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

<table>
<thead>
<tr>
<th>Full Time</th>
<th>Other qualified full-time professions</th>
<th>Half time*</th>
<th>Half time option is 20 hours a week and 2 year commitment</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50,000</td>
<td>$25,000</td>
<td>$12,500</td>
<td></td>
</tr>
<tr>
<td>- Primary care, MD, DO, APRN, PA</td>
<td>- Primary Care MD, DO, APRN, PA</td>
<td>- In residency/fellowship with Hawaii ties</td>
<td></td>
</tr>
<tr>
<td>- Behavioral Health</td>
<td>- Behavioral Health or rural specialty physician, APRN, PA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Rural specialist physician</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Must take min. 30% public insurance</td>
<td>Must take min. 30% public insurance</td>
<td>Must take min. 30% public insurance</td>
<td></td>
</tr>
</tbody>
</table>

* Must take min. 30% public insurance

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

<table>
<thead>
<tr>
<th>While in residency</th>
<th>When in practice in Hawaii</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you have Hawaii ties:</td>
<td>Commitment to practice in Hawaii is for the years that loan repayment was received</td>
</tr>
<tr>
<td>$12,500/yr paid to loan agency while you are in residency</td>
<td>Balance paid in loan repayment each year of practice (for example $50,000-$12,500)</td>
</tr>
<tr>
<td>Doesn’t matter where you do residency, as long as you commit to practice in Hawaii</td>
<td>Once service commitment met, then participant can continue on at full loan repayment amount on year-to-year basis</td>
</tr>
<tr>
<td>Fellowship treated same as residency</td>
<td></td>
</tr>
</tbody>
</table>
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)

The following areas on Oahu:

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

- 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.

**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.