



**Office of
Mental Health**

OMH Community Mental Health Loan Repayment Program (Round 6)

**2025-26 FREQUENTLY ASKED
QUESTIONS**

March 2025

Questions? Comments? OMH.CMHLRP@omh.ny.gov

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Frequently Asked Questions for OMH CMHLRP Program RFA

Please see below for the most frequently asked questions for Round 6 of the OMH Community Mental Health Loan Repayment Program RFA.

“Employees with Eligible Job Titles” in this document refers to the job titles eligible for Round 6 of CMHLRP, which specifically are the following: Psychiatrists, Psychiatric Nurse Practitioners (NPs), Psychiatric Physician Assistants (PAs).

Qualification and Eligibility:

1. What settings would qualify for the OMH CMHLRP opportunity?

Answer – At this time, we are only including providers of licensed community mental health programs in one of the two below specified program categories may apply on behalf of eligible staff.

- **Inpatient/CPEP:**
 - Article 28 hospital inpatient psychiatric units
 - Article 31 freestanding inpatient hospital programs
 - Comprehensive Psychiatric Emergency Programs (CPEPs)
 - Residential Treatment Facility - Children & Youth
- **Outpatient/Crisis Residence:**
 - Assertive Community Treatment (ACT) teams
 - Continuing Day Treatment (CDT)
 - Children’s Day Treatment
 - Partial Hospitalization (PH)
 - Personalized Recover Oriented Services (PROS)
 - Mental Health Outpatient Treatment and Rehabilitative Services (MHOTRS)
 - Crisis Stabilization Centers (Intensive & Supportive)
 - Children’s Crisis Residence
 - Intensive Crisis Residence
 - Residential Crisis Support

**Exceptions for licensed programs may exist in specific situations: Please see [question 8](#).*

2. Are Employees with Eligible Job Titles working at OMH facilities eligible for this program?

Unfortunately, the CMHLRP cannot be used for recruitment and retention of Employees with Eligible Job Titles working at any of the OMH facilities, regardless of program/setting. We are exploring this possibility in the future.

3. Do private/commercial loans taken out expressly for educational purposes qualify?

To be eligible for this program, an employee must still have qualified educational loan debt that can be repaid. Personal loans would not qualify. Qualified educational loans/debt is any student loan that was used to pay graduate or undergraduate tuition or related educational expenses, made by or guaranteed by the federal or state government, or made by a lending or educational institution approved under Title IV of the federal Higher Education Act.

4. Will programs licensed by other agencies (such as OASAS) be eligible for the OMH CMHLRP?

Providers must be a licensed by OMH to be eligible for applying on behalf of eligible professionals for Round 6 of CMHLRP. Providers licensed/designated/funded by OMH or the Office of Family and Children Services (OCFS) may apply on behalf of eligible staff to [Round 5](#) of CMHLRP through April 30, 2025. At this time, we are not aware of OASAS putting out a similar program to this opportunity.

5. Would consultants/contractors be eligible for the OMH CMHLRP?

No, unless they are contracted via an academic affiliation that is approved by OMH. If applying on behalf of an employee contracted via an academic affiliation, please make sure to specify and explain where asked when applying under Sections A & B.

6. The list of Employees with Eligible Job Titles does not include LMSWs, LCSWs, LMFTs, LMHCs, LCATs, etc. Why are these titles excluded?

Providers of OMH or OCFS licensed/designated/funded community mental health programs are able to apply on behalf of licensed mental health practitioners providing services to children and/or adolescents for [Round 5](#) of CMHLRP, which is open for applications until April 30th, 2025. The purpose of Round 6 is for psychiatrists, psychiatric nurse practitioners, and physician assistants.

7. Who determines employee eligibility?

The employer, applying on behalf of the employee, must evaluate whether they and/or their employee meet the criteria, and complete the application as instructed. The employer must maintain contemporaneous records for all claims related information and any other data or documents used to demonstrate that an employee was eligible to receive such award, including but not limited to an employee-employer agreement. All records, data and other information will be made available for review upon request.

8. What if no OMH-licensed programs exist in my County? Can we still apply on behalf of our employees to help address the mental health needs in our area?

Programs operating in a county with a population of less than 25,000 where no OMH licensed programs exist within said county may submit an application for similar types of OMH funded programs as listed under “Eligible Agencies”. Requests submitted based on these criteria must indicate how these requirements are met in the email with the applications submitted. All other OMH CMHLRP eligibility requirements still apply.

9. Is it okay if the employee's student loan is in deferment or forbearance?

Yes. Loans being in deferment or forbearance does not affect an employee’s eligibility for CMHLRP. However, we are requesting that this status be indicated on the application for our tracking purposes. Since payments are not required to be made when loans are deferred or in forbearance, awardees would not be required to make minimum monthly payments during their service obligation period for that time that they are in deferment/forbearance. Any CMHLRP award funds must still be applied in full to the employee’s student loan debt.

Application:

10. Am I able to apply for the OMH CMHLRP on behalf of an employee if they are already participating in another loan repayment or forgiveness program?

No. Individual Employees with Eligible Job Titles cannot participate (i.e. track time, fulfill a service obligation, or receive funding) in both the CMHLRP and any other loan repayment/forgiveness programs simultaneously, including but not limited to: Doctors Across New York (DANY), Public Service Loan Forgiveness (PSLF), or New York City’s Behavioral Health Loan Repayment Program (BH4NYC).

11. If an employee applies for other loan repayment or forgiveness programs during the application period, can they choose to participate in CMHLRP once they’ve been approved?

If an eligible professional seeks out other loan repayment options during the application period and is then subsequently approved for an OMH CMHLRP award, they must be able to withdraw from any other loan repayment program before their OMH CMHLRP start date. Failure to do so will result in ineligibility.

12. Can an employee apply on their own behalf?

No. OMH is contracting directly with eligible agencies to provide this funding, who then in turn contract with their eligible employees; so, a representative of the agency/employer needs to sign the applications. If an authorized representative of the agency/employer does not sign off

on the application and required attestations, then an application will not be considered complete. Agencies may reapply on behalf of employees who applied on their own behalf and were rejected.

13. How many applications can an agency submit?

Each agency may submit applications for all their eligible employees. They will be required to provide application priority when applying in batches, which means if several applications are submitted at once the employer must indicate in what order applications should be reviewed and considered. Applications will be considered incomplete unless this prioritization is provided.

To ensure a fair and equitable access statewide and across programs, applicants will be limited by a total maximum award cap of \$120,000 annually by provider

14. Could a group of providers apply together and share an employee under the OMH CMHLRP?

No. Only one of the providers would be able to apply for the time worked within their licensed program. However, OMH will not restrict this provider from subcontracting with other licensed providers to support arrangements to share costs of their employee in other eligible programs. In this scenario, OMH will accept a combined application so long as this information is provided at the time of applying and OMH approves the arrangements of all participating parties.

15. What if two separate agencies apply on behalf of the same employee?

Employees can only receive one OMH CMHLRP award. Therefore, only the first application would be considered. If both agencies wanted to apply together, please see the answer to question 14 above.

16. What should be used for the employee award start date?

Employers should enter a CMHLRP start date reflective of the earliest date the employee would be fully eligible for CMHLRP. If the employee is already fully eligible and the application is being used for retention, you may use as early as 5/31/25. If the application is being used for recruitment, you would use the anticipated employee start date, or licensure date if later. You must notify OMH in a timely manner in writing of any changes should the award start date need to be updated after the application is submitted. OMH will use the CMHLRP eligibility start date entered on the application to determine the employee service obligation/award start date. Please note the employee service obligation/award start date may differ from the CMHLRP eligibility date entered. The actual employee service obligation/award start date will ultimately be determined by both employee eligibility and the timing of award approval. Please note, eligibility must be maintained for the duration of the three-year service requirement.

17. Is there a deadline for the start date of applications being used for recruitment? For example, we have a recruitment that won't complete their residency until December 2025.

The deadline would be a CMHLRP eligibility start date of 9/1/25 for Round 6.

18. What constitutes loan amount verification? Is a loan statement sufficient?

We recommend the most current loan statement itself at the time of verification.

19. Will prorated awards be available for applications on behalf of part-time employees?

Applications for part-time employees, as defined in the CMHLRP Round 6 Program Overview and Application documents, will be accepted, and additional information should be provided where asked within the application (i.e. total & clinical hours worked). During the review process, awards will be prorated based on the minimum part-time schedule of the eligible professional in the case of a variable schedule; hours worked in excess of the eligible professional's minimum part-time schedule shall not be applied to any other workweek or averaged.

Please refer to the Prorated Awards section of the Round 6 Program Overview for examples.

20. Is there a minimum number of hours worked per week required to apply?

No, there is no minimum number of hours required to apply. To be eligible for the full award amount, up to \$30,000 over the course of the three-year service obligation not exceeding the professional's total student loan debt, the eligible professional would need to meet the below CMHLRP definition of "full-time clinical capacity." Providers may apply for a prorated award on behalf of eligible professionals who provide "part-time clinical capacity" as defined below.

"Full-Time Clinical Capacity: Providing at least 40 hours of service (with a minimum of 32 clinical hours) per week for at least 45 weeks per year. Unless otherwise approved in writing by OMH the 40 hours per week may be compressed into no less than four days per week, with no more than 12 hours of work performed in any 24-hour period. Time spent in on-call status should not be applied toward the 40-hour week. Hours worked in excess of 40 hours per week shall not be applied to any other workweek."

"Part-Time Clinical Capacity: Providing less than 40 hours of service (with a minimum of 80% of those hours of service being clinical hours) per week for at least 45 weeks per year. Unless otherwise approved in writing by OMH, part-time schedules should not be compressed to the point of shifts greater than 12 hours in any 24-hour period. Time spent in on-call status should not be applied toward part-time schedule for purposes of determining a prorated award. Awards will be prorated based on the minimum part-time schedule of the eligible professional in the case of a variable schedule; hours worked in excess of the eligible professional's minimum part-time schedule shall not be applied to any other workweek or averaged."

For more information, see the Prorated Awards section of the CMHLRP Round 6 Program Overview.

21. Are there samples of what other agencies have done for their Employer-Employee Agreements available? What should we put in this contract to ensure our agency is not responsible for funding we've passed along to the employee if they leave?

No, we do not share agencies' Employer-Employee Agreements with other agencies. OMH has no restrictions against agencies sharing non-confidential information with one another. There is an example Employer-Employee agreement with boilerplate language and further instructions available on the RFP page. The Employer-Employee Agreement must contain a legally enforceable recoupment mechanism to recover funds should an employee not complete the three-year service obligation.

Change in application:

22. If we are awarded for an employee who then chooses to withdraw, could we re-enroll if the employee changes their mind?

No. Once you have notified OMH in writing that an employee is withdrawing, they will be withdrawn from the program. They will be required to return any CMHLRP funding received; failure to repay would disqualify them from reapplying to any future round of CMHLRP.

23. If our awarded employee leaves the agency prior to completing the three-year obligation period, would the agency be responsible for returning the funds to the State or would they be able to reallocate the remaining funds to another eligible employee?

Should the employee fail to fulfill the service obligation in full for any reason, the employer would be required to notify [OMH CMHLRP](#) in writing in a timely manner and return any unpaid award funds not yet paid to the employee. The employee would be required to repay in full any funds received from the award to OMH. Failure by the employee to repay would disqualify them from receiving a future award from the OMH CMHLRP. Awards are not transferable.

Employers have discretion within their required employer-employee agreement on the enforcement mechanism used to recoup money from an employee for failure to complete their service obligation. The enforcement mechanism must be legally binding and enforceable in court by the employer.

24. If an employee changes from part-time to full-time, will their payment amount be adjusted?

No, their payment amount would not be adjusted once an award has been allocated.

25. If an employee's schedule decreases (e.g. moving from full-time to part-time or decreasing clinical hours), will their payment amount be adjusted?

So long as an employee remains otherwise eligible, the award can be continued at a prorated rate. Award prorations are based on the minimum schedule provided by the employee for the full 3-year service obligation. See the Prorated Awards section of the Round 6 Program Overview for further information regarding proration.

26. What if the employee we applied on behalf of takes a new job within our agency? What about a new job at a different agency?

Eligible participating professionals will be expected to fulfill their three (3) year service obligation pursuant to the agreement with the eligible program in which the award was made. The eligible program must notify [OMH CMHLRP](#) of changes in such agreements including reassignment or changes in their service location for approval of continuation in the program at the discretion of the Commissioner of the Office of Mental Health. Changes in location that result in a change in setting type or a change in OMH Region will be considered on a case-by-case basis. Requests for changes should be sent to [OMH CMHLRP](#).

If the eligible professional accepts a new job at a different agency, they would no longer be eligible for their current OMH CMHLRP award.

27. The eligibility requirements are that the employee has the amount of debt indicated at time of application. What happens when an employee's loan balance changes over the course of the three-year service obligation, i.e. it decreases as they make their monthly payments? Do we need to update their award to reflect this change in their outstanding balance?

Monthly principal and interest payments, as well as lump sums paid from CMHLRP award funds, will count toward the loan debt amount.

Regarding program:

28. How will the money be distributed for awards?

The funds will be provided directly to the licensed community mental health program, who will enter into loan repayment agreements with the eligible individual and distribute payments as obligated by each agreement. The first payment will be made in full (100%) upon approval of the award and the successful completion of **all** the following:

- Employer Verification of Employment Attestation (within Application)
- Employer Verification of Employee Qualifying Loan Attestation (within Application)
- Employer Verification of Employee Eligibility (within Application)
- Employer Attestation of Completed and Signed Employer-Employee Agreement
- Execution of the contract for the award between OMH and eligible program*

*Please be advised that execution of the award between OMH and eligible program will not be made until such time the contract is approved by both the NYS Office of the Attorney General and Office of the New York State Comptroller. The contracting process will not begin prior to May 30, 2025.

Payment 2 will be made in full (100%) twelve (12) months after the award start date and Payment 3 will be made in full (100%) twelve (12) months after that, both pending employer attestation to the participating professional's:

- Continued employment and full or part-time clinical capacity schedule
- Qualifying student loan debt and qualifying loan repayment (as defined in the Program Overview Definitions)
 - Participating professionals who enter loan forbearance and/or deferment periods may still be eligible for CMHLRP. If a participating professional is in loan forbearance and/or deferment, please reach out to [OMH.CMHLRP](https://www.omh.ny.gov/cmhlrp).
 - Participating professionals who enter loan delinquency and/or default will become ineligible for CMHLRP.
- Continued eligibility for CMHLRP.

Note: Eligible licensed professionals must serve the full 3-year service obligation to be eligible for any CMHLRP funding. For more information, see Employer-Employee Agreement section of the Round 6 Program Overview.

29. It's stated that employees must apply any funds received from CMHLRP towards their student loans. How quickly must they make these payments?

OMH requires that any CMHLRP award funds received by the employee must be applied to the balance of their qualified loans/debt. Employers have discretion within the Employer-Employee Agreements to include additional requirements, such as specific timing, for employees applying CMHLRP award funds toward their qualified educational loans/debt.

OMH recommends that all CMHLRP funds should be fully applied to each employee's student loans no later than either 90 days after the end of the service obligation end date or 90 days after they have received their final payment from their employer, whichever is later.

30. How does the \$120,000 total annual award maximum get applied?

It would apply to the agency system wide.

31. Do eligible employees for this Loan Repayment program need to work in a direct care position, or can they be in a leadership role on site at an eligible program?

Employees must be working in a Full-Time or Part-Time Clinical Capacity. Full-Time Clinical Capacity is defined as "Providing at least 40 hours of service (with a minimum of 32 clinical

hours) per week for at least 45 weeks per year. Unless otherwise approved in writing by OMH, the 40 hours per week may be compressed into no less than four days per week, with no more than 12 hours of work performed in any 24-hour period. Time spent in on-call status should not be applied toward the 40-hour week. Hours worked in excess of 40 hours per week shall not be applied to any other workweek.” Part-Time Clinical Capacity is defined as “Providing less than 40 hours of service (with a minimum of 80% of those hours of service being clinical hours) per week for at least 45 weeks per year. Unless otherwise approved in writing by OMH, part-time schedules should not be compressed to the point of shifts greater than 12 hours in any 24-hour period. Time spent in on-call status should not be applied toward part-time schedule for purposes of determining a prorated award. Awards will be prorated based on the minimum part-time schedule of the eligible professional in the case of a variable schedule; hours worked in excess of the eligible professional’s minimum part-time schedule shall not be applied to any other workweek or averaged.”

Clinical capacity is defined as “Time spent on direct-care with clients, as well as time spent on documentation and follow-up of these encounters.”

If someone in a leadership role is working some part of their scheduled time in a clinical capacity, they would be eligible for the time they are working in that clinical capacity for a prorated award.

32. Is this considered a three-year contract or is it prorated based on length of engaged employment?

The application is for the full three-year period, and providers that receive awards will enter three-year contracts with OMH unless there is a deferral of obligation. Eligible programs are permitted to authorize participating professionals to defer their service obligations for parental leave, military service, Family and Medical Leave (FMLA), or disability. The eligible programs shall notify [OMH CMHLRP](#) in writing, and any deferral periods will be added to the term specified in the award. Requests for deferrals for any other reason, excluding any reason that would otherwise make a professional ineligible, should be sent to [OMH CMHLRP](#) for approval.

Status updates:

33. How long will it take to hear back after my application is submitted?

OMH will review all applications by eligible programs on behalf of current or prospective employees in the order in which they are received and in a timely manner. An eligible program shall be notified in writing by OMH whether the application is accepted, rejected or on waitlist. Eligible programs with applications that were rejected for being incomplete will be able to resubmit.

34. Will OMH provide updates on how many available awards remain by position, setting and/or region?

OMH may choose to provide publicly posted updates. In the meantime, please reach out to

[OMH CMHLRP](#) for any questions you may have regarding availability of awards.

35. Is there a portal for providers to track participants in this program?

No, but you can reach out to [OMH CMHLRP](#) to request that information.

Forms:

36. Who should complete the Sexual Harassment Prevention Certification form?

We cannot speak to the specific contact at your agency, but we recommend reaching out first to your HR department if you are unsure. The only stated restriction is that the employee your agency is applying on behalf of should not be completing and signing this form.

37. For Attachment A, the Sexual Harassment Certification Prevention form, what should the solicitation description be? What about offeror?

For the Solicitation Description, either “Community Mental Health Loan Repayment Program Round 6” or “CMHLRP Round 6” should be entered. For Offeror, the agency should be entered.

38. Is a copy of the Sample Employer-Employee Agreement intended to be given to each participating employee as an FYI (no signature required)?

The Sample Employer-Employee Agreement is being provided as an example only. The Sample Employer-Employee Agreement is not a complete form and may not meet the needs of your agency. Agencies who are awarded CMHLRP funding are required to complete Employer-Employee Agreements with each participating staff as a CMHLRP deliverable upon execution of the contract with OMH. Both parties – employer and employee, must sign the Employer-Employee Agreement. Agencies will have the discretion on how they administer their own employer-employee agreements, which must outline employee requirements, including the full 3-year service obligation, employer distribution of funding to the employee, and a recoupment mechanism which must be legally binding and enforceable in court by the employer. The Sample Employer-Employee Agreement can be found on the CMHLRP Round 6 RFP page.

39. Is it required to report this loan repayment information anywhere on NYS tax returns (NYS-45 & NYS-45 ATT), IRS returns or employee W-2's?

Section 10908 of the Patient Protection and Affordable Care Act (PL 111-148) addresses federal taxability of state loan repayment programs that are not part of the Federal State Loan Repayment (SLRP) program. This section puts the state loan repayment programs on par with the federal/state SLRP programs in terms of federal taxability. The relevant text is as follows:

SEC. 10908. EXCLUSION FOR ASSISTANCE PROVIDED TO PARTICIPANTS IN

STATE STUDENT LOAN REPAYMENT PROGRAMS FOR CERTAIN HEALTH PROFESSIONALS.

(a) IN GENERAL. —Paragraph (4) of section 108(f) of the Internal Revenue Code of 1986 is amended to read as follows:

"(4) PAYMENTS UNDER NATIONAL HEALTH SERVICE CORPS LOAN REPAYMENT PROGRAM AND CERTAIN STATE LOAN REPAYMENT PROGRAMS.—In the case of an individual, gross income shall not include any amount received under section 338B(g) of the Public Health Service Act, under a State program described in section 338I of such Act, or under any other State loan repayment or loan forgiveness program that is intended to provide for the increased availability of healthcare services in underserved or health professional shortage areas (as determined by such State)."

(b) EFFECTIVE DATE — The amendment made by this section shall apply to amounts received by an individual in taxable years beginning after December 31, 2008.

Based on the above text, loan repayment funds under the OMH CMHLRP should be exempt from federal taxes. However, the above should not be construed as binding tax or legal advice. Please consult your tax professional for more information about your specific tax situation, particularly as it relates to New York State taxes.