



1. I am a medical doctor but not a psychiatrist. Am I eligible for the OMH Psychiatrist Loan Repayment Program (OMH PLRP)?

No. Only psychiatrists working at OMH facilities are eligible for the OMH PLRP.

2. Is there a due date for applications to be submitted?

No, applications will be accepted continuously beginning April 1, 2016. Applications are reviewed on a first-come, first-served basis.

3. What if I am already working in an OMH facility, am I eligible?

It depends. If your service began on or after March 30, 2013, you are eligible. However, your five year service obligation period for the DANY OMH PLRP award cannot begin earlier than April 1, 2016.

4. Are Resident Physicians eligible to apply if still in a residency or fellowship program?

Yes, however, your service obligation and loan repayment period will not begin until you are appointed to a psychiatrist position.

5. Are part-time psychiatrists eligible to apply?

No. To be eligible, psychiatrists must work at least 40 hours per week, which must include at least 32 clinical hours.

6. Is an electronic signature acceptable?

Yes.

7. Are funds received from DANY taxable?

No. Loan repayment funds under the OMH Psychiatrist Loan Repayment Program are exempt from Federal and State Taxes.

8. Do funds go directly to the psychiatrist or does OMH directly pay off student loan creditors?

Under the OMH Psychiatrist Loan Repayment Program, funds are disbursed directly to the psychiatrist. Student loan balances must be reduced by at least that amount.

9. What is the payment schedule?

Obligated psychiatrists may receive up to \$150,000 over 5 years, payable upon contract execution and submission and verification of the psychiatrist's educational debt levels, and semi-annual employment verification reports. Payments will be made in increments of 10 payments each of one-half the annual award (every six months after commencement of the contract period).

Payment 1 (Year 1): 7.5% of total qualified debt not to exceed ten thousand dollars;

Payment 2 (Year 1): 7.5% of total qualified debt not to exceed ten thousand dollars;

Payment 3 (Year 2): 7.5% of total qualified debt not to exceed twelve thousand five hundred dollars;

Payment 4 (Year 2): 7.5% of total qualified debt not to exceed twelve thousand five hundred dollars;

Payment 5 (Year 3): 10% of total qualified debt not to exceed seventeen thousand five hundred dollars;

Payment 6 (Year 3): 10% of total qualified debt not to exceed seventeen thousand five hundred dollars;

Payment 7 (Year 4): 12.5% of total qualified debt not to exceed seventeen thousand five hundred dollars;

Payment 8 (Year 4): 12.5% of total qualified debt not to exceed seventeen thousand five hundred dollars;

Payment 9 (Year 5): 50% of the lesser of (1) the total qualified debt minus the total of payments 1-8 or (2) the award amount minus the total of payments 1-8;

Payment 10 (Year 5): 50% of the lesser of (1) the total qualified debt minus the total of payments 1-8 or (2) the award amount minus the total of payments 1-8.

10. Can awards be applied retroactively?

No

11. Is the psychiatrist required to remain in the same OMH facility for all 5 years?

Generally, yes. Under certain circumstances, reassignments to other OMH facilities are possible at the Commissioner's discretion.

12. Can I qualify if I have already paid my student loans in full?

No. You must be able to provide current debt information.



13. How will I know if my application has been received?

An applicant shall be notified by email from OMH within 10 business days of receipt of an application as to whether the application is complete or incomplete. If the application is incomplete, OMH will inform the applicant of any outstanding information, and the applicant may submit the missing information within 10 business days of email notification by OMH. OMH will review applications within 30 days of receipt of the complete application.

14. How will I know if my application has been approved?

All applicants awarded DANY OMH PLRP funds will be notified by email and/or U.S. mail.

15. What happens if I cannot fulfill the 5 year commitment to practice required by the program?

Significant penalties will be imposed in the event the applicant cannot fulfill the full 5 year service obligation.

Obligated psychiatrists who need to defer their service obligations (e.g., for maternity/paternity leave, military service, etc.) must request permission from OMH in writing 30 days prior to the requested date of deferral. The decision to permit a deferral will be solely at the discretion of OMH; any deferral periods granted by OMH will be added to the obligated clinician's term of obligation.

16. Can I withdraw my application?

An applicant may withdraw an application at any time by notifying OMH in writing. An applicant who receives an award but is subsequently unable to fulfill the requirements of the award or resulting contract also must notify OMH in writing.

17. Who do I contact if I have additional questions?

You can email DANY@omh.ny.gov for DANY OMH Psychiatrist Loan Repayment Program (OMH PLRP) questions only.