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Governor Phil Murphy

ICYMI: Murphy Administration Expands Capacity of New Jersey's Behavioral Healthcare Workforce Through Student Loan Repayment Incentive

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Behavioral Healthcare Professionals Can Now Apply for up to \$180,000 in Student Loan Balance Repayment in Exchange for Service to Communities

TRENTON – The Murphy Administration today announced that the New Jersey Higher Education Student Assistance Authority (HESAA) is now accepting applications for the Behavioral Healthcare Provider Loan Redemption Program. The purpose of the program is to help recruit and maintain a qualified workforce of behavioral healthcare professionals in order to further Governor Phil Murphy's ongoing goal of expanding access to mental health care on behalf of New Jersey residents.

Through funding in the Fiscal Year 2023 budget last June and a law (https://urldefense.com/v3/_https://t.e2ma.net/click/ry5iwi/7ys5259b/j0t0w1_!;J30X0ZrnC1oQtbA!IC116nXRbIH6wVpsVLDDd7h5F6uJLVYf1B0Ndt9SaxiH8nEwWnKpH.gxeNGt6A9MW24BVT\$) signed by Governor Murphy last year, this career-specific loan redemption program was created to help address the critical shortage of behavioral health providers in the Garden State. Under the program, behavioral healthcare professionals can apply to have HESAA pay off up to \$150,000 of their student loan balance in exchange for agreeing to work at an approved community behavioral and mental health provider located in New Jersey.

For every two years of service in New Jersey, behavioral healthcare providers can apply for up to \$50,000 in loan redemption, for a maximum of six years.

"This program is part of a whole-of-government approach my Administration is taking to improve the delivery of behavioral healthcare services to all New Jerseyans," said **Governor Murphy**. "Offering student loan redemption as an incentive for certified professionals to serve our communities is one way to begin closing the gap between the number of providers and the number of New Jerseyans in need. Expanding mental health services for our residents, especially our youth, will be critical in continuing to help our residents recover from the challenges they have faced over the past several years."

According to the **Executive Director of HESAA, David J. Socolow**, student loan debt can be a significant barrier to qualified individuals pursuing careers in the behavioral health field. "Paying off a part of healthcare providers' student loan balances can help alleviate the financial pressures of professionals in these high-demand career paths. Managing student loan debt is one of many services HESAA provides, and we are excited to add this new support for highly skilled New Jerseyans who are dedicated to providing behavioral health services to the people of our state," said **Socolow**.

In addition to the six-year, \$150,000 loan redemption offer, behavioral healthcare providers who work primarily with children and adolescents may also be eligible to receive supplemental incentive grants of up to \$5,000 annually for up to six years, resulting in an additional \$30,000 on top of the available \$150,000.

Together, these incentives will expand the pipeline of qualified behavioral healthcare providers serving New Jersey communities, addressing the nationwide crisis of mental health, especially among youth. A recent survey found that the overall average vacancy rate at 20 behavioral health organizations was 31 percent. Another survey from December 2022 found that 32 New Jersey behavioral healthcare providers reported 725 open positions.

A total of \$5 million is available to support the first cohort of approved applicants for up to a six-year maximum service commitment.

"The state has long been facing provider shortages, an issue which was only exacerbated by the pandemic. Now more than ever we should be doing everything we can to connect our residents to the health services they need," said **Senate Majority Leader M. Teresa Ruiz, one of the sponsors of the original legislation**. "By offering student loan relief, this program will help to engage the next generation and attract more behavioral health professionals to work and remain in the state for years to come."

"The Behavioral Healthcare Provider Loan Program will meet the needs of our communities by providing the opportunity for trained mental health care providers to enter the field sooner," said **Assemblywoman Linda Carter, one of the sponsors of the original legislation**. "This incentive will help us to close the gap in behavioral healthcare throughout the State and increase access for all residents who seek these services."

To learn more about eligibility details and to access the online application, visit

here: <https://www.hesaa.org/Pages/BHLRP.aspx> (https://urldefense.com/v3/_https://t.e2ma.net/click/ry5iwi/7ys5259b/zsu0w1_!;J30X0ZmC1oQtbA!IC116nXRbIH6wVpsVLDDd7h5F6uJLVYf1B0Ndt9SaxiH8nEwWnKpH.gxeNGt6A9CUMKDNYS)

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