Healthcare Education Loan Repayment Program (HELP) FAQs

Q: How do healthcare providers find out about and apply for the program?
A: https://www.ahec.hawaii.edu/hawai%ca%bhi-help/ or ahec@hawaii.edu or 808-692-1060.

Q: Who is eligible for the HELP Loan Repayment Program?
A: Healthcare professionals licensed or certified in Hawaii, providing care to human patients in Hawaii.

Q: Which professions qualify for the HELP loan repayment program?
A:
- Acupuncturist
- Advanced practice registered nurse
- Athletic trainer
- Audiologist
- Behavior analyst
- Certified physician assistant
- Certified substance abuse counselor
- Chiropractor
- Clinical laboratory director
- Clinical laboratory specialist
- Community service dental hygienist
- Community service dentist
- Cytotechnologist
- Dental hygienist
- Dentist
- Emergency Medical Technician
- Industrial psychologist
- Licensed bachelor social worker
- Licensed clinical social worker
- Licensed marriage and family therapist
- Licensed practical nurse
- Licensed social worker
- Medical assistant*
- Medical laboratory technician
- Medical technologist
- Mental health counselor
- Midwife
Naturopathic physician
Nurse aide
Nurse anesthetist
Nursing home administrator
Occupational therapist
Occupational therapy assistant
Optometrist
Osteopathic physician and surgeon
Paramedic
Pharmacist
Phlebotomist*
Physical therapist
Physical therapist assistant
Physician
Physician assistant
Podiatrist
Psychologist
Radiology technician
Registered Dietician
Registered nurse
Respiratory therapist
Speech pathologist
Surgical assistant*
Surgical technician*
Surgical technologist*
Phlebotomist*
Community health worker*
Pharmacy Technician*
EKG Technician*
Patient Service Representative*
Behavioral Technician*
Behavioral Analyst
Sonographer /Ultrasound Technician*
Clinical microbiologist*

*Certification required if license not available

Q: What if an individual works in a healthcare profession that is not on the list at https://www.ahec.hawaii.edu/hawai%ca%bbi-help/?

A: If an individual works in a healthcare profession that is not on the list, and the individual believes their profession should qualify, they can submit a Professions
Inclusion Request, documentation of shortage and rationale for inclusion in the HELP loan repayment which will be reviewed by the HELP Steering Committee for consideration. Email Dr. Kelley Withy at withy@hawaii.edu.

Q: When can individuals start approaching AHEC regarding the HELP program?
A: As soon as application is available at https://www.ahec.hawaii.edu/hawai%ca%bbi-help/.
Applications will be due twice a year, January 1 and July 1 for award dates in September 1 and March 1, respectively.

Q: When will the first awards come out?
A: No later than January, 2024.

Q: When will the Governor make the announcement regarding the program?
A: 9/9/23 at Hawaii Health Workforce Summit

Q: Will the program guide be available electronically, and when?

Q: Does the program prioritize any specialties?
A: Primary care and behavioral health, as well as rural specialists.

Q: What professions are included in behavioral health?
A: Psychologist, Social Worker, Psychiatrist, Psychiatric Nurse Practitioner, Marriage and Family Therapist, Behavioral Analyst, Certified Substance Abuse Counselor, Mental Health Counselor, Behavioral Analyst.

Q: What professions are included in primary care?
A: MD, DO, APRN, PAs practicing in the fields of: Family Medicine, Internal Medicine, Pediatrics, Ob/Gyn, Geriatrics, Adolescent Medicine, General Practice.

Q: What health professions are included?
A: All health professionals licensed in Hawaii or certified to practice in Hawaii caring for humans in Hawaii.

Q: What is the definition of rural?
Rural in the state per §1B-1, Hawaii Revised Statutes:
Hawaii Island
Maui Island
Kahoolawe Island
Lanai Island
Molokai Island
Kauai Island
Niihau Island
And the following areas on Oahu Island:
- Waimanalo (Zip code 96795)
- Waianae (Zip code 96792)
- Wahiawa (Zip code 96786)
- Hauula (Zip code 96717)
- Hauula (Zip code 96717)
- Laie (Zip code 96762)
- Kahuku (Zip code 96731)
- Haleiwa (Zip code 96712)
- Waialua (Zip code 96791)

Q: The current federal program requires that each organization be a certified site. Does that apply to the HELP loan repayment program?
A: No, any site in Hawaii meets the criteria, as long as they take 30% public insurance.

Q: Regarding the letter of verification by the employer, does that also apply to the HELP program? If so, can HR write a letter, or should it be the direct supervisor, or should it be an executive? What about physicians in solo practice?
A: The purpose is to make sure the person is working somewhere, so HR can just say "We employ Dr. Smith at this site and he is valued by our community." If a solo practice, the doc says, "This is a private practice that has been in x community for x years."

Q: Is quarterly reporting a requirement of the HELP program? If so, can an organization have their HR department send a quarterly report for all employees participating in the HELP Program?
A: UH JABSOM HELP program staff can call the practice/employer to verify, but if HR would like to send documentation, that’s even better.

Q: In regard to the three reimbursement tiers, $50K, $25K and $12.5K, where do non-physicians fit? Do other high-demand professions such as RN, Respiratory Therapist and Radiology Tech also qualify at the $50K level? What about professions with lower levels of demand?
A: Behavioral Health Professionals, Primary Care Professionals and Rural Specialty Physicians, Nurse Practitioners and Physician Assistants qualify for the maximum of $50,000/year. Others qualify for a maximum of $25,000/year for full time service.

Q: If an individual is participating in another loan repayment program, can they apply?
A: If a person is in the National Health Service Corps, State Loan Repayment Program, or has a commitment to serve that conflicts with practice in Hawaii, they are not eligible. Otherwise, they are eligible, but the remaining qualified educational loan history will be reviewed to ensure against double payment.

Q: What qualifies as “public insurance?”
A: Medicare Fee For Service, Medicare Advantage, Medicaid Fee For Service, QUEST Integration (Med- QUEST), TRICARE, and VA.

Q: How will the program consider fellowships?
A: Physicians who perform fellowships will be treated the same as when they are in a residency program for the purposes of the HELP. Participants can receive $12,500 of their loans paid off per year; they are then committed to work in Hawaii for the number of years they receive the $12,500 payoff of their loans; when they begin practice, they receive the amount of loan repayment for their practice location, less the $12,500 (minimum of two years).
Q: Who decides on approved participants?
A: The HELP Steering Committee members vote on changes to the program and applications. This is composed of:
- HAH (President and CEO, or designee)
- DOH (DOH Director, or designee)
- JABSOM Dean (JABSOM Dean, Interim Dean, or designee)
- Chaminade University President or designee
- HPU President or designee.
- Dean of the UH School of Nursing or designee.
- UH Vice President for Community Colleges or designee.
- Hawaii State Rural Health Association president or representative.
- Hawaii Primary Care Association (President, CEO or designee)
- One person designated by the Governor.

Q: If a provider lives in the Continental US, but sees Hawaii patients in Hawaii, are they eligible to participate?
A: Yes, if they meet all other eligibility criteria including having a Hawaii license.

Q: If a qualifying specialist physician spends half their time working in a rural area (in person or Telehealth) and half their time working in an urban area, do they qualify?
A: Yes, they can qualify for up to a maximum of $37,500/yr.

Q: How does an individual apply for loan repayment from the HELP loan repayment program?
A: Complete and submit an application which can be found at https://www.ahec.hawaii.edu/hawai%ca%bbi-help/

Q: Is there a program guide for the HELP loan repayment program, and if so, where can the program guide be found?
A: The HELP Loan Repayment Program Guide can be found at https://www.ahec.hawaii.edu/hawai%ca%bbi-help/
Q: If I have a question regarding the application, or a question about the program, is there a number I can call?
A: Questions can be submitted via e-mail to ahec@hawaii.edu, or, by phone to (808) 692-1060.

Q: How long does it take to get a response regarding a loan application?
A: Awards are usually made within 1 month of application due dates.

Q: Is there a work requirement for this program?
A: There is a minimum work requirement of two years (twenty-four months), for every applicant who receives loan repayment from this program, regardless of the amount of the loan repayment they qualify for.

Q: How much money is available each year to a successful applicant under the HELP Loan Repayment Program?
A: A maximum of $50,000 a year, per individual, is available for full-time primary care providers practicing anywhere in the state, full-time behavioral health providers practicing anywhere in the state, and full-time physician, physician assistant or advanced practice nurse specialists practicing in rural Hawai‘i areas, as defined by HRS §1B-1.

A maximum of $25,000 a year, per individual, is available for individuals working less than full time, but at least half time, who are primary care providers practicing anywhere in the state, behavioral health providers practicing anywhere in the state, and physician specialists practicing in non-rural areas as defined by HRS §1B-1. A maximum of $25,000 a year is also available for full-time healthcare professionals who are not primary care, behavioral health, or physician/PA/APRN specialists, and who are on the list at https://www.ahec.hawaii.edu/hawai%ca%bbi-help/.

A maximum of $12,500 a year is available for interns, residents or fellows who have committed to working in Hawaii upon completion of their residency/fellowship, and to individuals working less than full time, but at least half time, who are not primary care, behavioral health, or physician/APRN/PA specialists working in rural areas, and who are on the list at https://www.ahec.hawaii.edu/hawai%ca%bbi-help/.

Q: If a healthcare professional has for example, $80K in educational loans, and that individual qualifies for the HELP loan repayment program, and also qualifies for the maximum of $50K a year, will $50K of the loan be repaid the first year and $30K the following year?
A: No. The total loan amount will be paid off over the two years, so $40,000 each year.

Q: If I only have $80,000 of debt, do I have to have a two-year commitment?
A: The minimum work requirement for any amount under this program is two years. In this scenario, 50% of the outstanding debt or $40K, would be repaid each year.

Q: When we say 30% of visits have to be public insurance, do we mean E&M codes, or does it mean any service provided, i.e., would a pharmacy prescription count as a visit? Can it be an average visit mix for an organization?
A: We will use claims visit data to determine the payor mix of patients, so 30% of CPT codes will need to be billed to public insurance. One of the requirements of the program is that the qualifying applicant is required to work with AHEC, if necessary, to ensure that AHEC has sufficient data to ensure compliance with this stipulation. If the individual is in a profession that doesn’t bill (i.e., a surgical technician), we will use the payor mix based on the employer’s claims data to determine program eligibility. Pharmacy prescriptions do not count toward the 30% public insurance payor mix requirement.

Q: How does a practice demonstrate that it meets the 30% public insurance?
A: Claims data will be reviewed annually to determine one of the following for each application:

The practice site accepted Public Insurance for at least thirty percent (30%) of patient billing claims for the calendar year prior to the year for which loan repayment is being requested and continues to accept Public Insurance. The practice site reasonably believes that the percentage of Public Insurance accepted at the practice site shall be no less than thirty percent (30%) of claims on an annualized basis during the two-year service commitment of the participant in which the participant is providing services at the practice site. If the practice site is a multisite group practice, company, or hospital, the percentage of the practice site’s Public Insurance claims shall be calculated based on an aggregate of all claims at all of the practice site’s locations. Alternatively, the HELP Advisory Committee will review income statements or other document from organizations.

If the participant has or is starting a private practice, the participant attests that the participant shall care for patients that in aggregate have thirty percent (30%) public insurance, with the percentage of Public Insurance accepted at the practice site to be no less than thirty percent (30%) of claims on an annualized basis for the duration of the Participant’s service commitment in which the Participant is providing services at the practice site.
The claims data will be verified annually. The penalty for seeing less than 30% of patients with public insurance is below.

Public Insurance: Medicare Fee For Service, Medicare Advantage, Medicaid Fee For Service, Med-QUEST, TRICARE, and VA.

Q: What if I have to leave Hawaii while I still have a commitment or my practice starts taking less than 30% public insurance?

A: The participant may be terminated from the program, which will result in the participant will be assessed damages and penalty equal to:
(A) the total amounts of HELP support paid on behalf of the participant for any period of service commitment not served;
(B) an amount equal to the product of the number of months of service commitment that were not completed by the participant, multiplied by $5,500, but not to exceed 200% of the participant’s total award amount; and
(C) the interest on the amounts of HELP support paid on behalf of the participant (i.e., the amount under subsection (A) above), calculated at five percent (5%) per annum. Regardless of the above formula, the amount that HELP is entitled to recover will not be less than 150% of the participant’s total award amount or $31,000, whichever is less.

HELP awards are for two years and this corresponds to the two-year service commitment on a pro rata basis, so that not completing any portion of the service commitment will result in a pro rata assessment of damages for amounts of HELP support that have been paid.

Q: Will I be taxed on my HELP award?

A: Your HELP award, provided you meet all program eligibility requirements, will not be subject to Hawai‘i income tax, as the payments received under HELP are excluded from income for Hawai‘i income tax purposes. While the State of Hawai‘i has no control over the federal tax treatment of your HELP award, please be advised that Section 108(f)(4) of the Internal Revenue Code (“IRC”) excludes certain state medical loan repayments programs from gross income for federal income tax purposes:

(4) Payments under national health service corps loan repayment program and certain state loan repayment programs.--In the case of an individual, gross income shall not include any amount received under section 338B(g) of the Public Health Service Act, under a State program described in section 338I of such Act, or under any other 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 (as determined by such State).
The State of Hawai‘i has determined, for purposes of Hawai‘i income tax, that HELP is a State loan repayment or loan forgiveness program that is intended to provide for the increased availability of healthcare services in underserved or health professional shortage areas.

Q: If I am an allied health worker who is employed at a behavioral health center, can I be considered in the same prioritization as a behavioral health worker, for the HELP Program?

A: If you have special training/certification in behavioral health, and/or, are verified by your employer to work with behavioral health patients, then you can be considered in the same prioritization as a behavioral health workers.

Q: Does residency/fellowship count for the two year commitment?

A: No, only unsupervised direct patient care in Hawaii following residency or fellowship counts for the two year commitment.

Q: How do you verify the 30% public insurance requirement?

A: We ask individuals, practices, and employing organizations, for their insurance mix, and reserve the right to randomly audit de-identified claims data to confirm billing mix of providers.