

**New Jersey Home- and Community-Based Services Provider Loan Redemption Program (HCBSP-LRP)  
QUESTIONS & ANSWERS**

**1. Who is eligible to participate in the New Jersey HCBSP-LRP?**

To qualify for the student loan redemption program, an applicant must meet all of the following requirements:

1. Be employed full-time (at least 35 hours per week) at an approved home- and community-based provider agency in one of the following categories:
  - DHS Division of Mental Health and Addiction Services-contracted agency
  - DHS Division of Developmental Disabilities-funded agency
  - An agency contracted by NJ FamilyCare’s Managed Care Organizations (private duty nurses only)
  - DCF-approved settings within an eligible program
    - Care Management Organization (CMO)
    - CSOC Intensive In-Home Service
    - CSOC Mobile Response and Stabilization Service (MRSS)
    - Nurse Family Partnership
    - Outpatient Mental Health Treatment
    - South Jersey Initiative - Adolescent Treatment
2. Maintain employment at an approved home- and community-based provider for a minimum of 12 months after acceptance into the Program by HESAA (pursuant to the terms of contract with HESAA) in one of the below professions and as part of their ongoing job duties, provide direct services to clients that require the use of their eligible license, certification, or other state-required qualification.

<input type="checkbox"/> Board Certified Behavior Analysts	<input type="checkbox"/> Licensed Practical Nurses
<input type="checkbox"/> Board Certified Behavior Analysts - Doctoral	<input type="checkbox"/> Licensed Professional or Associate Counselors
<input type="checkbox"/> DCF Care Managers	<input type="checkbox"/> Licensed Psychologists
<input type="checkbox"/> DCF Mobile Crisis Workers	<input type="checkbox"/> Licensed Social Workers
<input type="checkbox"/> Licensed Clinical or Certified Alcohol and Drug Counselors	<input type="checkbox"/> Psychiatric Nurse Mental Health Clinical Specialists
<input type="checkbox"/> Licensed or Associate Marriage and Family Therapists	<input type="checkbox"/> Psychiatrists
<input type="checkbox"/> Licensed Clinical Social Workers	<input type="checkbox"/> Registered Nurses

3. Maintain a current license/board certification, as applicable, to practice in New Jersey throughout participation in the Program;
4. May not be in default on any eligible student loan; and
5. May not currently be participating in any other student loan redemption program administered by HESAA or in the federally administered National Health Service Corps Loan Repayment Program.

**2. How do I know if I work for an eligible State-funded home- and community-based provider agency?**

Please click [here](#) to view a list of all approved State-funded home- and community-based provider agencies.

**3. I am a self-directed employee. Am I eligible to participate in the HCBSP-LRP?**

If you are working as a self-directed employee, have an eligible degree / license / board certification and use that degree / license / board certification to work with the person served, you are eligible to participate in the HCBSP Loan Redemption Program. Self-directed employees work in either the DDD-funded Agency with Choice or Vendor Fiscal/Employer Agent model. When completing the online application, enter your employer as the fiscal intermediary that issues your payroll stubs, either Easterseals NJ Financial Management Services (Jamesburg) or Public Partnerships LLC (Alpharetta).

For self-directed employees working in a DDD-funded self-directed services program and paid through Public Partnerships LLC (PPL): On behalf of the individual/family employer, Public Partnerships LLC (PPL) will receive and complete the employer certification form. After the applicant completes their section, the form must be emailed to [pbrooks@pplfirst.com](mailto:pbrooks@pplfirst.com) for Section 2 processing.

For self-directed employees working in a DDD-funded self-directed service program and paid through Easterseals NJ: The employer certification form must be emailed to [awchr@nj.easterseals.com](mailto:awchr@nj.easterseals.com) for Section 2 processing.

**PLEASE NOTE:** Applicants who are self-directed employees must inform the person enrolled as the employer of record or co-managing employer for the services the employee provides about the requirements for participation in the HCBSP-LRP. It is incumbent on the self-directed employee to inform the employer of record or co-managing employer that, to be eligible to receive student loan redemption, the employee must be employed full-time (at least 35 hours per week) with the same employer of record or co-managing employer for 12 months after being accepted in the HCBSP-LRP.

**4. What type of student loans can be redeemed?**

Federal Direct student loans and NJCLASS loans that you obtained to attend an institution of higher education are eligible. Ineligible loans include, but are not limited to: private student loans, student loans borrowed by someone else on your behalf (e.g., Parent PLUS loans), loans you borrowed or co-signed on behalf of someone else, and non-student loans (e.g., home equity loans, even if used to pay off a student loan). Additionally, student loans that have already been paid off are not eligible for reimbursement under this program. If approved for the program, you are required to continue making payments on your loan(s) throughout the 12-month work commitment period. You may enter into a forbearance or deferral agreement with your loan servicer.

**5. Can I defer my student loan payments while participating in the program?**

Yes, you remain eligible for the HCBSP-LRP even if your loans are currently in deferment or forbearance, or if you enter into deferment or forbearance through an agreement with your loan servicer during the 12-month service commitment period.

**6. Can I apply again for this program in future years?**

The HCBSP-LRP is Currently funded by a one-time appropriation of federal HCBS funds. If more funding is allocated to the HCBSP-LRP in the future, previous awardees would not be eligible to participate.

**7. How are applicants selected to participate in the program?**

Applicants are selected for participation on a first-come, first-served basis until the funding allocated for each eligible State-funded home- and community-based provider setting is exhausted. The funding available for each home-and-community-based provider setting is as follows:

- DHS Division of Mental Health and Addiction Services-contracted agencies - \$5m
- DHS Division of Developmental Disabilities-funded agencies - \$5m
- Agencies contracted by NJ FamilyCare’s Managed Care Organizations (private duty nurses only) - \$2m
- DCF-approved settings within an eligible program - \$5m

**8. What happens after I apply?**

HESAA will consider completed applications only. If you meet all eligibility criteria and funding is still available, HESAA will mail an approval letter and participation agreement to you. Upon receiving the agreement, you must read, sign, and date it. Return both pages of the agreement to HESAA by the due date and keep a copy for your records. If HESAA does not receive a copy of the fully-executed agreement by the due date, you will forfeit your participation in the HCBSP-LRP.

Applicants who do not meet the eligibility criteria will also be notified.

**9. Am I eligible if I work multiple part time jobs within an HCBS setting?**

Applicants must work a minimum of 35 hours per week in one (1) full-time job in an approved provider agency to be eligible for the HCBSP-LRP. Applicants cannot add up the hours from part-time jobs at multiple provider agencies to equal the required 35 hours per week minimum.

**10. How long is the service agreement/commitment?**

Participants must maintain full-time employment (35 hours per week) with the same approved employer (provider agency) for 12 months after signing the service agreement in order to receive student loan redemption.

**11. I’ve returned the service agreement. When will my student loans be redeemed?**

Prior to the end of your 12-month service commitment date, you will receive an “Employment Re-Certification” form for you and your employer’s Human Resources Representative to complete. Your employer will return the completed form to HESAA after you complete your

12-month service commitment. Once HESAA receives this form, we will send the student loan redemption payment to your student loan servicer(s), together with instructions for how the student loan servicer should apply the payments to your student loan balance(s). We also will notify you when the payment is sent to your student loan servicer(s).

**12. When does my 12-month service commitment begin?**

Your 12-month service commitment begins after you are accepted into the Program and signed the service agreement. The service dates will run from October 1, 2024 to September 30, 2025, as specified in your service agreement.

**13. Can I remain in the program if I change positions?**

No, you must remain in the same position within the same approved employer (provider agency) for 12 months to receive student loan redemption.

You remain eligible if you are promoted or transferred into an eligible position within the same approved provider agency. Your new position must meet all of the program's requirements for student loan redemption.

**14. My student loans are in default. Am I eligible to participate in the program?**

No. Defaulted student loans are not considered eligible for redemption under the program guidelines.

**15. Are there tax implications to participating in this program?**

The American Rescue Plan Act temporarily excluded from federal income taxes any student loan payments that a third party makes on your behalf between 2021 and 2025. However, loan redemption payments made on your behalf are not considered taxable income for New Jersey State gross income taxes, and unlike the federal income tax law, the New Jersey State law is not scheduled to expire.

**16. I received a notice stating that I am not eligible for participation. Where can I appeal this decision?**

A written appeal may be submitted to HESAA within 15 days of the date of the notification of ineligibility. The written appeal must include a copy of the notification of ineligibility received by the applicant from the Authority and the reason(s) why the applicant believes they are eligible to participate in the program along with any documentation which the applicant has obtained to support the appeal.

**17. Will my employer (provider agency) be notified of my participation in the program?**

While HESAA, DHS, or DCF will not notify your employer of your acceptance into the program, you are required to submit an Employment Certification form completed by an HR Representative with your application. Furthermore, at the conclusion of the 12-month program term, an HR Representative is required to certify that you completed 12 months of full-time employment during the program term.

**18. Will my participation in this program affect my eligibility for any other State or federal financial aid programs?**

Participation in this student loan redemption program does not impact your eligibility for any other state or federal financial aid programs, such as Pell grants.

**19. Will my participation in this program affect my eligibility for the Federal Public Service Loan Forgiveness Program (PSLF)?**

No, you remain eligible for the PSLF while participating in this program.

**20. If I am enrolled in the federal SAVE program, is my loan(s) eligible for this program?**

Loans enrolled in any State or federal income-based repayment option such as SAVE, RAP, and HIARP are eligible for this program.

**21. Do I have to live in New Jersey to be eligible for this program?**

No, there is no residency requirement to be eligible for this program.

**22. Is there an income limit for this program?**

No, an applicant's income is not taken into account when determining eligibility for this program, so there is no income limit for participants.

**23. Can I apply if I am in the process of obtaining my license and certification, with completion expected by October 1, 2024, the start of the contract?**

No, applicants must meet all eligibility requirements at the time of application.

**24. How does a change to part-time employment status during the 12-month period affect my participation in the program?**

No loan redemptions are provided for less than 12 months of full-time service.

**25. If I am ineligible or denied for this program due to its first-come, first-served nature, or any other reason, what other programs can I apply to?**

If you are ineligible or denied for this program, you may be eligible for the Behavioral Healthcare Provider Loan Redemption Program (LRP). For more information on eligibility and how to apply, please visit: <https://www.hesaa.org/Pages/BHLRP.aspx>.

**26. Does our facility need to be STAR LRP-approved for employees to apply to this program?**

No.

**27. Are there opportunities for continuing education for staff if they are not currently enrolled in an educational program and have an eligible student loan?**

The HCBSP-LRP program is for licensed and certified professionals serving clients in home- and community-based settings. Individuals seeking assistance for pursuing educational opportunities can find more information about grants and scholarships at HESAA's website: <https://www.hesaa.org/Pages/financialaidhub.aspx>

**28. Are support coordinators that work for DDD-funded support coordination agencies eligible to apply?**

While some support coordinators may have a degree and/or be licensed as a social worker, DDD does not require a credential to function as a support coordinator, therefore, Support Coordinators and Support Coordinator Supervisors are not eligible for this program.

**29. Are nurses who work for a home care provider that does not accept Medicaid eligible?**

No. RNs or LPNs must work for an eligible provider to qualify for the HCBSP-LRP program.

**30. Are individuals who have a Master of Social Work (MSW) but are not credentialed as a Licensed Clinical Social Worker (LCSW) eligible for the HCBSP-LRP program?**

No.

**31. Are IIC/IIH providers contracted through CMO DCF/PerformCare eligible?**

IIH providers who hold one of the identified titles/credentials are eligible to apply. IIC providers are not eligible because IIC agencies are not contracted with DCF.

**32. Are LACs eligible that provide IIC/IIH services?**

IIH providers who hold one of the identified titles/licenses are eligible to apply. IIC providers are not eligible because IIC agencies are not contracted with DCF.

**33. Are licensed professionals working in administration, who oversee and at times cover as the licensed professional, eligible for the HCBSP-LRP program?**

In order for a person to qualify for this program, they must use their license/certification in the regular course of their job duties. An administrator with a license covering for a licensed professional therefore does not qualify for this program, as they are not providing direct services that require their license/credential on a full-time basis.

**34. What if someone is working for multiple agencies? Does each employer complete a form?**

Full time employees are eligible for the program. Individuals contracted to multiple agencies are not eligible.

**35. For DCF Care Managers, licensure is not required. Is CM Certification sufficient for eligibility?**

CSOC care managers must be certified or in the process of obtaining certification at the time of application.

**36. Are employees working for a homecare agency providing services at the patient's home eligible?**

Registered Nurses (RNs) and Licensed Practical Nurses (LPNs) working for an eligible homecare agency or health care service firm, providing services to Medicaid beneficiaries are eligible for this program.

**37. If you work in a CMO in a different capacity - like HR - would you qualify?**

CMO staff performing administrative roles exclusive of care management responsibilities are not eligible.

**38. Will clinicians working an outpatient program not contracted with DMHAS and DCF, but providing services to DCF/CSOC youth and families be eligible?**

No. The applicant must be contracted with DMHAS or DCF.

**39. Are professionals working in hospital, specialty hospital, nursing facility, and specialty nursing facility eligible for this program?**

This program is funded by the Centers for Medicare and Medicaid Services (CMS) and is explicitly targeted to fund projects supporting people receiving services in home and community-based service (HCBS) settings as defined by CMS. Hospitals, specialty hospitals, nursing facilities, specialty nursing facilities, intermediate care facilities among others are not considered HCBS, therefore professionals working in these settings are not eligible for the HCBS Student Loan Redemption Program.

**40. Is there a restriction on the graduate program being a US based program, or can they be a graduate of an international program?**

An applicant does not have to graduate from a US-based program, as long as the applicant holds the required license, certification, or other requirements, and has outstanding eligible student loans.

**41. If an applicant is employed with the agency for a year and applies to this program, do they still have to serve a year after application date?**

Yes. Applicants must serve for 12-months following their acceptance into the program.

**42. What constitutes "proof of licensure" for the application?**

Applicants will be required to upload a copy of their active license/certification when submitting their application. DCF care managers must submit proof of their Bachelor's degree and a resume that includes their current position and job duties.

**43. Are independent contractors who work 35 hours per week in a CSOC-IIC agency eligible?**

IIC providers are not eligible as IIC agencies are not contracted with DCF.

**44. How long do you have to be at your agency to apply?**

There are no requirements for length of service prior to application, so long as the employee commits to serving at least 12 months in the same position they held at the time of application.

**45. How many applications will be awarded? Is there a fixed number?**

There are no fixed numbers of awardees. HESAA will review and award applications on a first-come first-served basis until all \$17 million of the allocated funding is awarded.

**46. What are the implications if I am accepted into this program but need to take unexpected leave?**

An eligible applicant that is accepted into the program that takes leave during their year of service should not be disqualified from the program as long as they are still employed in a full-time eligible position.

**47. Can I work out of state for an eligible employer, or must I specifically work in New Jersey?**

No, you must be employed by an eligible employer and in an eligible position in the state of New Jersey

**48. What if my employer uses The Work Number for employment verification and is refusing to complete the employer certification form?**

We require completion of our Employer Certification form by the HR contact at your provider agency to verify eligibility. The Work Number, or any other employment verification company, does not provide all required details to determine eligibility in the HCBS-LRP and should not be the entity to fill out the employer verification form.

**49. What are CMO Care Managers and DCF Mobile Crisis workers required to submit to document that they meet the eligibility requirements?**

Care managers and Mobile Crisis workers may submit a college transcript, copy of their diploma, or other documentation from the agency's personnel file that demonstrates the individual meets the degree requirements for their position.

**50. Which of the job titles from a Care Management Organization qualify for loan redemption?**

Only staff working full time (35 hours/week) as a caseload-carrying care manager with a full care management caseload are eligible. The employer attestation for these employers should designate them as "care managers." Please note: supervisors, specialized care coordinators, training staff, assistants, administrative staff, and other titles that do not include carrying a full caseload of youth receiving CSOC care management services are not eligible.