

**Frequently Asked Questions
2011-2012 Mental Health Loan Assumption Program
Revised 9/12/11**

1. Must I use a new application each time I apply?

Yes. The application for the December 10, 2011 cycle has been revised. You must use the application posted on the website dated December 2011. Older versions will not be accepted.

2. Do I have to be a permanent California resident and U.S. citizen to apply for the MHLAP?

Applicants must have a valid legal presence and ability to work and provide care in the state of California. If you are already working in California you have a valid legal presence.

3. What is a “service obligation?”

“Service obligation” means the contractual obligation agreed to by the recipient of a loan assumption or stipend. It is the time you spend working or volunteering at your employer. The service obligation is counted from the time of the Award you may not use time you have worked prior to the award.

4. Can I apply for the current MHLAP award if I currently owe a service obligation to an entity other than the Foundation?

Yes. You may apply if you have an existing service obligation to another organization or program if your service obligation to that entity ends before June 30, 2012. You must complete your existing obligation with the other entity before starting your obligation with the Foundation/MHLAP. This includes, but is not limited to, CalSWEC or other MHSA stipend programs.

5. Do all applicants of MHLAP receive a loan repayment award?

No. Awards for the MHLAP are made on a competitive basis, where eligible applicants within a given county compete against each other. For the 2010/2011 Cycle four hundred and seventy-four (474) applicants were awarded out of one thousand and nine (1009). Additionally, applicants may not always receive the maximum loan repayment award of \$10,000. The sum of a County’s grant awards cannot exceed the funds allocated to that County. The average award for the last Cycle was \$9500.00.

6. How is MHLAP funded?

MHLAP is funded by the Mental Health Services Act (MHSA), also known as Proposition 63 approved by California voters in November 2004. To be eligible to participate in the MHLAP program, mental health providers must work or be hired to work in hard-to-fill and hard-to-retain positions within the Public Mental Health System receiving County Mental Health funding. This includes County contractors and subcontractors if approved by the County Mental Health Director.

7. How many applicants are awarded under the MHLAP?

The number of applicants awarded will depend on the number of complete applications received and the availability of funding.

8. How do I know if my mental health profession will qualify for the MHLAP?

Counties may determine which professions fit their hard-to-fill or retain criteria and are eligible. Qualified professions for the MHLAP include, but are not limited to, the following: licensed psychologists, registered psychologists, postdoctoral psychological trainees, postdoctoral psychological assistants, licensed clinical social workers, associate clinical social workers, licensed marriage and family therapists, marriage and family therapist intern, licensed psychiatrist, registered psychiatrist, licensed or certified psychiatric mental health nurse practitioner, professional clinical counselor, and registered psychiatric mental health nurse practitioner.

9. How do I know if my facility will qualify for the MHLAP?

To qualify for MHLAP you must work in the “County Public Mental Health System,” which means publicly-funded mental health programs/services that are administered, in whole or in part, by the County Department of Mental Health. This may include County Juvenile Hall facilities. This does not include publicly-funded programs and/or services administered, in whole or in part, by adult correctional entities or services provided in adult correctional facilities.

10. When is the postmark deadline for the MHLAP?

Any documents postmarked after December 10, 2011 will not be considered for an award.

11. Can I submit my application prior to the postmark deadlines?

You are encouraged to submit your application prior to the postmark deadline in order for the Foundation to verify that your packet is complete. Any documents postmarked after December 10, 2011 will not be considered for an award.

12. Will I be notified whether or not I have been selected to receive a loan repayment award?

The Health Profession Education Foundation will notify all applicants of their MHLAP results when the Award Cycle is complete. Awardees are notified first followed by those not awarded. Generally applicants are awarded by email so the email address you include in the application is very important.

13. Do I have to be bilingual in order to apply for the MHLAP?

No. Every County is different. You must be proficient in whatever language is needed to serve your County’s mental health consumers. This may include English or American Sign Language. A second language used in the work place may be part of one County’s hard-to-fill or retain

criteria but not another's. You are asked to identify Language/s you speak fluently in the workplace. It does not refer to all the languages you may speak.

14. What do I do if my loans are consolidated?

If your educational loans are consolidated, you may list only the consolidated loan information on the Educational Debt Reporting Form and also include the corresponding lender statement.

15. What if my loans are in forbearance or deferment?

You are considered eligible for a loan repayment award if your loans are in forbearance or deferment so long as those loans remain with a commercial or governmental Educational lender. **You are not qualified if you loan is in default.**

16. If I have been working in a qualified facility for several years already, can I backdate my contract to include time that I have already served?

No. You cannot use prior employment in order to complete the terms of your service obligation for the MHLAP. The start date of your twelve-month service obligation will begin after you are awarded and have signed your contract.

17. What happens if I am unable to fulfill the terms of my contractual obligation and complete my service obligation?

If you are unable to complete your 12-month service commitment in the Public Mental Health System, no payment will be made toward your loans. The award is not pro-rated based on months served. Thus, there will be no payment and no penalty. You will have the opportunity to re-apply for the MHLAP program.

18. How do you select the award recipients for the MHLAP?

Selection of awards is based solely on the information and documents contained in the application packet which include proof of your working or volunteering in the Public Mental Health System, cultural and linguistic competence, career goals, other community service and involvement, and your experience with or background in an underserved or un-served population or community. Only individuals who are verified by their County Director of Mental Health or designee and are currently employed or have a letter of hire to be employed in the Public Mental Health System as of June 29, 2012 and in "hard-to-fill" or "hard-to-retain" positions, are eligible for the MHLAP.

19. Will my employer need to fill anything out for MHLAP?

Yes. Your direct supervisor will need to sign the County Employment or Volunteer Verification Form in the application. The Foundation will handle forwarding it for verification to your County Mental Health Director.

20. If I am selected to be a loan repayment recipient for the MHLAP, does the money come directly to me or will it be sent to my lender?

A single payment shall be made on the award recipient's behalf after the 12-month service obligation has been completed and all necessary paperwork has been received and processed. Funds will be sent directly to the lender on the award recipient's behalf. Awardees should expect it to take 4 to 8 weeks for the payment to be processed after they have completed their obligation.

21. If I am selected to be a loan repayment recipient for the MHLAP, do I still have to make payments to my lender?

Yes. You are responsible for making continued loan payments to your lender throughout the participation in the MHLAP. MHLAP is not responsible for any late fees or penalties.

22. If I am selected to be a loan repayment recipient for the MHLAP, will I still get paid my salary?

Yes. Participation in the MHLAP does not affect your salary.

23. If I am NOT selected to be a loan repayment recipient of the MHLAP and I apply again, do I need to resubmit a new application or can you reuse the materials I have already submitted?

Yes. MHLAP applicants must resubmit a complete application packet each time they apply. The Health Professions Education Foundation will not reuse or return any documentation previously submitted.

24. Do certain professions receive preference and/or a larger award amount?

No.

25. What role does the County play in implementing MHLAP?

The County plays an important role in the MHLAP. County representatives are part of the MHLAP Advisory Committee which assists the Foundation in reviewing applications. Each County Mental Health Director's Office verifies that the applicant works for the County Department of Mental Health or for an organization that contracts or subcontracts with them. County Mental Health Director or his/her designee must also verify that the applicant is employed in a "hard-to-fill or hard to retain" position.

26. Does MHLAP require a County signature, and if so, from whom?

Yes. The MHLAP staff will coordinate the verification process with the counties after your application is received. The County Mental Health Director/Designee verifies that an applicant is in "hard-to-fill/ retain" position and that they work in the Public Mental Health System with the County Department of Mental Health or for a community-based organization that contracts or subcontracts with the County Department of Mental Health.