

Public Health Workforce Loan Repayment Program Frequently Asked Questions

Background

In December 2022, Congress passed the Consolidated Appropriations Act of 2023, which included bipartisan legislation reauthorizing the Public Health Workforce Loan Repayment Program. Although the program is now authorized, Congress did not include any funding for it, and the Health Resources and Services Administration (HRSA) has indicated it needs dedicated funding to stand up the program. Securing adequate funding for the Public Health Workforce Loan Repayment Program from Congress is a major advocacy priority for NACCHO this year.

Below are answers to frequently asked questions about the Public Health Workforce Loan Repayment Program, including next steps to operationalize the program.

Status of the Program

Q. Now that the Public Health Workforce Loan Repayment Program has been authorized, can people start applying for the program?

A. The authorization of the Public Health Workforce Loan Repayment Program is a huge step forward, but there are still additional steps before the program is operational. Although Congress authorized the program, they did not provide any funding for it in Fiscal Year 2023. HRSA has indicated they need dedicated funding to implement the program. NACCHO will be working with Congress to secure funding and with HRSA to urge implementation as soon as possible, including if there is a way to do so without new funding.

Q. How much funding does the program need?

A. Congress authorized the program at \$100 million. However, it is estimated that \$200 million would be sufficient to support loan repayment for two staff at each local, state, and Tribal health department.

Q. Is there anything I can do to help move the Public Health Workforce Loan Repayment Program forward?

A: The Public Health Workforce Loan Repayment Program needs sufficient, dedicated funding. You can reach out to your members of Congress to ask them to support full funding for the program in Fiscal Year 2024. When contacting your member of the House of Representatives, you can specifically ask that they sign the “Dear Colleague” letter led by Rep. Jason Crow in support of the program. You can find out more about contacting your members of Congress in [NACCHO’s advocacy toolkit](https://www.naccho.org/advocacy/resources) at <https://www.naccho.org/advocacy/resources>.

Eligibility

Q. Who is eligible for the Public Health Workforce Loan Repayment Program?

A. To be eligible an individual must:

- Be accepted for enrollment or be enrolled in an institute of higher education or school of public health in the final semester leading to a certificate or degree (including master’s or doctoral) have graduated during the preceding 10-year period; and

- Be employed or have accepted employment with a state, local, or Tribal public health agency, or a related training fellowship and agree to serve for at least three years.

Eligible degrees include public health, epidemiology, laboratory sciences, data systems, data science, data analytics, informatics, statistics, or another subject matter related to public health.

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 accepted for enrollment, 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 include public health, epidemiology, laboratory sciences, data systems, data science, data analytics, informatics, statistics, or another subject matter related to public health.

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. Will every health department be able to access this program?

A. Loan repayment contracts will be awarded to individuals, not the health department. However, the law allows HRSA to make awards in a way that ensures contracts under the section are equitable distributed among:

- geographical regions of the United States;
- local, state, and Tribal public health departments; and
- public health departments serving rural and urban areas.

Q. Do you need to be a US citizen?

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

Q. How will the program handle employment positions that are set up as grant contracts and may not be funded long-term?

A. The regulatory process will determine this once funding is allocated to the program.

Q. Will the Public Health Workforce Loan Repayment Program be retroactive?

A. Many details will ultimately be determined by HRSA, but the legislative text does not include any stipulation allowing for past service at a health department to qualify an individual for loan repayment. However, as written, the program would be open to individuals who graduated within the last 10 years, so if someone is still in that window when the program launches, it is expected that they would be eligible.

Loan Repayment Basics

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, H1N1, and COVID-19, 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 local, state, and Tribal health departments to build and maintain the capacity to provide robust public health protection for their communities.

Local health departments lost 21 percent of their workforce capacity in the decade before the pandemic and a recent analysis found that local public health departments need at least 54,000 more full-time equivalent positions (an increase of 70 percent) to provide a minimum set of public health services. The need to expand the local health department workforce is compounded by pressures that may lead existing workers to leave the field. A 2022 analysis found that nearly one-third of the public health workforce is considering leaving their organization in the next year, a quarter of whom for reasons other than retirement including pay, work overload and burnout, lack of opportunities for advancement, stress, and organizational climate and culture. Among those considering leaving their organization, 39 percent said the pandemic made them more likely to leave.

Health departments need to both hire new workers and maintain retain their current workforce. Health departments are often limited in the salaries they can offer – the loan repayment program will provide an important tool for health departments to recruit and retain top talent.

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

A. Up to \$50,000 per year for three years totaling up to \$150,000.

Q. Can you postpone your service?

A. Service can be postponed or extended if approved by HRSA.

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

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

Other Loan Repayment Programs

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.

Q. Is the Public Health Workforce Loan Repayment Program the same as the Bio-Preparedness Workforce Pilot Program?

A. No, the Public Health Workforce Loan Repayment Program is different from the Bio-Preparedness Workforce Pilot Program. Both programs were included in the Consolidated Appropriations Act of 2023 and will move forward, but work is still required for them to be funded and implemented.

Q. How does a public health loan repayment program fit with recent investments by Congress, such as 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:

- \$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 provide 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.

More questions?

Contact Kerry Allen, NACCHO Government Affairs Director at kallen@naccho.org.

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