

The background features a light purple-to-blue gradient with several realistic water droplets of various sizes scattered across the surface. The droplets have highlights and shadows, giving them a three-dimensional appearance.

Hawai'i Healthcare Education Loan Repayment Program (HELP)

START DATE: September 1, 2023

Covered Professions

*Licensed in Hawaii or Certified**

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

EMT

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

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*

Outline of Maximum Repayment Amounts per Year

\$50,000	\$25,000	\$12,500
<p>Full Time</p> <ul style="list-style-type: none"> - Primary care, MD, DO, APRN, PA - Behavioral Health - Rural specialist physician 	<p>Other qualified full-time professions</p> <p>Half time*</p> <ul style="list-style-type: none"> • Primary Care MD, DO, APRN, PA • Behavioral Health or rural specialty physician, APRN, PA 	<ul style="list-style-type: none"> • In residency/fellowship with Hawaii ties
<p>Must take min. 30% public insurance</p>	<p>Must take min. 30% public insurance</p>	<p>Must take min. 30% public insurance</p>

* Half time option is 20 hours a week and 2 year commitment

Program Summary

- Two year minimum commitment, then continuation is on a year-by-year basis
- Must be licensed in Hawaii
- Care must be provided to Hawaii patients
- Mainland residency/fellowship CAN be part of the program: Come On Home Program
- Private loan can be paid down if demonstrates it is educational loan debt (provide paperwork)
- If receiving another non-federal scholarship or loan repayment program, applicant must demonstrate that applicable loan dollars are not being paid by another source (double dipping for same dollars not allowed)

Additional Program Aspects

- Tax implications minimal (HI tax code section 108 and 338B6),
US Tax codes
- Penalty terms if you do not meet your service commitment:
Payment of up to \$5,500 per month of full-time service not completed, with a minimum penalty of 150% of your contracted repayment amount or **\$31,000**, whichever is less.

HELP Steering Committee Members

- DOH (DOH Director, or designee)
- HAH (President and CEO, 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)
- Governor's Designee

Come on Home Program

While in residency

- If you have Hawaii ties:
- \$12,500/yr paid to loan agency while you are in residency
- Doesn't matter where you do residency, as long as you commit to practice in Hawaii
- Fellowship treated same as residency

When in practice in Hawaii

- Commitment to practice in Hawaii is for the years that loan repayment was received
- Balance paid in loan repayment each year of practice (for example \$50,000-\$12,500)
- Once service commitment met, then participant can continue on at full loan repayment amount on year-to-year basis

How to meet the 30% requirement

Claims data will be reviewed annually to confirm minimum public insurance acceptance.

Public insurance= Medicare FFS, Medicare Advantage, Medicaid FFS, Med-QUEST, TRICARE, and VA.

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, 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.**

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.

What is “rural?”

(Per Hawaii Statute § 1B-1 Hawaii Revised Statutes)

- Hawaii Island
- Maui Island
- Kahoolawe Island
- Lanai Island
- Molokai Island
- Kauai Island
- Niihau Island

The following areas on Oahu:

- Waimanalo (Zip code 96795)
- Waianae (Zip code 96792)
- Wahiawa (Zip code 96786)
- Hauula (Zip code 96717)
- Laie (Zip code 96762)
- Kahuku (Zip code 96731)
- Haleiwa (Zip code 96712)
- Waialua (Zip code 96791)

What is...

Primary care

MD, DO, APRN, PAs in the fields of:

- Family Medicine
- Internal Medicine
- Pediatrics
- Ob/Gyn
- Geriatrics
- Adolescent Medicine
- General Practice
- Primary Care Hospitalist

Behavioral Health

- Psychologist
- Social Worker
- Psychiatrist
- Psychiatric Nurse Practitioner
- Marriage and Family Therapist
- Behavioral Analyst
- Certified Substance Abuse Counselor
- Mental Health Counselor
- Behavioral Analyst

What if I have to move away from Hawaii?

Participant will be assessed a penalty equal to:

(A) the total amounts of Program support paid by UH on behalf of 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 (for full time); **and**

(C) the interest on the amounts of Program support paid by UH, calculated at five percent (5%) per annum, from the date of the breach or termination, whichever is earlier;

provided that the amount UH is entitled to recover under this paragraph shall not be less than **\$31,000 or 150% of the Participant's total award amount, whichever is lower.**