health professional – however, I do not see my title listed with the eligible profession types. Could I be eligible?</u>
<u>I am a Registered Nurse (RN) or Nurse Practitioner (NP) providing behavioral health services. Would I qualify as a Psychiatric Nurse Specialist? How is this defined?</u>
<u>My employer classifies “Full Time Status” as below 40 hours per week (37.5 hours, etc). Am I still eligible?</u>
<u>How are loan repayment amounts calculated? Am I required to participate for the full 10 years?</u>
<u>I provided (X) many years of eligible behavioral services in the past. Can this work experience be counted towards my time in the program? Can I be reimbursed for this experience?</u>
<u>Are tele-health workers eligible for the program? Are hybrid workers eligible?</u>
<u>I currently have extended leave time planned for the upcoming year. Am I still eligible to participate?</u>
<u>Are award funds received from the Behavioral Health Loan Repayment Program considered taxable income?</u>
<u>I am having difficulty with the File Transfer Application system. What should I do?</u>
<u>My question has not been answered with the above information. What should I do?</u>

➤ **Where can I access the program website and application materials?**

- **To access our website**, please visit:
<https://www.michigan.gov/mdhhs/doing-business/providers/behavioral-health-loan-repayment-program>
- **Program Applications (Part A, Part B, and Provider Site Applications)** can be found directly on our [program website](#).
- **Application Instructions and Instructions for Application Submission** can be found in our Program Guidance Document, found directly on our [program website](#).

➤ **How do I know if I am eligible for the Behavioral Health Loan Repayment Program?**

All information regarding eligible provider types, provider site locations, and program requirements can be found in our **BHLRP Program Guidance Document**, located on our [website](#).

➤ **Am I eligible for the Behavioral Health Loan Repayment Program if I am enrolled in the Public Service Loan Forgiveness (PSLF) Program?**

Yes, participants are able to be concurrently enrolled in the Public Service Loan Forgiveness Program (PSLF) and the Behavioral Health Loan Repayment Program (BHLRP). The only restrictions involve active participation in other state loan repayment programs, including the Michigan State Loan Repayment Program (MSLRP) or the NHSC Loan Repayment Program.

➤ **Am I eligible for the Behavioral Health Loan Repayment Program if I am enrolled in an Income-Based Repayment Plan?**

Yes, participants are able to be enrolled in an Income-Based Repayment Plan and the Behavioral Health Loan Repayment Program (BHLRP).

➤ **Are private educational loans (such as those serviced by Sallie Mae, Discover, etc.) eligible for repayment through the program?**

Yes, private educational loans are eligible for repayment. As long as there is documentation that the private loans were used to cover the costs of your educational program only, which is verified through the Provider Application Part B, these loans are eligible. Please note that a separate Provider Application Part B form, as well as the required Supporting Documentation, will be needed from each loan servicer with which you are seeking loan repayment.

➤ **Are Parent PLUS Loans, or other loans taken out by my parent or guardian for my education, eligible for repayment through the program?**

No, Parent PLUS loans are not eligible for repayment from the program at this time.

➤ **My student loans were originally serviced with Federal Loan Servicing (FedLoan Servicing). My loans are now being reserviced by a new loan servicing organization, as part of the transition with FedLoan Servicing. Are these loans still eligible for repayment through the program? And who should I get my loan documentation from?**

Yes, loans being reserviced as part of the ongoing transition conducted by FedLoan Servicing are still eligible for repayment through the program. When submitting your Provider Application Part B form, you may choose to submit this form from either loan servicer – whatever is most convenient and accessible to you during this transition.

- **I consolidated my student loans through a private agency. Are these eligible for repayment?**
 Student loans that were voluntarily consolidated are only eligible if they were consolidated with other eligible student loans; student loans that were consolidated with non-educational loan debt are NOT eligible for repayment through the program. Information regarding details of the consolidated loans must be present in your Part B Application Form from your current loan servicer.
- **How do I know if my Provider Site / Employer Site is eligible for the program?**
 All information regarding practice site eligibility can be found in our Program Guidance & Application Instructions Guide, which can be located on our [website](#).
- **Do all Community Mental Health (CMH) facilities meet the criteria for an eligible practice site?**
 Yes. For the 2025 Program Cycle, there will no longer be a HPSA-Requirement for community mental health authorities (CMH). All CMH facilities will now be considered as eligible for the program.
- **Does my employer / practice site need to be pre-approved in order to be eligible for the program?**
 No, practice sites do not require pre-approval in order to be eligible. Practice site eligibility will ultimately be determined through reviewal of your application materials, including your Practice Site Application. To determine if your practice site is eligible prior to applying for the program, please refer to the practice site eligibility criteria [above](#).
- **As a contractor, I am employed by one agency but work directly for another. Am I eligible?**
 We are aware that many behavioral health providers may be employed through one agency but subcontracted out to another. In order to be eligible for the program, the practice site from which the applicant provides their behavioral health services must be eligible based on our program guidelines. *For example*, if an applicant is employed by a for-profit organization (not eligible) but are sub-contracted out to an eligible, non-profit agency (such as a government health organization, county behavioral health center, etc), and provides direct behavioral health services out of this practice site, they would be eligible for the Behavioral Health Loan Repayment Program.
- **I believe I may meet the criteria to be considered a behavioral health professional – however, I do not see my title listed with the eligible profession types. Could I be eligible?**
 While most eligible providers from our program hold one of the job titles below, applicants with alternative position or job titles may be eligible based on their day-to-day work activities and job description. For applicants with a job title other than what is listed below, an official copy of your job description MUST be submitted with your other application materials, as indicated in our Program Guidance & Application Instructions document. Please see our [website](#) for more information.

The current list of eligible professional titles includes:

- Psychiatrists (MDs or DOs)
- Psychologists
- Psychiatric Nurse Specialist
- Social Worker
- Professional Counselor
- Marriage or Family Therapist
- Wrap-Around Specialists
- Case Managers
- Supports Coordinators
- Board Certified Behavioral Analysts (BCBA)
- Board Certified Assistant Behavioral Analysts (BCABA)

➤ **I am a Registered Nurse (RN) or Nurse Practitioner (NP) in behavioral health. Would I qualify as a Psychiatric Nurse Specialist? How is this defined?**

Per our program criteria, a Psychiatric Nurse Specialist is defined as a Registered Nurse (R.N.) who:

- A. Is certified by the American Nurses Association as a psychiatric and mental health clinical nurse specialist, OR has a master's degree in nursing with a specialization in psychiatric/mental health and two years of supervised clinical experience; **AND**
- B. Is licensed to practice as a psychiatric or mental health nurse specialist, if required by the State of practice.

If the applicant is licensed as a Registered Nurse (RN) or Nurse Practitioner (NP) who provides behavioral health services and meets the above criteria within their role, they would be classified as an eligible provider type.

This definition is established by the authorizing Federal HPSA Regulation, outlined here: <https://www.ecfr.gov/current/title-42/chapter-I/subchapter-A/part-5/appendix-Appendix%20C%20to%20Part%205>

The same criteria is also provided by the NHSC Loan Repayment Program Guidance (page 18): <https://nhsc.hrsa.gov/sites/default/files/nhsc/loan-repayment/lrp-application-guidance.pdf>

➤ **My employer classifies “Full Time Status” as below 40 hours per week (37.5 hours, etc). Am I still eligible for the program?**

Yes, as long as employees meet the classification for “full time status” as defined by their employer, they are eligible for the program. Additionally, school-based providers who work at full-time status but do not meet the 45 weeks per year requirement (as many schools do not operate year-round) are still eligible for the program.

➤ **How are loan repayment amounts calculated? Am I required to participate for the full 10 years?**

If an applicant is selected as a grantee for the upcoming cycle of the Behavioral Health Loan Repayment Program, they will have to maintain their eligibility over a minimum of a two year period, as we only execute contracts for two years at a time. During this time, they will receive loan repayment for this two-year service obligation.

From there, as long as applicants maintain their eligibility with the program, they are able to reapply for the program every two years, for a maximum of five application cycles total. For all applicants, the total amount of loan repayments awarded will be capped at a maximum of \$300,000. Please see below for how contractual payment amounts are calculated.

For information on loan repayment calculations, please refer to our **Program Guidance & Application Instructions Guide**, which can be located on our [website](#).

➤ **I provided () many years of eligible behavioral services in the past. Can this work experience be counted towards my time in the program? Can I be reimbursed for this experience?**

Unfortunately, the loan repayment funds provided by the Behavioral Health Loan Repayment Program will be based on behavioral health services provided by the applicant during their 2-year contract agreement period. For our current cycle, this would be from **10/01/2025 to 09/30/2027**. We are unable to reimburse funds or consider past work experience at this time.

➤ **Are tele-health workers eligible for the program? Are hybrid workers eligible?**

Tele-health workers who provide 100% of their behavioral health services remotely are not eligible for the Behavioral Health Loan Repayment Program at this time. For hybrid workers, providers must spend a minimum of 32 hours per week providing eligible behavioral health services, out of their eligible (in-person) practice site, in order to be eligible.

➤ **I currently have extended leave time planned for the upcoming year. Would I be eligible to participate for the upcoming program cycle?**

Yes. Behavioral Health Loan Repayment Program participants are able to spend time away from approved practice sites, including for vacations, sick time and medical leave during the service obligation agreement period. Providers are allotted 35 workdays away from site (per obligation year) during the 2-year agreement period; School-Based Providers participating in summer vacation are allotted 25 workdays away from site (per obligation year). If the participant exceeds the allotted leave time per year, they will need to make up any time missed (exceeding the allotted 35 days) by extending the end date of your service obligation. Participants do not need to notify Behavioral Health Loan Repayment Program Staff of any extended leave, unless they anticipate this leave will be 6 months or longer in duration. *Please note that applicants do not need to notify Behavioral Health Loan Repayment Program Staff of any extended upcoming leave until they have been selected for the program and their enrollment has been completed.*

***For example:** if your contract is set to end on 09/30/2027, but you will be taking off 12 weeks (or 60 days) of leave during the service agreement period, your contract end date would be extended to at least 11/05/2027 to make up for the extra 25 days (after the initial 35 allotted days were used.)

➤ **Are award funds received from the BHLRP considered taxable income?**

No, award funds received from the program are not considered taxable income. All funds awarded from the program are tax-free funds.

➤ **I am having difficulty with the File Transfer Application system. What should I do?**

We apologize if you are experiencing difficulties using this system. For any problems outlined below, please reach out to our **e-File Transfer Support Team**, as they are best equipped to assist with technical issues regarding the system and application submission. Please reach out to DCH-File-Transfer-Support@michigan.gov for any technical issues, including (but not limited to) the following:

- Issues Creating An Account
- Unable To Upload Application Materials
- Difficulty Submitting Application Materials

My question has not been answered with the above information. What should I do?

If your inquiry has not been addressed by the above information, you may send an email to BHLRP Program Staff at MDHHS-Behavioral-Health-LRP@michigan.gov.

***Please note that we receive a large volume of inquiries for the BHLRP.** Due to the large number of inquiries, **please allow 2-3 business days for a response**. We will respond to your message as soon as possible. We look forward to speaking with you soon!

While waiting for a response, we highly encourage any interested applicants to still submit an application, prior to our application deadline of 03/28/2025.

BACK TO
TABLE OF
CONTENTS