



EXECUTIVE OFFICE OF HEALTH AND HUMAN SERVICES  
**COMMONWEALTH OF MASSACHUSETTS**  
OFFICE OF MEDICAID  
ONE ASHBURTON PLACE, BOSTON, MA 02108



**MAURA T. HEALEY**  
GOVERNOR

**KIAME MAHANIAH, MD, MBA**  
SECRETARY

**KIMBERLEY DRISCOLL**  
LIEUTENANT GOVERNOR

**MIKE LEVINE**  
UNDERSECRETARY  
FOR MASSHEALTH

June 9, 2026

To:  
Clerk of the Massachusetts Senate  
Clerk of the House of Representatives  
House Committee on Ways and Means  
Senate Committee on Ways and Means  
Joint Committee on Health Care Financing  
Joint Committee on Higher Education

Dear Chairs,

Chapter 102 of the Acts of 2021, line item 1599-2027 requires that annually no later than June 30<sup>th</sup> the Executive Office of Health and Human Services (EOHHS) report the following information on the Human Service & Home Health Workers Student Loan Repayment Initiative: (I) expenditures from this item by service category and organization; and (II) average loan repayment per worker.

**FY24 & FY25 Legislative Report**  
**Human Service & Home Health Workers Student Loan Repayment Initiative Authorized and Funded under Chapter 102 of the acts of 2021 | 1599-2027**

EOHHS is administering a \$16.5 million student loan repayment initiative for human service and home health workers funded through item 1599-2027 of Chapter 102 of the Acts of 2021 (see Appendix I for authorizing statutory language). In September 2022, EOHHS awarded the Massachusetts League of Community Health Centers (Mass League) a 10-year Master Agreement to plan and implement multiple student loan repayment initiatives ([MA Repay](#)). On June 28<sup>th</sup>, 2023, EOHHS and the Mass League amended the Master Agreement to add the Loan Repayment Program for Human Service and Home Health Workers.

The Loan Repayment Program for Human Service and Home Health Workers aims to address the shortage of direct care professionals and their supervisors who work in programs that provide treatment, support, or services to clients or their families in home-based or community-based human service organizations in Massachusetts. Eligible workers must have been awarded a qualifying degree and be employed by a community-based organization that is funded or licensed by certain state agencies. Award amounts vary based on length of commitment, level of education and number of hours worked a week.

For full eligibility requirements and scoring criteria informed by recommendations from a statutorily mandated Board consisting of representatives from the human services sector, please see **Appendix II**.

**I. Expenditures by Service Category and Organization**

FY24

Applications for this loan repayment initiative were open from **January 29th, 2024, to March 1st, 2024**. Mass League received 3,163 completed applications requesting approximately \$62.9M in student loan repayment awards. Between FY23 and FY24, **\$527,597.84** in administrative funds were transferred to the Mass League. No funds for loan payments were transferred because awards had not been finalized.

FY25

On **September 23rd, 2024**, EOHHS awarded \$14,629,382 in student loan repayment to **721** direct care human service and home health professionals and their supervisors. **143** eligible applicants were placed on a waitlist. **1,489** eligible applicants who did not meet the waitlist prioritization criteria were rejected due to funding limitations. **796** ineligible and incomplete applications were rejected due to various eligibility and application completion issues.

On a monthly basis, the Mass League contacts applicants currently on the waitlist to offer funds that became available as individuals decline their award offer. The Mass League will continue this process until the waitlist or funding is exhausted (whichever comes first).

At the time of this report thus far in state fiscal year 2025, \$14,629,382 has been transferred to Mass League for loan repayment awards and \$237,347 for administrative costs

Awardee Breakdown by Highest Level of Education:

Highest Level of Education	Number of Awardees	Percentage of Awardees	Total Award Amount	Percentage of Total Award Amount
Bachelor's Degree	395	55%	\$6,798,453	46%
Master's Degree	280	39%	\$7,575,399	52%
Associate's degree	46	6%	\$255,530	2%
<b>Total</b>	<b>721</b>	<b>100%</b>	<b>\$14,629,382</b>	<b>100%</b>

Awardee Breakdown by Licensing or Funding State Agency

State Agency	Number of Awardees	Percent of Total	Total Award
Department of Early Education and Care	227	31%	\$4,357,168

Department of Developmental Services	95	13%	\$1,723,248
Department of Children and Families	85	12%	\$1,948,583
MassHealth	80	11%	\$1,688,612
Department of Public Health	79	11%	\$1,692,912
Department of Mental Health	72	10%	\$1,541,649
Executive Office of Aging and Independence <sup>1</sup>	57	8%	\$1,082,424
Executive Office of Housing and Livable Communities	16	2%	\$351,102
Department of Youth Services	3	0.4%	\$80,000
Department of Transitional Assistance	2	0.3%	\$60,000
Mass Ability	2	0.3%	\$50,000
Executive Office of Veterans Services	1	0.14%	\$29,858
Massachusetts Commission for the Blind	1	0.1%	\$3,822
Office of Refugees and Immigrants	1	0.1%	\$20,000
<b>Total</b>	<b>721</b>	<b>100.00%</b>	<b>\$14,629,382</b>

#### Top Job Titles

<b>Job Title</b>	<b>Number of Awardees</b>	<b>Total Award Amount</b>
Other*	214	\$4,479,885
Educator	67	\$1,368,549
Case/Care Management Role	57	\$972,966
Program Director/Manager/Supervisor	50	\$1,004,402
Direct Support Professional	19	\$293,342

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<sup>1</sup> Known as the Executive Office of Elder Affairs at time of application

House Manager	15	\$332,000
Social Worker	14	\$363,836
Mental Health Counselor	13	\$315,690
Adult Foster Care/Group Adult Foster Care, Care Manager	12	\$250,650
Geriatric Services Support Coordinator	12	\$232,547

\*“Other” Examples: Career specialist, Medical Assistant, Clinical Director, Community Transition Liaison, Family Intervention specialists

### Top Employers

Employer	Number of Awardees	Total Award
Other*	266	\$5,495,297
Family & Center Based Child Care Centers	97	\$1,708,484
Mystic Valley Elder Services, Inc.	15	\$263,672
Careforth	12	\$253,388
Justice Resource Institute, Inc.	11	\$295,702
Compass	10	\$260,000
Old Colony Elder Services, Inc.	9	\$191,906
Advocates	8	\$184,179
Bay Cove Human Services	8	\$149,742
The Home for Little Wanderers, Inc.	8	\$170,000

\*“Other” Examples: Beacon ABA Services, Beth Israel Lahey Health Behavioral Services, Hildebrand Family Self Help, Victory Program, Saint Catherine of Siena School

### **II. Average Award Amount per Worker**

At the time of award announcements, the average award per worker was **\$20,233.34**. Below is the average award amount per worker based on highest level of education:

- Associate’s Degree: \$5,554.99
- Bachelor’s Degree: \$17,225.32
- Master’s Degree: \$26,957.76

If you have any questions about this report, please reach out to MassHealth's Deputy Legislative Director Sarah Nordberg at [Sarah.Nordberg@mass.gov](mailto:Sarah.Nordberg@mass.gov).

Sincerely,

A handwritten signature in black ink that reads "Mike Levine". The signature is written in a cursive, flowing style.

Mike Levine

cc: Kiame Mahaniah, MD, MBA

**Appendix I: Chapter 102 of the acts of 2021**

1599-2027. For a reserve to support loan repayment, retention and recruitment programs for human service workers in the commonwealth; provided, that not less than \$16,500,000 shall be made available for a loan repayment assistance program for human service workers and home health workers; provided further, that eligible program participants shall be employees who provide treatment, support or services to clients or their families through home-based and community-based human service organizations and home-based health service agencies in programs funded by the executive office of health and human services, the executive office of elder affairs, the department of housing and community development or the department of early education and care; provided further, that the program shall be administered by the executive office of health and human services, in collaboration with the executive office of education; provided further, that there shall be a board consisting of representatives from the human services sector to make recommendations on the criteria for the program including, but not limited to: (i) eligible workers; (ii) recipient income requirements; (iii) loan repayment assistance levels; and (iv) work commitments necessary for eligibility; provided further, that the board shall consist of: 3 persons to be appointed by the governor; 2 persons to be appointed by the president of the senate; 1 person to be appointed by the minority leader of the senate; 2 persons to be appointed by the speaker of the house of representatives; and 1 person to be appointed by the minority leader of the house of representatives; provided further, that not later than April 15, 2022, the executive office of health and human services shall submit a report to the house and senate committees on ways and means, the joint committee on health care financing and the joint committee on higher education detailing the criteria established for the program; provided further, that annually, not later than June 30, the executive office shall provide a report to the house and senate committees on ways and means, the joint committee on health care financing and the joint committee on higher education, detailing expenditures from this item by service category and organization, including average loan repayment per worker; provided further, that not less than \$13,500,000 shall be expended on a grant program for human service organizations and home-based health service agencies to support the retention and recruitment of human service workers and home health workers; provided further, that the grant program shall be administered by the executive office of health and human services; provided further, that not later than March 1, 2022, the executive office shall establish grant criteria and begin seeking applications; and provided further, that prior to establishing the grant criteria, the executive office shall seek input from stakeholders to consider in establishing grant criteria.....\$30,000,000

**Appendix II: MA Repay Human Services & Home Health Worker (HSHHW) Loan Repayment Program Eligibility**

The MA Repay: HSHHW Student Loan Repayment Initiative (MA Repay) aims to address the shortage of direct care professionals and their supervisors who work in programs that provide treatment, support, or services to clients or their families in home-based or community-based human service organizations in Massachusetts. Eligible workers must have been awarded a qualifying degree and be employed by a community-based organization that is funded or licensed by one of the following state agencies:

- MassHealth
- Department of Mental Health
- Department of Children and Families
- Massachusetts Commission for the Deaf and Hard of Hearing
- Office for Refugee and Immigrants
- Executive Office of Aging and Independence
- Department of Public Health
- Department of Developmental Services
- Department of Youth Services
- Department of Transitional Assistance
- MassAbility
- Massachusetts Commission for the Blind
- Executive Office of Veterans Services
- Executive Office of Housing and Livable Communities
- Department of Early Education and Care

Awardees were eligible to receive up to \$30,000 in loan repayment in exchange for a service commitment of 1, 2, or 3 years in an eligible setting. Award amounts varied based on length of commitment, level of education and number of hours worked a week. Please see award amounts in table below:

<b>Qualifying Degree Type</b>	<b>Full-Time Max Award</b>	<b>Part-Time Max Award</b>	<b>Service Commitment</b>
Master’s	\$30,000	\$15,000	3 years
Bachelor’s	\$20,000	\$10,000	2 years
Associate’s	\$6,000	\$3,000	1 year

All applicants must have met the minimum eligibility criteria listed above. Applicants received priority points for the following criteria:

1. Applicant can communicate with clients/patients and provide care in a language other than English, and that language skill matches the need of the site where the applicant works. The language consideration will be for the top five most spoken languages in the Vaccine Equity Initiative (VEI) communities, which are Spanish, Portuguese, Haitian Creole, Chinese, and Vietnamese.
2. Applicant can demonstrate through a short answer response the ability to support access
  - a. and delivery of services in a culturally competent manner to clients, including those with limited English proficiency, diverse cultural and ethnic backgrounds, disabilities, and regardless of sex (including sexual orientation and gender identity).

3. Applicant's annual income is less than 50% of their Area Median Income (AMI) as calculated by the US Department of Housing and Urban Development.
4. Applicant lives in a Vaccine Equity Initiative (VEI) Community
5. Applicant works in a Vaccine Equity Initiative (VEI) Community
6. Applicant has worked in the direct care field for 3 or more years.

At the end of the scoring process, any ties were broken utilizing a debt-to-income ratio comparison.