

Home and Community Based Services (HCBS) Employee Scholarship Grant & Loan Forgiveness Program Questions & Answers

2024

Is an individual who is an ALDIR with a MBA in healthcare management qualified for loan forgiveness?

If ALDIR is Licensed Assisted Living Director, they would be eligible for the loan forgiveness nomination within the organizational application.

We have caregivers and nurses that are both in the seven county metro area and outside of the metro. Will we be considered just part of the metro as our main office is in the metro?

The narrative section is the best place to discuss this. We don't just use the address, but we do look within your application at your business circumstances. If you're a parent company who's main office is in the metro, but you have other places that you serve outside of the seven county metro area, please do indicate that in your narrative section.

I heard that loan forgiveness is only applied to certain designated nursing courses of education. That distinction is not mentioned in the statute or program guide. Are other healthcare related courses of education, such as a licensed assisted living director or masters of healthcare administration approved or approvable by loan forgiveness?

While statute doesn't call out these priorities (LPN, RN, BSN), they are priorities identified by ORHPC. Those who are in the licensed assisted living director position are eligible for loan forgiveness. If they are in an administrative role that is not patient/client facing, they are not eligible.

For loan forgiveness, are there degree types that are eligible or ineligible? For example, is healthcare administration student loan debt eligible?

Employees need to be primarily working in a patient/client facing role. The exception to this rule is LALDs.

If an employee has already received loan forgiveness once, are they eligible to apply again?

IN the request for proposal, there is stipulation that they can only receive from one program. If they have received loan forgiveness from the MN Health Care Loan Forgiveness program or other loan forgiveness from the state, they can only accept from one source.

Is the 10 hour requirement actual hours worked for casual staff or does the staff member need to be scheduled routinely for 10 hours?

The 10 hour requirement are the actual hours worked, not scheduled. As long as employees continually work 10 hours a week on average, they are qualified for scholarship funding.

Is there a cap on the loan forgiveness award per application?

Organizations are limited to 5 nominations for loan forgiveness per application. Priority is given to organizations that have operating expenses of \$2 million or less per year and serve 50 or fewer clients.

If we have a group of employees that support both our assisted living and skilled nursing SNF buildings on the same campus in an eligible caregiver role, would they be eligible for HCBS Scholarship if they're working 10 hours each week in the assisted living building?

Employees must work a minimum of 10 hours per week in the HCBS setting to be eligible for scholarship funding. It cannot be 10 hours combined between SNF and HCBS.

Clarification on work not starting prior to June 1, 2024: does this refer to the course or employment with the organizations relative to the loan forgiveness?

Loan forgiveness is unique in that employees have already incurred their student loans. They are allowed to have a balance prior to June 1, 2024. Payment for loan forgiveness will not be distributed prior to June 1, 2024. For scholarship work, courses and training cannot occur prior to June 1, 2024.

Is there a dollar amount limit on the loan forgiveness per person?

The dollar amount is \$12,000 over two years. If an employee carries a balance that is less than \$12,000, an employee will only receive up to the amount of their educational loans.

If an employee receiving loan forgiveness is on maternity leave/FMLA for a portion of that time, are they still qualified?

ORHPC has procedures to pause the two year commitment while an employee is on leave for medical or family leave. Should this occur, the employee should contact ORHPC.

The total max we can apply for both scholarship/and loan forgiveness is a combined \$125,000 correct?

The total scholarship grant request can be \$125,000 and the total number of loan forgiveness slots requested can be 5 spots. The 5 loan forgiveness spots do not count towards the \$125,000.

Is a chaplain considered a caregiver?

This depends on the duties of the chaplain. If they are primarily providing spiritual guidance to patients/clients, this is not an approved role, but if they are also working in other capacities, it could be eligible. It is best to describe the role of an individual like this in the narrative of the application.

Are loan forgiveness dollars given directly to employees and not to the organization?

Loan forgiveness is disbursed to employees/individuals and does not funnel through the organization.

Our organization serves persons with profound intellectual disabilities, without regard to age. We serve service recipients over the age of 65, but they are a minority. Do we qualify?

Eligible applicants must serve at least 50% of individuals over the age of 65.

I am wondering if Physical and Occupational Therapists qualify for the loan forgiveness program?

Employees who are working an average of 32 hours per week for 45 weeks per year and in a client/patient facing role are eligible, including Physical and Occupational Therapists.

We are partnering with a High School to provide students with a CNA certification class. This will allow for students to become certified and will help our facility with staffing challenges. Would we be able to apply for money to pay the instructor, since the students will not be charged a tuition fee?

Per the RFP, payment to a trainer for providing approved training is an eligible expense for scholarship applications.

I am an RN that works in Family Medicine, but the majority of patients I see are Medicare Annual Wellness patients. Is this something that myself and my colleagues who do the same thing would qualify for this type of loan forgiveness potentially?

To be eligible for loan forgiveness and scholarships under this program, employees must work for one of the following license types: Assisted living facilities as defined in [Sec. 144G.08 MN Statutes, subdivision 7](#), Adult day care facility as defined in [MN Statute 245A.02, subdivision 2a](#), Home care services provider as defined in [MN Statute 144A.43, subdivision 3](#).

Our organization is a non-profit serving individuals in rural Minnesota in the home and community-based setting. Our organization aligns with the ‘faith in action’ model, providing services in the areas of transportation, home modification, chore and companion to older adults and people with disabilities.

Under the Home care services provider as defined in [MN Statute 144A.43, subdivision 3](#) item one is “assistive tasks provided by unlicensed personnel.” Your organization is considered eligible as long as you are providing services within the home care service definition.

The other two (Assisted Living and Adult Day) require license, but you are correct in that the home care services outlined in Subdivision 3 do not all require a license. You do not need the 245D license to be eligible for the HCBS grant. Be sure to outline it in your application under eligibility information.

Is there a limit of how many years have past since the loan began or the certificate/license was earned?

There is no limit on how old the student loan is.

I have an employee that has student loans for these two programs she completed (Associates Degree in Health Care Administration & Bachelors Degree in Health Care Management). Are they eligible for the loan forgiveness program?

Employees are eligible as long as they are providing at least 32 hours per week for 45 weeks of the year in direct patient care.

Could certifications such as phlebotomist, medical billing, or health records specialist be considered eligible, provided they involve direct contact with patients?

Typically these certifications are not approved as they are not for a course of study that leads to career advancement in the long term care field. Per the RFP, “scholarships must be for a course of study that leads to career advancement with the provider or in the field of long-term care, including home care, care of persons with disabilities, licensed assisted living director, or nursing within the HCBS field.”

Examples of courses of study or training include: CNA, LPN, RN, BSN, LALD, Social Work, Occupational Therapy, Physical Therapy, Trained Medical Aide, Certified Dementia Care, Training for medical care interpreter services, job related English as a Second Language.

Does the grant primarily consider the number of current employees within an organization, or will it also take into account the anticipated increase in employees resulting from this new incentive? Given our substantial homemaking referrals through the HCBS waiver, we believe this initiative could significantly contribute to employee retention in these positions.

There is no specific number of employees that evaluators are seeking to see served. The program as a whole is seeking to increase the long-term care workforce across the state of Minnesota. Priority will be given to projects that provide scholarship funds and loan forgiveness to employers and employees working in geographic areas in need of skilled employees. Grant outcomes will include: an increased number of current staff receiving training through HCBS scholarships in areas experiencing long-term care provider shortages and demonstrated retention of HCBS employees serving providers across Minnesota experiencing long-term care provider shortages.

If we hire an employee and they begin their employment with 4-6 weeks of CNA training and then begin their 10 hours a week at a minimum in a direct caregiving role, would the cost of the CNA program and State testing be allowable costs under the scholarship program?

The employee does need to be employed for 10 hours per week to be eligible for the training. If their employment starts with the 40 hours per week of training for 4-6 weeks and then they transition into their direct care role for at least 10 hours per week, they are considered eligible for the scholarship program.

If there is more than two facilities applying from one corporation, does this need to be one application from the parent company?

The parent company should apply as the parent company and then distribute funds as needed to sites across the state. The benefit of applying as the parent company is that Benedictine is able to allocate money across sites without having to have individual money allocated for each location at the time of application.

What is the dollar amount should our organization apply for loan forgiveness nomination in the HCBS Grant 2024?

You don't have to specify the loan forgiveness amount, just the number of slots (up to 5 per applicant). The amount is predetermined by MDH. If you have employees inquiring what it will be, it will be \$6,000 in the first year and \$6,000 in the second year as long as they stay employed within the HCBS field for both years.

If we apply for certain # of loan forgiveness spots and our employees don't end up using them or using all of them is that a concern/issue?

If an employee elects to not accept the loan forgiveness your organization will have the opportunity to nominate another individual. If there is no one else from your organization who wants the awarded slots, the money stays with the State.

Can an assisted living employee receive an HCBS education scholarship and Loan Forgiveness through HCBS MDH?

Employees could receive scholarship and loan forgiveness. It is up to the employer to have your scholarship application and award process and loan forgiveness application and award process set up. This should be outlined in your application.

Do we as employer need to find out who of our RN, LPN, BSN have current student loans to be able to tell who is eligible? As I can get list of employees, job title eligible for caregiving role status, hours they work. But I do not know if they have any current student loans?

At the time of application, you can nominate individuals and if it turns out they do not have qualified educational loan debt, and your organization is awarded loan forgiveness slots, you can nominate other employees. Prior to the receipt of loan forgiveness payments, individuals will need to prove that they have qualified educational debt.

Currently as this time, we would not have any names to give in our loan forgiveness application but plan to apply for this portion. Does this mean I do need to find one individual whom is a current RN, LPN, BSN Rn and has student loans, and has worked for at least 45 weeks at 32 hours a week?

In the application, where the names are written for loan forgiveness nominations, you do have the option of entering unknown. Upon the award of loan forgiveness slots, MDH will check with organization's who has entered "unknown" for their nomination of employees who are LPN, RN, BSN with qualified educational debt, working at least 32 hours a week for 45 weeks of the year.

Under section 4, where it asks for Operating Expenses, is this question asking for the entirety of our operating expenses in our fiscal year's budget?

Yes, this is looking for the amount that is reflected for your organization's operating expenses. Please note, it should match what is on your organization's 990 or audited financial statement that is submitted.

Where can I view the RFP informational webinar?

[FY2024 Home and Community Based Services Employee Scholarship and Loan Forgiveness - YouTube](#)

Does Masters in Social Work qualify for the Student Loan Forgiveness part of the HCBS grant?

Social work could be considered as long as they are providing direct patient care.

Does an employee need to working in a BSN, RN, LPN position or can an employee be in any caregiving role (say resident assistant, housekeeper, culinary) and have their degree completed BSN , RN , LPN AND have the qualified loan debt, working 32 hrs per week for at least 45 weeks per year?

Employees must be in a direct caregiving role, working 32 hours per week for an average of 45 weeks in the year. The RFP prioritizes those with earned degrees in LPN, RN, BSN. The RFP does not stipulate what position they hold beyond direct caregiving role. They do not need to be employed by your organization at the time of the grant application, as names can be nominated later by putting "unknown" loan forgiveness name field.

We do not have an easy way of determining who of our employees working 32 hours per week for at least 45 weeks of the year has educational debt. Do we have to have the exact number?

If you do not know the exact number of employees who have qualified loan debt at this time, just include the number of individuals who work at least 32 hours per week for 45 weeks of the year.

Can I apply for home and community-based service if I am still waiting for my 245D license?

If you are currently providing Home care services provider as defined in MN Statute 144A.43, subdivision 3 and do not have the 245D license, you may apply, however it should be clear in your application which services you provide under MN Statute 144A.43.

Also, please note that this application is not open to individuals seeking loan forgiveness, but rather needs to be applied for by the organization that employes individuals working in the HCBS field.

Do we include those who retired in turnover numbers on the application?

Yes, please do include those who retired in the turnover numbers.

Our organization currently is not required to have audited Financial Statements. Will we need to pursue this in order to apply for this grant?

If you do not have a current audited financial statement, please provide your most recent business tax filing (990 for non-profit; 1120 for corporations; 1065 for LLC).

Our organization does not have an active program for loan forgiveness at this time, is it acceptable for us to still apply to the loan forgiveness portion of the application?

You do not need to have an active loan forgiveness program to apply for the grant. The grant funds can provide for it. You do need to detail how the program will be administered in the application.

When budgeting for our Licensed Assisted Living Director costs, they each have varied costs (depending upon if they choose to purchase practice tests and study exams) do I need to list each

person individually since the cost is not the same per person? Also, if they attend training sessions related to the LALD license, are those expenses allowed?

You can just put an estimated total for the entire LALD line item (say it's \$1,200 for one program but \$1,000 for another and you have 4 people going through each, you could put \$9,000 to give wiggle room based on where they will get it). The program does allow for budget modifications if need be. Any training, education, or materials related to the credentialing is allowed as an expense.

If my organization is only looking for funding with loan forgiveness, are we still required to fill out the budget narrative?

If you only select the loan forgiveness checkbox in the application, you do not need to answer sections 5 or 6 of the application.

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