

## Public Health Loan Repayment Program Frequently Asked Questions

### ➤ **Background**

Bipartisan legislation has been introduced in both chambers of Congress to help address the public health workforce crisis by creating a loan repayment program for public health professionals who agree to serve in a local, state, or tribal health department:

- H.R. 3297, the Public Health Workforce Loan Repayment Act - Reps. Crow (D-CO) and Burgess (R-TX). Staff contact: [Daniel.Tsang@mail.house.gov](mailto:Daniel.Tsang@mail.house.gov)
- S. 3506, the Strengthening the Public Health Workforce Act - Sens. Smith (D-MN) and Collins (R-ME). Staff contact: [Kripa\\_Sreepada@smith.senate.gov](mailto:Kripa_Sreepada@smith.senate.gov)
- The PREVENT Pandemics Act draft from Sens. Murray (D-WA) and Burr (R-NC) also includes the public health workforce loan repayment program

Below NACCHO has provided some background information about the proposed public health loan repayment program and next steps to build momentum for passing authorizing legislation.

#### **Q. Why do public health departments need a loan repayment program?**

**A.** Public health departments have been severely underfunded for decades. After public health emergencies such as Zika, Ebola and H1N1, the federal government provided an influx of funding to health departments, but this did not translate into long term, sustainable funding. This cycle of “boom and bust” funding does not allow communities to have robust public health protection from local, state, and tribal health departments.

From 2008 to 2019 the estimated number of full-time local public health agency staff decreased by 16%, while state health agencies lost almost 10% of their collective workforce between 2012 and 2019. This deficiency is compounded by the age of the public health workforce — a survey conducted prior to the COVID-19 pandemic found that 55% of local public health professionals are over age 45, and almost a quarter of health department staff are eligible for retirement. Between those who plan to retire or pursue jobs in the private sector, projections suggest that nearly half of the local and state health department workforce might leave in coming years. The increased politicization around COVID-19 has only accelerated this trend, with at least 500 health department leaders leaving or being fired during the pandemic.

#### **Q. How much funding would it take to start an effective loan repayment program for public health?**

**A.** Health departments need increased staffing and capacity, but at the same time those already in the field need incentives to stay in a very demanding profession, which is rarely able to offer competitive salaries and benefits compared to the private sector. It is estimated that \$200 million is needed to start the program and allow each local, state, and tribal health department to provide loan repayment to two staff.

#### **Q. How does a public health loan repayment program fit with recent investments from the American Rescue Plan Act?**

**A.** Health departments need resources to create new jobs, the ability to recruit talented professionals into these jobs, and incentives to retain staff long term, especially as new staff have come into health departments with salaries paid for by emergency funding for the COVID-19 response.

The American Rescue Plan Act (ARPA) provided \$7.4 billion in new funding for public health workforce. The Biden administration announced the following details about how the funds will be allocated:

- \$3.4 billion in new hiring for state and local public health departments to quickly add staff to support critical COVID-19 response efforts.
  - \$3 billion to create a new grant program to support under-resourced health departments.
  - \$245 million for workforce programs at the Centers for Disease Control and Prevention (CDC), including the Epidemic Intelligence Service.
  - \$400 million to launch Public Health AmeriCorps.
- This funding for health departments to create new jobs is welcome and long overdue. Incentives like loan repayment will work with the investment from ARPA to help people who enter these jobs have an opportunity to build a career in governmental public health – not just stay for a few years and leave for a higher paying job in the private sector.

### ➤ Eligibility

#### **Q. How far removed from college or graduate school do you have to be to still be eligible for the program?**

**A.** An individual may be in their last year of college or graduate school or have graduated during the preceding 10-year period from an accredited educational institution in a State or territory to be eligible for loan repayment.

#### **Q. What degrees are eligible for loan repayment?**

**A.** Eligible degrees vary by bill but are intended to be inclusive enough to meet individual health department needs. See the table on page 4 for a full listing.

#### **Q. How long must an individual serve at a health department to be eligible?**

**A.** Depending on the bill, individuals must commit to 2 years (S. 3506) or 3 years (H.R. 3297, PREVENT Pandemics) of service at a local, state, or tribal health department to be eligible. A longer service requirement will help more with employee retention.

#### **Q. What kind of facilities are eligible for employment?**

**A.** Local, state, and tribal health departments are eligible.

#### **Q. Do you need to be a US citizen?**

**A.** Yes, to be eligible you must be a US citizen.

#### **Q. What is in place for those who work in public health settings where the positions are set up as grant contracts that may not be funded annually?**

**A.** Once the bill is enacted, the regulatory process will determine those issues.

### ➤ Loan Repayment Basics

#### **Q. How much can an individual receive in loan repayment?**

**A.** The amount of loan repayment the Department of Health and Human Services (HHS) will pay for a year of service is either \$35,000 or \$50,000 depending on the bill, as shown in the table on page 4. For individuals whose total eligible loans are less than \$105,000 or \$150,000 (depending on the bill), HHS will pay 1/3 of the eligible loan balance for each year of such service.

#### **Q. Can you postpone your service?**

**A.** You can postpone or extend as approved by the Secretary.

**Q. What is the penalty if an individual does not fulfill service of three years?**

**A.** There is a financial penalty with failure to comply with a contract.

**Q. How are dollars dispersed?**

**A.** The legislation requires that awardees be dispersed equitably across the geographic regions of the US; and local, state, and tribal public health agencies. S. 3506 and the PREVENT Pandemics Act include an additional requirement that awardees be dispersed equitably across health departments serving rural and urban areas.

**Q. Once legislation establishing the Public Health Workforce Loan Repayment Program becomes law, can people start applying for the program?**

**A.** Not quite yet. Once the law is enacted, the Appropriations Committees must include funding in the annual Labor, HHS, Education Appropriations bill.

**Q. What happens after the bill is passed to make the program a reality?**

**A.** After enactment and being signed by the president, the bill would become law. Once funding is provided, a federal agency, likely the Health Resources and Services Administration, would implement the program and create regulations governing the program.

**Q. Can public health professionals use the public service loan forgiveness program instead?**

**A.** Governmental public health employees are eligible for the public service loan forgiveness program. However, in practice there are many hurdles to successfully utilizing this program and it has not been very effective in growing the public health workforce.

## ➤ **Legislative Actions**

**Q. What is the status of the three bills?**

**A.** The Public Health Workforce Loan Repayment Act ([H.R. 3297](#)) was reintroduced in the House 2021 and approved by the House Energy and Commerce Health Subcommittee. The bill must now be approved by the full Energy and Commerce Committee before it can move to the House floor for a vote.

The Strengthening the Public Health Workforce Act ([S. 3506](#)) was reintroduced in the Senate in early 2022. It awaits consideration by the Senate Health, Education, Labor, and Pensions (HELP) Committee.

The PREVENT Pandemics Act was released as a “discussion draft” by the bipartisan leaders of the HELP Committee. The Committee is now reviewing comments that were submitted by stakeholders (including NACCHO). The Committee is expected to consider the bill in the coming weeks or months, before moving to the Senate floor by the end of 2022.

**Q. What is the difference between the three bills?**

**A.** Though all three bills would provide for a Public Health Workforce Loan Repayment Program, there are subtle differences between the three:

	<b>H.R. 3297</b>	<b>S. 3506</b>	<b>PREVENT Pandemics</b>
Length of service	3 years	2 years	3 years
Amount of loan repayment available/year	\$35,000	\$50,000	\$50,000
Degrees eligible	“a public health degree, a health professions degree, or a degree in computer science, information science, information systems, information technology, or statistics”	“a certificate or degree, including a master’s or doctoral degree, in public health, epidemiology, laboratory sciences, data systems, data science, data analytics, informatics, statistics, or other subject matter related to public health”	“a certificate or degree, including a master’s or doctoral degree, in public health, epidemiology, laboratory sciences, data systems, data science, data analytics, informatics, statistics, or another subject matter related to public health”
Distribution of awards	Equitable distribution among: Geographic regions Local, state, and tribal health departments	Equitable distribution among: Geographic regions Local, state, and tribal health departments Health departments serving rural and urban areas	Equitable distribution among: Geographic regions Local, state, and tribal health departments Health departments serving rural and urban areas
Funding authorization	\$100 million for FY2023 and \$75 million for FY2024-2027	“such sums as may be necessary” for FY2023-2025	“such sums as may be necessary” for FY2022-2025

**Q. What are the next steps to build momentum for creation of a public health loan repayment program?**

**A:** Individuals [should reach out](#) to their Members of Congress in the House and ask them to cosponsor the bill or ask the committees of jurisdiction for a hearing on the bill.

- **HR 3297:** House offices can contact Daniel Tsang in Rep. Crow (D-CO) to co-sponsor ([daniel.tsang@mail.house.gov](mailto:daniel.tsang@mail.house.gov)).
- **S. 3506:** Senate offices can contact Kripa Sreepada in Sen. Smith’s (D-MN) office to cosponsor ([Kripa\\_Sreepada@smith.senate.gov](mailto:Kripa_Sreepada@smith.senate.gov)). Note: They are adding cosponsors in bipartisan pairs.

In addition, funding for the program is necessary after it becomes authorized. Stakeholders should include public health loan repayment in their requests for funding to address the continuing COVID-19 pandemic. Appropriators could provide funding to start up the program in their FY23 Labor, HHS, Education appropriations bill. Stakeholders are encouraged to include \$200 million in funding as one of their appropriations asks.

**More questions? Contact Kerry Allen, NACCHO Government Affairs Director at [kallen@naccho.org](mailto:kallen@naccho.org)**