

TITLE 23: EDUCATION AND CULTURAL RESOURCES
SUBTITLE A: EDUCATION
CHAPTER XIX: ILLINOIS STUDENT ASSISTANCE COMMISSION

PART 2753
COMMUNITY BEHAVIORAL HEALTH CARE PROFESSIONAL
LOAN REPAYMENT PROGRAM

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15 AUTHORITY: Implementing the Community Behavioral Health Care Professional Loan
16 Repayment Program Act [110 ILCS 996] and authorized by Section 20(f) of the Higher
17 Education Student Assistance Act [110 ILCS 947].

19 SOURCE: Adopted at 43 Ill. Reg. 7289, effective July 1, 2019; amended at 46 Ill. Reg. 12083,
20 effective July 1, 2022; amended at 48 Ill. Reg. _____, effective _____.

22 **Section 2753.20 Applicant Eligibility**

24 A qualified applicant shall be:

- 26 a) a resident of Illinois;
- 28 b) a United States citizen or eligible noncitizen;
- 30 c) a borrower with an outstanding balance due on an eligible educational loan;
- 32 d) an individual who is not in default on a federally guaranteed educational loan and
33 does not owe a refund on a grant or scholarship program administered by ISAC;
- 35 e) a qualifying behavioral health professional who meets licensing requirements of
36 the Department of Financial and Professional Regulation or certification as a
37 Certified Alcohol and Drug Counselor from the Illinois Alcoholism and Other
38 Drug Abuse Professional Certification Association;
- 40 f) *an individual who, for at least 12 consecutive months prior to applying for the*
41 *grant, has worked as a behavioral health professional in a community mental*
42 *health center, behavioral health clinic, substance use treatment center, or State-*
43 *operated psychiatric hospital licensed or certified by the Department of Human*

44 Services or the Department of Healthcare and Family Services in an underserved
45 or rural HPSA mental health discipline; and

- 46
47 g) an individual who, for each year during which a grant is received, fulfills a
48 separate 12 month period as a behavioral health professional in a community
49 mental health center in an underserved or rural HPSA mental health discipline.
50 [110 ILCS 996/30]

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52 (Source: Amended at 48 Ill. Reg. _____, effective _____)

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54 **Section 2753.30 Program Procedures**

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56 a) Eligible educational loans include:

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58 1) Stafford Loans;
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60 2) Perkins Loans;
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62 3) Graduate PLUS Loans;
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64 4) consolidation loans;
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66 5) medical student loans;
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68 6) Supplemental Loans for Students;
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70 7) alternative loans; and
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72 8) other types of government and institutional loans used for education
73 expenses.

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75 b) Non-eligible loans include:

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77 1) credit card payments;
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79 2) Parent PLUS Loans;
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81 3) loans that have been paid in full;
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83 4) loans from lending institutions that are not governed by State or federal
84 regulations or loans from individuals or family members;
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- 86 5) any portion of a consolidated loan that cannot be directly attributed to the
87 applicant; and
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89 6) non-education loans, such as home equity loans.
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91 c) All applicants annually must complete an ISAC application for the loan
92 repayment program.
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94 1) An application is available on ISAC's website.
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96 2) If the application is incomplete, ISAC will notify the applicant, who will
97 have an opportunity to furnish the missing information. The application
98 will only be considered for processing as of the date the application is
99 complete and received by ISAC. No applications will be considered for
100 processing if received after the published date unless funds remain
101 available for disbursement.
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103 3) Renewal applicants may be required to submit a history of prior awards in
104 order to show program proceeds do not exceed the total amount of
105 outstanding eligible educational loans, including award proceeds received
106 that were not used to repay educational loans.
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108 d) Grant assistance under this program may be received for up to 4 years.
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110 e) ISAC shall select the recipients from among those who have submitted complete
111 applications, including qualified new applicants and those who filed timely
112 renewal applications and have supplied information required in subsection (c).
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114 f) No less than 30% of the funding for grants under this Section each fiscal year
115 shall be reserved for awards to minority applicants of African American or Black,
116 Hispanic or Latinx, Asian, or Native American origin. If the Commission does not
117 receive enough applications from qualified minorities on or before January 1 of a
118 given fiscal year to award 30% of the funding to qualified minority applicants,
119 then the Commission may award a portion of these reserved funds to other
120 qualified applicants. [110 ILCS 996/25]
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122 gf) The total number of grants awarded in a given fiscal year and the amount of each
123 award as limited by subsection (g) is contingent upon available funding. If
124 funding is insufficient to pay all eligible applicants, awarding will be determined
125 in the following order:
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127 1) renewal applicants, in the order in which their applications were received;
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- 2) new applicants, using the mental health portion of the HPSA database to rank eligible rural and underserved applicants and giving priority to applicants in the areas that have the highest degree of shortage (score) for that applicant's profession. If multiple applicants receive the same score, their applications shall be given consideration in the order in which they were received.
 - A) If an applicant works for an organization located in an HPSA mental health discipline that has satellite clinics and the applicant works in more than one of the clinics, the highest HPSA mental health discipline score where the applicant works shall apply.
 - B) If an applicant works for different employers in multiple HPSA mental health disciplines having different degrees of shortage, the location having the highest HPSA mental health discipline score shall apply.

hg) The amount repaid by ISAC to the grantee shall be no more than the borrower's remaining balance on all eligible educational loans minus any grant payment made under this Part that was not used to pay the loan holder and shall not exceed:

- 1) ~~\$40~~35,000 per year for a psychiatrist;
- 2) ~~\$20~~15,000 per year for an advanced practice registered nurse or a physician assistant;
- 3) ~~\$20~~12,000 per year for a psychologist who holds a doctoral degree;
- 4) ~~\$15,000~~6,500 per year for a licensed clinical social worker, ~~or~~ a licensed clinical professional counselor, or a licensed marriage and family therapist; and
- 5) \$12,000 per year for a professional possessing a master's degree in counseling, psychology, social work, or marriage and family therapy;
- 6) \$6,000 per year for a professional possessing a bachelor's degree in counseling, psychology, or social work; and
- 7) ~~\$4,000~~2,500 per year for a substance use professional, a certified alcohol and drug counselor, or a certified recovery support specialist.

- 172 h) Proceeds will be remitted directly to the holder of the loans to be repaid when the
173 beneficiary designates ISAC as the disbursing agent for this purpose.
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- 175 i) The recipient and loan holder shall submit information for eligible educational
176 loans in sufficient time for ISAC to make payments for each year in which the
177 funds are awarded.
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- 179 k) If the recipient's loan holder receives an overpayment, the loan holder shall return
180 the amount of the overage to ISAC. A supplemental request must be made by the
181 recipient and processed by ISAC for any funds to be paid to another holder.
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- 183 k) When multiple loans are held by a single lending institution, the loan holder shall
184 distribute the payment to one loan until paid in full.
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- 186 m) When possible, all loans held at a single lending institution shall be paid in full
187 before monies are distributed to another loan holder.
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189 (Source: Amended at 48 Ill. Reg. _____, effective _____)