

CHAPTER 31  
MENTAL HEALTH PROFESSIONAL LOAN REPAYMENT PROGRAM

Chapter rescission date pursuant to Iowa Code section 17A.7: 3/26/30

**283—31.1(256) Definitions.**

*“Eligible applicant”* means an individual who is a mental health professional or agrees to become a mental health professional, agrees to sign a program agreement, and agrees to complete the obligation. The eligible applicant completes applications on or before the date established by the commission and does not meet a condition in 283—subrule 10.3(1).

1. The program agreement specifies the obligation and other details pertaining to the program.
2. The obligation is fulfilled by assessing and diagnosing mental health needs and problems and providing mental health counseling services to clients, individually or in groups, in eligible practice areas on a full-time basis for five consecutive years or on a part-time basis for seven consecutive years. Progression toward completion of the obligation is verified annually.

*“Eligible institution”* means the same as defined in Iowa Code section 256.225(1).

*“Eligible loan”* means the same as defined in Iowa Code section 256.225(1). Only the outstanding portion of a federal consolidation loan that was used to repay an eligible loan qualifies as an eligible loan. An eligible applicant who signs a program agreement and then refinances an eligible loan by obtaining a private education loan may continue to receive loan repayment awards.

*“Eligible practice area”* means the same as defined in Iowa Code section 256.225(1). Mental health professionals who serve clients who reside in eligible practice areas, including rural locations outside of city limits but within the federal mental health shortage area, on at least a part-time basis are eligible. After an eligible applicant signs an agreement to practice in an eligible practice area, subsequent changes to eligible practice areas will not impact that applicant’s continued eligibility for the program.

*“Mental health professional”* means the same as defined in Iowa Code section 256.225(1). The required clinical experience is completed after receipt of a master’s degree in a mental health field.

*“Part-time”* means an average of at least 28 hours but fewer than 40 hours per week.

[ARC 8870C, IAB 2/19/25, effective 3/26/25]

**283—31.2(256) Awarding of funds.**

**31.2(1)** *Selection criteria.* All eligible applicants will be considered for an award.

**31.2(2)** *Extent of award and maximum award.* Eligible applicants may receive up to \$40,000 upon completion of the obligation. The loan repayment award will not exceed the outstanding balance of the eligible applicant’s eligible loans. An eligible applicant selected for an award under a priority category will continue to meet the provisions of that category to maintain eligibility.

**31.2(3)** *Priority for awards.* New awards will be made in the order of the following priority categories if funding is insufficient to award all eligible applicants.

*a.* Eligible applicants who are Iowa residents or who are members of the Iowa national guard if requested by the adjutant general. Members of the Iowa national guard will have satisfactorily completed required guard training and will maintain satisfactory performance of guard duty. If all eligible applicants cannot be funded, awards will be made first to eligible applicants who are in their final year of the degree program that leads to their qualification as a mental health professional, by application date; then to eligible applicants completing the two-year post-master’s degree clinical experience, by application date; and finally to practicing mental health professionals, with priority to those meeting the definition of mental health professional in the most recent fiscal year.

*b.* Eligible applicants who are not Iowa residents and are not members of the Iowa national guard requested by the adjutant general. If all eligible applicants cannot be funded, awards will be made first to eligible applicants who are in their final year of the degree program that leads to their qualification as a mental health professional, by application date; then to eligible applicants completing the two-year post-master’s degree clinical experience, by application date; and finally to practicing mental health

professionals, with priority to those meeting the definition of mental health professional in the most recent fiscal year.

**31.2(4)** *Awarding process.* The commission will:

- a. Provide notice of the eligibility criteria and application process annually.
- b. Designate eligible applicants for awards and notify applicants of their eligibility.
- c. Track eligible applicants selected to receive awards through completion of their obligation. An obligation is satisfied if it aligns with Iowa Code section 256.225(4).
- d. Send the award to the holder of the selected eligible applicant's eligible loans upon verifying completion of the obligation with the eligible applicant's employer.

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**283—31.3(256) Failure to fulfill obligation.** An eligible applicant who fails to fulfill the obligation pursuant to Iowa Code section 256.225(4) will be subject to repayment of any loan repayment awards paid under this chapter toward the eligible applicant's eligible loans as specified in the program agreement.

[ARC 8870C, IAB 2/19/25, effective 3/26/25]

These rules are intended to implement Iowa Code chapter 256.

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