

MI Kids Now Loan Repayment Program
Frequently Asked Questions (FAQ)

Updated 07/26/22

IMPORTANT NOTICE REGARDING PROVIDER APPLICATION PART B

As many applicants have had difficulty reaching their Loan Servicer companies, **we have extended the deadline for Part B of the Provider Application.**

While Page 1 of the Part B application still needs to be completed by the applicant and submitted by 07/29/22, we will accept Page 2 (to be completed by your loan servicer) as soon as you receive the completed form back from your loan servicing company.

IMPORTANT NOTICE REGARDING SUPPORTING DOCUMENTS

Applicants also need to submit a recent Loan Account Summary and Reimbursement Form from their loan servicer, dated within the last 30 days. Due to the COVID-19 pandemic, many borrowers have their loans in deferment status and have not received a recent summary. If you cannot obtain an account summary by the 07/29/22 deadline, please submit a screenshot of your account summary (from your loan servicer account) with your current student loan balances listed as a temporary substitute for your student loan statement. You will still need to submit a recent Loan Account Summary document prior to program approval. In order to obtain a recent summary, please contact your loan servicer to request an up-to-date statement; the best way to do so would be to reach out and request an electronic statement to be sent to you via email.

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

- **To access our website**, please visit:
<https://www.michigan.gov/mdhhs/doing-business/providers/mkn-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 MI Kids Now Loan Repayment Program?**

All information regarding eligible provider types, provider site locations, and program requirements can be found in our **MKN LRP Program Guidance Document**, located on our website (above)

➤ **Am I eligible for the MI Kids Now 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 MI Kids Now Loan Repayment Program (MKN LRP). The only restrictions involve participation in other state loan repayment programs, such as the Michigan State Loan Repayment Program (MSLRP) or the NHSC Loan Repayment Program.

➤ **Am I eligible for the MI Kids Now 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 MI Kids Now Loan Repayment Program (MKN LRP).

➤ **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, these loans are not eligible for 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 completing your application materials, including your **Provider Application Part B** and your **Supporting Documentation**, you may choose to submit these documents 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?**

Unfortunately, loans that were voluntarily consolidated are not eligible for repayment through the program. This excludes loans that are being reserviced as a result of the FedLoan Servicing transition, outlined above.

➤ **How do I know if my Provider Site / Employer Site is eligible for the program?**

Eligible providers must provide behavioral health services in one of three location types, outlined below:

1. **Mental Health Professional Shortage Area (HPSA)** – an entire region or county with a shortage of health providers
2. **Mental-Health Services Organization with a HPSA-Designation** – while the facility is not located within a HSPA-region, the facility can be HPSA-designated (regardless of location)
3. **Public-School Based Site** – services provided in any K-12 public school-based settings *(any region or county, regardless of HPSA-designation; can disregard instructions below)*

To determine if your practice site(s) meet the criteria above, you may use the **Health Professional Shortage Area locator website tool**, located here: <https://data.hrsa.gov/tools/shortage-area/hpsa-find>

Upon accessing the website, please check off the following items (on the left-hand side of the screen):

- **Select a State/Territory (required)**: select Michigan
- **Select County(s) (required)**: select the county your practice site is located within
- **Apply Filters (Optional) > HPSA Discipline**: check off “Mental Health” (uncheck “Primary Care” and “Dental Care”)
- **Apply Filters (Optional) > HPSA Status**: check off “Designated” and “Proposed for Withdrawal” (uncheck “Withdrawn”)
- Leave all other columns below as they are
- Select **“Submit”**

Upon running this search, your practice site should meet the location site criteria if:

1. Under the “Designation Type” column, **you see your county name with any sort of HPSA designation beside it** (Geographic HPSA, Population HPSA, Income HPSA, etc.)

OR

2. Under the “Designation Type” column, it states “Federally Qualified Health Center” – if you see this listed in the table, expand that row (using the + button on the left-hand side of the row) and expand this search result; **if your practice site name and address is listed within this list, the practice site should be eligible**

➤ **Do all Community Mental Health (CMH) facilities meet the criteria for an eligible practice site?**

No, not all CMH facilities will be eligible based on CMH classification alone. In order to be eligible, CMH facilities must either be located within a Mental Health Professional Shortage Area (HPSA), or the facility must have HPSA-designation. To confirm if your facility meets these criteria, please utilize the HPSA-locator tool using the outlined steps above.

➤ **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 review 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 at least 32 hours of direct behavioral health services per week out of this practice site, they would be eligible for the MI Kids Now 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?**

Unfortunately, we are only able to accept behavioral health providers with professional titles included in our program guidance at this time. The 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 8 years?**

If an applicant is selected as a grantee for the upcoming cycle of the MI Kids Now 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 four application cycles total. For all applicants, the total amount of loan repayments awarded will be capped at a maximum of \$200,000. Please see below for how contractual payment amounts are calculated.

Example) For a new participant with \$80,000 eligible debt, we would divide \$80,000 by eight years of eligible participation ($\$80,000/8 \text{ years} = \$10,000 \text{ per year}$), then multiply by two years for the initial two-year agreement ($\$10,000 \text{ per year} \times 2 \text{ years} = \$20,000$). If the applicant is selected to participate in the program for all four cycles (eight years total), they would be awarded a total of \$80,000 by the end of the four contract cycles.

➤ **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 MI Kids Now Program will be based on behavioral health services provided by the applicant during their two-year contract agreement period. For our current cycle, this would be from 2022 – 2024. We are not able 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 are not eligible for the MI Kids Now Program at this time. For hybrid workers, providers must spend a **minimum of 32 hours per week providing direct behavioral health services, out of their eligible (in-person) practice site,** in order to be eligible.

➤ **I currently have extended leave time (maternity leave, medical leave, etc.) planned for the upcoming year. Would I be eligible for this program cycle?**

Yes. Applicants are able to spend time away from approved practice sites (includes for vacations, sick time, family and medical leave) during the contractual agreement period but must make this time up later. If you are selected and approved for the MI Kids Now Loan Repayment Program, you will need to request (in writing) temporary suspension status if you will be away from your approved practice site for more than 7.14 weeks during the loan contract year. Once this is approved, you will need to make up any time missed (exceeding the allotted 7.14 weeks) by amending your contract to extend the end date of your service obligation.

For example: if your contract is set to end on 08/31/2024, but you will be taking off 12 weeks of leave during this service agreement period, we would need to amend your contract to reflect your service agreement period will end on 11/30/2024 to make up for this time off.

➤ **How do I reflect extended leave time (above) in my applications?**

Your employer can reflect this information in your Practice Site Application. While there is currently no place on the application to denote this, you can communicate to your employer to make a note of this in the highlighted sections below (example). In the box highlighted in **blue**, your employer should list your full-time hours, then note your leave, as follows: **40 hours – w/ maternity leave***. In the box highlighted in **red**, please have them list your leave time as follows: ***FMLA from MM/YY – MM/YY**.

c. Practice Site 1 (REQUIRED)			
Name of Practice Site:		Physical Address:	
Click or tap here to enter text.		Click or tap here to enter text.	
City:	County:	State:	9-Digit Zip Code:
Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	EXAMPLE:
Number of hours per week that provider will be employed at this site:			40 hours - w/ maternity leave
If this practice site is under construction, what is the estimated opening date:			FMLA from 01/23 - 03/23
Practice Site Manager Name	Practice Site Manager Email Address	Practice Site Manager Phone	

➤ **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 **Reanna Kathawa** at kathawar@michigan.gov.

***Please note that we have received a large volume of inquiries for the MI Kids Now Program.**

We are working through inquiries in the order with which they were received. 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 07/29/22.