

Public Health Loan Repayment Program **Frequently Asked Questions**

Background

In 2020, legislation to create a public health loan repayment program, modelled after the successful National Health Service Corps, was introduced by Reps. Jason Crow (D-CO) and Michael Burgess, MD (R-TX) and Sens. Tina Smith (D-MN) and Cory Booker (D-NJ).

More than [100 stakeholders](#) signed on to the effort to create a public health loan repayment program, including leading public health, health care, and labor groups. During the 116th Congress, the Crow/Burgess bill was included in the Heroes Act, passed twice by the House.

In the 117th Congress, Reps. Crow and Burgess have been joined by Energy and Commerce Health Subcommittee Chair Anna Eshoo (D-CA) and Ranking Member Brett Guthrie (R-KY) as original co-sponsors of the Public Health Workforce Loan Repayment Act ([HR 3297](#)). Sens. Smith and Booker are again leading the effort in the Senate, and a bill is expected to be reintroduced soon with a Republican cosponsor. Last Congress, they authored [S. 3737](#) and the bill in this Congress is expected to contain the same language.

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 250 health department leaders leaving or being fired during the past 18 months.

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. Individuals must receive a public health degree, a health professions degree, or degree in computer science, information science, information systems, information technology, or statistics to be eligible.

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

A. Individuals must commit to 3 years of service at a local, state, or tribal health department to be eligible.

Q. What kind of facilities are eligible for employment?

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

Q. Do you have to be a full-time employee to receive loan repayment?

A. Yes, an individual must work 30 hours per week or with 2 or more qualifying employers for a total of not less than 30 hours per week.

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 Department of Health and Human Services (HHS) will pay a maximum of \$35,000 per year on behalf of the individual. For individuals whose total eligible loans are less than \$105,000, 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.

Q. Once the Public Health Workforce Loan Repayment Act 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 FY 2022 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 difference between the House and Senate bills?

A. The House bill (HR 3297) is mostly identical to the bill introduced in the Senate last year (S. 3737) and the language expected to be included when the bill is reintroduced in the Senate. However, the House

bill authorizes \$100 million for the first year of the program and \$75 million each year thereafter. The Senate bill authorizes \$200 million.

Q. What is the status of the Public Health Workforce Loan Repayment Act in the House?

A. On May 18, 2021, Rep. Jason Crow (D-CO) introduced the Public Health Workforce Loan Repayment Act ([H.R. 3297](#)) alongside Reps. Dr. Michael Burgess (R-TX), Energy and Commerce Health Subcommittee Chair Anna Eshoo (D-CA) and Energy and Commerce Health Subcommittee Ranking Member Brett Guthrie (R-KY). Currently the bill is co-sponsored by Rep. David McKinley (R-WV) in addition to the original cosponsors listed above. In order to build momentum for the bill, we need to increase the number of Members of Congress who are co-sponsors. Individuals [should reach out](#) to their Members of Congress in the House and ask them to cosponsor HR 3297. Members of Congress and staff can contact Daniel Tsang with Rep. Jason Crow (D-CO) to become co-sponsors (daniel.tsang@mail.house.gov.)

Q. How can we ensure the Public Health Workforce Loan Repayment Act is taken up in the Senate?

A. Senate legislation has not yet been reintroduced; however, Members of Congress and staff can reach out to Kripa Sreepada in Sen. Tina Smith's (D-MN) office (Kripa_Sreepada@smith.senate.gov) to become original cosponsors.

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

A. In addition to building the number of cosponsors, there are many ways that stakeholders can build momentum for public health loan repayment.

- Stakeholders can ask the committees of jurisdiction, Energy and Commerce and Health, Education, Labor and Pensions (HELP) to hold hearings on public health workforce and the benefits of public health loan repayment.
- The HELP committee leadership has announced plans to move a workforce bill this year in addition to a bill on emergency preparedness. Public health loan repayment would fit into both of these efforts, and stakeholders can recommend that HELP leadership include and champion public health loan repayment in its legislation this year.
- 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 FY22 Labor, HHS, Education appropriations bill. Stakeholders are encouraged to include \$200 million in funding as one of their appropriations asks, especially when communicating with Senators as the window for funding requests has not yet closed.

More questions?

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