

Governor Phil Murphy

ICYMI: New Student Loan Redemption Program to Support Home and Community-Based Workers

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Human Services, Children and Families, and Higher Education Student Assistance Authority Unveil New Program to Attract & Retain Health Care and Social Services Professionals

TRENTON – As part of a continued effort to improve and expand the home and community-based services workforce, the Department of Human Services, Department of Children and Families, and the Higher Education Student Assistance Authority today announced a new student loan redemption program to benefit health care, behavioral health, and social services professionals serving those with medical needs, behavioral and/or mental health conditions, and disabilities.

Under the new Home and Community-Based Services Provider Loan Redemption Program, eligible workers can receive up to \$50,000 in loan relief in exchange for one year of service at an approved home- and community-based services provider agency or as a self-directed employee.

“Uplifting our healthcare workers is mission-critical to delivering on the needs of New Jersey residents. This student loan redemption program further bolsters our home and community-based services workforce, and it is key in supporting qualified service providers to bring their skills and expertise to communities across the state,” **Governor Phil Murphy said**. “In addition to alleviating the financial burdens of this workforce, this program also builds the capacity to deliver care in the community for more New Jerseyans. I applaud DHS Commissioner Sarah Adelman, DCF Commissioner Christine Norbut Beyer, and HESAA Executive Director Margo Chaly for their work to make this program a reality.”

“We continue to invest in innovative approaches to strengthen and prioritize independence and person-centered care that will help individuals live in their own homes and remain active in their communities,” **Human Services (<https://nj.gov/humanservices/>) (DHS) Commissioner Sarah Adelman said**. “This new student loan redemption program will benefit caregivers who provide vital supports to people with disabilities and with behavioral health needs, as well as older adults living in the community. Supporting our care workers must be a priority.”

“At the Department of Children and Families, we are committed to a robust network of in-community and in-home services, so that families can stay together while they access the treatment or support solutions that best meet their needs,” **Children and Families (<https://www.nj.gov/dcf/>)(DCF) Commissioner Christine Norbut Beyer, MSW, said**. “In partnership with DHS and HESAA, offering this loan redemption program is one part of a multi-level strategy to ensure that our contracted service providers can compete for the highly competent, well-trained workforce that New Jersey children, youth, and families deserve. These care workers help our families to heal from adversity and trauma, to strengthen the bonds of family and community, and to achieve their utmost potential – to be safe, healthy, and connected in all that they do.”

“Our team is pleased to work in partnership with DHS and DCF to help bolster social services and health care workforces in New Jersey,” **Higher Education Student Assistance Authority (<https://www.hesaa.org/Pages/Default.aspx>) (HESAA) Executive Director Margo Chaly, Esq. said**. “As with all

that they need.”

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Professionals eligible to apply include psychiatrists, licensed psychologists, licensed social workers, licensed clinical social workers, psychiatric nurse mental health clinical specialists, board certified behavior analysts, board certified behavior analysts-doctoral, licensed clinical or certified alcohol and drug counselors, licensed professional and associate counselors, licensed or associate marriage and family therapists, DCF care managers, registered nurses, and licensed practical nurses. Self-directed employees are also eligible to apply.

Program funding comes from the Centers for Medicare and Medicaid Services and is part of a \$100 million, FY24 strategic investment by DHS in home- and community-based services, including significant investments in workforce development. In addition to the student loan redemption program, the plan will establish recruitment, training, and certification programs for direct care staff, along with establishing new community-based housing options for individuals with disabilities or behavioral health conditions.

The one-time allocation for this student loan redemption program provides:

- \$5 million for eligible employees serving in DHS’ [Division of Mental Health and Addiction Services](https://nj.gov/humanservices/dmhas/home/index.html) (<https://nj.gov/humanservices/dmhas/home/index.html>)-contracted agencies;
- \$5 million for eligible employees serving in DHS’ [Division of Developmental Disabilities](https://nj.gov/humanservices/ddd/index.shtml) (<https://nj.gov/humanservices/ddd/index.shtml>)-funded agencies and self-directing employees;
- \$5 million for eligible employees at DCF-approved settings; and
- \$2 million for eligible private duty nurses employed by agencies contracted by [NJ FamilyCare](https://njfamilycare.dhs.state.nj.us/) (<https://njfamilycare.dhs.state.nj.us/>)’s [managed care organizations](https://njfamilycare.dhs.state.nj.us/choos.aspx) (<https://njfamilycare.dhs.state.nj.us/choos.aspx>).

“We are proud to offer this new benefit to dedicated workers who support individuals with disabilities and older adults in the community,” **DHS Deputy Commissioner for Aging and Disability Services Kaylee McGuire** said. “Creative steps such as a loan redemption program will help attract and retain workers and build a stronger foundation for the future.”

To qualify for this student loan redemption program, an applicant must meet all of these requirements:

- Be employed full-time in an eligible profession by a State-funded home- and community-based provider agency;
- Maintain a current license/board certification, as applicable, to practice in New Jersey throughout participation in the program;
- Maintain employment at the State-funded home- and community-based provider agency for at least one year, pursuant to the terms of a contract with HESAA;
- Not be in default on any eligible qualifying student loan; and
- Not currently be participating in any other student loan redemption program or in the federally-administered National Health Service Corps Loan Repayment Program.

This initiative builds upon efforts by the Murphy Administration to bolster this critical workforce, including funding wage increases for home health aides, certified nurse assistants, direct support professionals, child care workers, behavioral health providers, and more as the state’s minimum wage increased to \$15 per hour over recent years, as well as launching a [Jobs that Care New Jersey](https://www.nj.gov/humanservices/jobsthatcare/) (<https://www.nj.gov/humanservices/jobsthatcare/>) website and paid advertising campaign to promote direct care training and job opportunities.

Provider agencies are encouraged to share information about this program with all eligible employees prior to July 1, when applications will open for a 30-day period. Eligible program participants who submit a complete and accurate application will be selected by October 1 on a first-come, first-serve basis.

For more information on the program and to apply once the application opens, visit [here](https://www.hesaa.org/Pages/HCBSPLRP.aspx) (<https://www.hesaa.org/Pages/HCBSPLRP.aspx>).

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