

Healthcare Access Loan Repayment (HEALR) Program

Frequently Asked Questions

November 2025



Department of Health
Medicaid

TABLE OF CONTENTS

Document Scope, Purpose, and Use	3
Eligibility and Award Information	4
Application	6
Organization Eligibility	8
Loan Eligibility and Repayment	11
Next Steps for Awardees	13

DOCUMENT SCOPE, PURPOSE, AND USE

This is the official Frequently Asked Questions document for the Healthcare Access Loan Repayment (HEALR) program.

This document should be read in tandem with the *Healthcare Access Loan Repayment (HEALR) Program Guide*, located at: https://www.health.ny.gov/health_care/medicaid/redesign/med_waiver_1115/healr/docs/program_guide.pdf. Additional details about the HEALR program as well as New York's 1115 Medicaid Waiver Demonstration can be found in the https://www.health.ny.gov/health_care/medicaid/redesign/med_waiver_1115/healr/docs/program_guide.pdf and on the New York State (NYS) Department of Health "Healthcare Access Loan Repayment (HEALR) Program" web page, located at: https://www.health.ny.gov/health_care/medicaid/redesign/med_waiver_1115/healr/.

If you have any questions about the HEALR program, email healr@health.ny.gov.

ELIGIBILITY AND AWARD INFORMATION

1. How do I know if I am eligible?

You must be a Psychiatrist, Primary Care Physician, Dentist, Nurse Practitioner or Pediatric Clinical Nurse Specialist to be eligible for this repayment program. Individuals must also meet the following requirements to be eligible for the HEALR program:

- United States citizen or eligible non-citizen (additional information located on the Federal Student Aid “Eligibility for Non-U.S. Citizens” web page at: <https://studentaid.gov/understand-aid/eligibility/requirements/non-us-citizens?language=en>).
- Licensed to practice within NYS (currently or by the time service commitment begins).
- License in good standing.
- A commitment to four years of employment at a NYS Medicaid-enrolled provider that serves at least 30 percent Medicaid members and/or uninsured individuals. These providers may include those that fall into the categories of health, behavioral health, and/or organizations that are part of established Social Care Networks (SCNs).
- Qualifying full-time employment (minimum 35 hours per week total, at one or more qualifying employers) with a start date no later than the date the participant's service commitment is signed.
- Have not previously participated in any other student loan repayment program excluding Public Service Loan Forgiveness (PSLF).
- Have an outstanding balance due on an eligible educational loan associated with the highest degree earned to obtain the relevant clinical credentials.

2. How long is the service commitment?

To receive a HEALR award, you must commit to working full-time for four years at a NYS Medicaid-enrolled provider where at least 30 percent of the patient panel are Medicaid members and/or uninsured individuals **or** that is contracted with a state-designated SCN and providing health-related social needs (HRSN) screening, referrals and/or services.

If you are awarded, you must respond to quarterly employment verification requests during the services commitment period to confirm your continued eligibility.

3. Do I have to work at the same eligible organization for the full four-year service commitment?

No, you do not have to work at the same eligible organization for the full four-year service commitment. You may change settings during the four-year service commitment period. To remain in compliance with your contract, your new job must be with an at a NYS Medicaid-enrolled provider where at least 30 percent of the patient panel are Medicaid members and/or uninsured individuals **or** that is contracted with a state-designated SCN and providing HRSN screening, referrals and/or services.

4. I have accepted a position at an eligible organization, but my start date is not until after the application deadline. Am I eligible to apply?

Yes, you are eligible to apply. The employment start date can be after the application deadline but must be dated prior to the execution of the awardee contract (estimated to be late spring 2026). This contract will be considered fully executed on the date that the awardee has signed the contract and returned it to healr@health.ny.gov. The offer letter must include the applicant's name, start date, employer information (full name, address, supervisors name, if known), salary or hourly wages, full-time hours and job title. Offer letters must be dated within six months of the application deadline or they will not be accepted as proof of employment.

5. If I am not currently employed at an eligible organization but I am seeking eligible employment opportunities, am I still eligible to apply?

Yes, you are still eligible to apply. Please fill out the application accordingly. Your employment start date must occur prior to the execution of the awardee contract (estimated to be late spring 2026). When you have secured employment at an eligible organization or if you have any questions about whether a specific employer qualifies, email healr@health.ny.gov.

6. Can I fulfill the required hours for the service commitment by working part-time at multiple organizations?

Yes. The application allows the application to submit information for multiple organization if this applies to you.

7. How many hours a week do I need to work to be considered full-time?

To be considered full-time you will need to work a minimum of 35 hours per week at an eligible organization. If you work part-time at multiple eligible organizations, you may be eligible if your total hours add up to at least 35 hours per week.

8. Are medical residents or fellows eligible?

Yes, if you are a resident or fellow at an eligible organization, you are eligible for the HEALR program. If your residency or fellowship program ends before the four-year commitment, you will need to obtain employment at an eligible organization within 12 weeks. If you will not be able to obtain employment at an eligible organization within 12 weeks, email healr@health.ny.gov for guidance.

9. I am on personal leave. Am I eligible to apply?

Yes, applicants on personal leave are eligible to apply, as long as they are employed at an eligible organization and their employment is in good standing and they are able to fulfill the service commitment. Questions regarding personal leave should be directed to healr@health.ny.gov.

10. Do I have to live in NYS to be eligible for the HEALR program?

No, you do not need to be a resident of NYS to be eligible for the HEALR program. However, awardees must complete four years of employment at a NYS Medicaid-enrolled provider where at least 30 percent of the patient panel are Medicaid members and/or uninsured individuals, or that is contracted with a state-designated SCN and providing HRSN screening, referrals and/or services.

11. Are awards tax exempt?

Yes, all awards disbursed for loan repayment through the HEALR program are tax exempt. However, it is recommended that awardees consult a tax professional for guidance.

APPLICATION

1. When do applications close?

Employer applications are due at 11:59 p.m. on Saturday, January 31, 2026. Employee Applications are due at 11:59 p.m. on Sunday, February 15, 2026.

2. Can I edit my application once submitted?

Email healr@health.ny.gov if you need to make any edits to your application post submission.

3. Can I withdraw my application if I change my mind?

All program withdrawals must occur before the awardee contract is fully executed. This contract will be considered fully executed on the date that the awardee has signed the contract and returned it to healr@health.ny.gov.

4. If I am an employer, can I submit application information on behalf of my employee?

Employers that have been confirmed as eligible service commitment sites are able to complete specific sections of the application on behalf of their employees. They can do so by filling out the employer-facing application, which captures the required information.

Once submitted, the data provided by the employer will automatically populate the corresponding fields in the employee application. A link to this pre-filled employee application will then be emailed to the employee by healr@health.ny.gov, who can review the information, complete any remaining sections, and submit the final application.

The employer application will take approximately 20 minutes to complete. **Please note:** Employers may submit applications for a maximum of five employees. In the case of organizations with multiple sites/facilities, this limit applies per site/facility. Please refer to the “Organization Eligibility” section within this document for further details on becoming an eligible employer to submit the Employer Application.

5. How will employees be notified if their employer submits an application on their behalf, and what steps should they take next?

Once an employer submits an application on behalf of an employee, the employee will receive a notification email from healr@health.ny.gov. This email will inform them that their employer has started the application process and provide a link to review the pre-filled application. The employee must then complete any unfinished sections, confirm that all provided information is accurate, complete the required attestations, and submit the finalized application.

6. How will employees be notified if their employer submits an application on their behalf, and what steps should they take next?

Once an employer submits an application on behalf of an employee, the employee will receive a notification email from healr@health.ny.gov. This email will inform them that their employer has started the application process and provide a link to review the pre-filled application. The employee must then complete any unfinished sections, confirm that all provided information is accurate, complete the required attestations, and submit the finalized application.

7. Can an employer make changes to the application after it has been submitted on behalf of an employee?

Email healr@health.ny.gov if you would like to make a change to a submitted application.

8. What happens if the employee disagrees with the information submitted by the employer?

If an employee disagrees with the information submitted by the employer, the employee is responsible for editing the information in the application prior to submission. The employee must verify all information is correct before they submit the application.

9. What should employees do if they believe their employer submitted an application, but they do not receive the notification email from healr@health.ny.gov?

If an employee believes that their employer has submitted an application, but the employee has not received a link to complete the remaining application sections, they should email healr@health.ny.gov for more information and guidance.

10. Can an employee withdraw their application if it was initiated by the employer?

If your employer begins and submits an application on your behalf, but you do not wish to participate in the HEALR program, you can simply choose not to complete the remaining sections or submit the application. Only those who finish and submit the full application will be considered for program eligibility. For further assistance, email healr@health.ny.gov.

ORGANIZATION ELIGIBILITY

1. How do I know if I am employed at an eligible organization?

An eligible service commitment site, defined as an organization, facility, or practice where at least 30% of the patient panel are Medicaid members and/or uninsured individuals OR that is contracted with a state-designated SCN and providing HRSN screening, referrals, and/or services.

For a list of eligible organizations, refer to the NYS Department of Health “1115 Workforce Initiatives Service Commitment Site Directory” web page, located at: https://www.health.ny.gov/health_care/medicaid/redesign/1115_waiver/app_svs_commit_site_dir.htm. **Please note:** This list is not exhaustive and only contains those facilities that have approved attestation forms. If your employer is not on this list and would like to serve as an eligible service commitment site, please visit the NYS Department of Health “1115 Workforce Initiatives Service Commitment Site Directory” web page, located at: https://www.health.ny.gov/health_care/medicaid/redesign/1115_waiver/app_svs_commit_site_dir.htm, and request that your employer submit an attestation form to determine their eligibility as a service commitment site (see question 5 on page 6 for further instructions).

When completing both the employer and employee application, please type your organization’s full legal name in the provided field if it is not available in the drop-down selection list. Do not use acronyms or abbreviations. Your organization’s eligibility will be determined during the application review process and prior to the disbursement of repayment funds.

2. What are the steps for verifying or becoming an eligible employer in order to submit the Employer Application?

To be an eligible employer, you must meet the criteria below and have an approved attestation form submission for the HEALR or Career Pathways Training programs. Prior to starting the application, please verify that your organization is listed as an eligible organization on the NYS Department of Health “1115 Workforce Initiatives Service Commitment Site Directory” web page, located at: https://www.health.ny.gov/health_care/medicaid/redesign/1115_waiver/app_svs_commit_site_dir.htm. If your organization is not listed, please have an appropriate representative from your organization fill out the NYS Department of Health *1115 Waiver Workforce Program Provider Attestation* form, located at: https://health.ny.gov/health_care/medicaid/redesign/1115_waiver/docs/provider_attestation.pdf, in accordance with the process outlined below.

Eligibility Criteria:

An eligible service commitment site, defined as an organization, facility, or practice:

- where at least 30 percent of the patient panel are Medicaid members and/or uninsured individuals; **or**
- that is contracted with a state-designated SCN and providing HRSN screening, referrals, and/or services.

Process for Attestation Form Submission:

Approval is granted at the individual site level. For example, health systems must submit a separate attestation for each of its locations.

- 1. Verify Facility Listing:** Visit the NYS Department of Health “1115 Workforce Initiatives Service Commitment Site Directory” web page, located at: https://www.health.ny.gov/health_care/medicaid/redesign/1115_waiver/app_svcs_commit_site_dir.htm, to confirm if your facility is already approved.
- 2. If your facility is not listed – Check Eligibility:** Facilities not found in the listing must first confirm they satisfy one or more of the eligibility criteria. **Please note:** Applications submitted by employers prior to form verification of eligibility and approval by the Office of Health Insurance Programs (OHIP) will not be processed until eligibility is verified.
- 3. Download the Form:** Download the NYS Department of Health 1115 Waiver Workforce Program Provider Attestation form, located at: https://health.ny.gov/health_care/medicaid/redesign/1115_waiver/docs/provider_attestation.pdf.
- 4. Complete and Submit Form:** Have an authorized representative from your organization complete the NYS Department of Health 1115 Waiver Workforce Program Provider Attestation form, located at: https://health.ny.gov/health_care/medicaid/redesign/1115_waiver/docs/provider_attestation.pdf, and submit it to HEALR@health.ny.gov.
- 5. Review and Notification of Outcome:** OHIP will review your submission.
 - a. OHIP will send the result of their review to the email address used for submission. If you are not the party submitting the application and would like to be directly notified of eligibility decision, please ensure that you are cc'd on the attestation submission email.
 - b. If approved, your facility will be added to the eligible list and may immediately submit to five employee applications. You may submit applications upon receipt of eligibility verification and do not need to wait for your facility to appear on the public list.

3. Is there a limit to the number of applicants from one organization?

While there is no limit to the number of individual applicants from one organization, employers that are submitting applications on behalf of their employees are limited to five applications per organization. In the case of organizations with multiple sites/facilities, this limit applies per site/facility.

4. My job site is outside of NYS. Am I eligible to apply?

No, applicants must work at an eligible entity operating in NYS or obtain employment at an eligible organization by the execution date of the awardee contract (estimated to be late spring 2026).

LOAN ELIGIBILITY AND REPAYMENT

1. What constitutes an eligible loan for the HEALR program?

Only student loans for educational costs related to the program of study that led to the qualifying clinical title are eligible for repayment under the HEALR program. For example, if an applicant has student loans for their undergraduate course of study as well as for their Doctor of Medicine (MD) program, only the loans used to pay for the MD program will qualify. For detailed information, please refer to the *Healthcare Access Loan Repayment (HEALR) Program Guide*, located at: https://www.health.ny.gov/health_care/medicaid/redesign/med_waiver_1115/healr/docs/program_guide.pdf.

2. I have current qualifying student loan debt and am planning to take on more qualifying student loan debt. Will the HEALR program repay both my current and future qualifying student loan debt?

No, the HEALR program intends to repay debt that has already been incurred.

3. How will loan repayment awards be paid or disbursed?

Awardees will receive a *Loan Verification Form*, to be distributed with the onboarding package, that collects their updated loan information prior to their award disbursement. Awardees must complete this form to receive their award. The award will be disbursed directly as a lump sum payment to the awardee's student loan servicer(s).

4. Am I required to continue making monthly payments on my student loans after I am accepted into the HEALR program?

Yes, you must continue to make monthly payments on your student loans after you are accepted into the HEALR program and prior to fund disbursement. Any student loan debt in excess of the award amount will remain the responsibility of the individual.

5. What will my final award amount be?

The final award amount will be equal to the outstanding balance at the time of payment up to the award amount thresholds for each provider type.

6. I have less student debt than the maximum award amount. Will I still get the full award amount?

No. The total award value will not exceed the amount of the applicant's total outstanding educational debt.

7. What if my loan is in forbearance/deferment? Am I still eligible?

An applicant may have loans in forbearance or deferment status and still qualify for the HEALR program. However, applicants are not eligible if loans are in default status.

8. I have several loan servicers for my eligible debt. How will you determine which loans are paid off or partially paid off?

Loans with higher interest rates will take priority and will be paid off before loans with lower interest rates.

9. Can I apply for the HEALR program if I am already enrolled in another loan repayment program?

No. To be eligible for the HEALR program, you must not have previously participated in any other student loan repayment program, excluding PSLF.

NEXT STEPS FOR AWARDEES

1. How will I be notified if I receive an award?

Applicants will receive direct communication via email from healr@health.ny.gov regarding all award decisions. Please monitor your junk and spam folders to verify that healr@health.ny.gov is on your “Safe Senders” list.

2. If I am accepted into the HEALR program, what steps do I need to take before receiving my award?

If you are accepted into the HEALR program, you will need to do the following:

- You must complete the onboarding packet, which will be emailed to you from healr@health.ny.gov. This packet will contain forms used to verify eligible employment and your most current loan information and balance(s).
- You must review and sign the awardee contract which will be emailed to you by healr@health.ny.gov.
- You must continue to make payments on your loan between the time you are notified of award and the date that the award payment is made.

3. When does the service commitment begin?

The four-year service commitment will begin when the awardee contract is fully executed. This contract will be considered fully executed on the date that the awardee has signed the contract and returned it healr@health.ny.gov.

4. Can the time I have already worked at my organization count towards my four-year service commitment?

No. Time already worked at your organization cannot be applied to your service commitment.

5. How will my employment be verified during my service commitment?

You will receive an *Employment Verification Form*, to be distributed with the onboarding package. This must be completed and returned quarterly to healr@health.ny.gov during the service commitment.

6. What happens if I do not complete my service commitment?

If you do not complete your service commitment, you will be responsible for paying back the full award amount. If you are identified as out of compliance you will be contacted by healr@health.ny.gov to discuss next steps.

7. What happens if I lose my job during the service commitment period?

Email healr@health.ny.gov **immediately**. Depending on the circumstances, you may be granted a 12-week grace period in order to obtain a position at another eligible organization. If you cannot obtain a position within that time, email healr@health.ny.gov for next steps. If you are unable to obtain employment at an eligible organization after 12 weeks, the end date of your four-year service commitment may be delayed. **Please note:** Your license must remain in good standing throughout the length of your service commitment.

8. What happens if I am unable to fulfill my service commitment due to unforeseen medical issues or some other reason outside of my control?

Unique circumstances, such as unforeseen medical issues including short or long-term disability, will be reviewed on a case-by-case basis.

9. Can I suspend my service commitment in case of an emergency or significant life event?

An awardee may take up to 12 weeks of extended personal leave during their service commitment period without being required to enter the recoupment process or extending their service commitment date. Extended personal leave or reduced schedule leave may be for family or medical reasons as permitted by the awardee's employer organization or, if self-employed, leave that qualifies under the NYS Paid Family Leave Policy, located on the NYS Paid Family Leave homepage, at: <https://paidfamilyleave.ny.gov/>, and may include:

- caring for your own serious health condition, including illness, injury, or pregnancy / childbirth;
- caring for a family member with a serious health condition, including illness, injury, or pregnancy / childbirth;
- maternity / paternity leave;
- time to bond with a new child;
- active-duty military; and
- managing affairs while a family member is on active duty.

Awardees must **immediately** email healr@health.ny.gov of their leave start and end dates. Any personal leave extending beyond 12 weeks, or additional leave requests following a completed personal leave, must be approved by OHIP. Extended or multiple personal leaves may result in a longer service commitment.

Upon returning to work, the awardee must complete a *Return from Leave Verification Form*, to be distributed with the onboarding package, signed by a Human Resources representative or supervisor, confirming that their leave is over, and that the awardee has returned to full-time work hours. The *Return from Leave Verification Form*, to be distributed with the onboarding package, must be submitted to healr@health.ny.gov within 30 days of returning to work.



Department of Health
Medicaid