



Mental health professional loan repayment

Expand access to mental health providers through student loan repayment

Washington State does not have enough mental health providers to address the growing need in our state for mental health care. In addition, the providers we do have are not evenly distributed across the state. We need to create incentives for people to become mental health providers, and to work in underserved areas.

One of the state's main goals in health care transformation is to better integrate mental health into physical health care delivery. This is particularly important given the many more people now covered by state-funded health insurance. However, a high degree of education is needed to provide mental health services, and it is work that does not generally pay well—especially in safety net facilities and underserved areas. Without student loan repayment, it is difficult to provide the care that healthy communities need.

2015-2017 loan repayment funds leave out too many mental health providers

The 2015-2017 budget passed by the Washington State Legislature provided \$9.3 million for loan repayments for primary care, select mental health providers, dentists, and pharmacists in a variety of settings that serve the safety net population. WSHA supported the 2015-2017 budget to restore the funding of this program and is very appreciative of the legislature's actions.

Looking ahead, the need for mental health professionals to be distributed in safety net settings and across the state will continue to grow as providers work to integrate mental health professionals in clinical practices and vice versa. Safety net facilities, including community mental health centers, hospital-based clinics, state mental health hospitals, federally-qualified health centers and rural health clinics, already have challenges in recruiting these professions.

In the 2015-2016 distribution of loan repayment dollars, many mental health professions are not eligible for loan repayment.



Student loan repayment is a powerful motivator for mental health providers to work in rural and other underserved areas.

Key providers such as psychologists, master's level social workers and mental health counselors, as well as marriage and family therapists, are not eligible. Simply allowing the existing program to include these professionals would mean stretching already scarce dollars more thinly across the state and causing increased competition among the different professionals.

Create a separate funding pool for mental health

Given the limited number of loans that can be repaid with the 2015-2017 dollars, WSHA supports a separate loan repayment pool targeting mental health professionals for 2016-2017. The professionals would include those who prescribe medications and those who provide therapy-based interventions. The existing program could be maintained and administered in a similar way. Because eligible mental health professionals are limited in the current administration of the program, a targeted pool will help identify the demand for mental health loan repayment going forward.

WSHA position

WSHA is working with a broad coalition of organizations to seek \$3 million in health professional student loan repayment funds for mental health professionals. This state general fund allocation would be in addition to the 2015-2017 health professional student loan repayment funds that were reinstated during the 2015 legislative session.