



McHenry County Mental Health Board **Psychiatric Loan Recognition Program**

Purpose

The McHenry County Mental Health Board (the Board), as a community mental health board organized under the Community Mental Health Act (the Act), is charged with executing such programs as may be necessary to provide mental health services to the community. The Board finds that McHenry County currently faces a critical shortage of psychiatrists to serve the community. The purpose of the McHenry County Mental Health Board (MCMHB) Psychiatric Loan Recognition Program (the “Loan Program”) is to assist in the recruitment and retention of professional psychiatric physicians who specialize in the prevention, diagnosis, and treatment of mental illness.

This Loan Program is adopted pursuant to Section 3e(1)(g) and 3(e)(2)(l) of the Act, not as a contract between the Board and the participant but as a recognition program whereby the Board rewards the participant, on a periodic basis, for service to the community which the participant has provided to those in need as a long-term employee or contracted affiliate of an area mental health provider. Through the Loan Program, participating psychiatrists working in or for facilities or organizations supported by the Board will be eligible to have the Board pay a portion of their medical school loans.

Eligibility

To be considered for participation in the Program, applicants must:

1. Be a U.S. citizen, U.S. National, or Lawful Permanent Resident.
2. Have received a medical degree from an accredited medical school in the United States or Canada or from an international medical school listed by the World Health Organization;
3. Be eligible for American Board of Psychiatry and Neurology, Inc. certification ;
4. Have postgraduate qualified educational loans (as defined in 26 U.S.C. 221) leading to a medical degree specializing in psychiatry (“Loans”).
5. Have a current and unrestricted medical license to practice as a psychiatrist in Illinois.
6. Have an executed agreement, contingent only on acceptance into the Loan Program, with an organization supported by the Board to provide psychiatric services to individuals within the County. The term of the contract must not expire before five (5) years from the participant’s acceptance into the Program.
7. Be sponsored and recommended for participation in the Loan Program by the prospective employer, affiliate, or other sponsoring organization.
8. Be new to practicing post residency psychiatry within McHenry County boundaries.



Requirements of the Psychiatrist's Contract with a Board-Funded Organization

- A. It must be for a definite term which does not expire before five (5) years from the participant's acceptance into the Program
- B. It must comply with Illinois and Federal law, including civil rights and antidiscrimination laws and regulations.
- C. It must require regular provision of psychiatric services to those in need.

Application Process

Applications are accepted on a rolling basis. Approval and initiation into the Program, therefore, is subject to funds availability, appropriations, community needs (including the area demand for and supply of psychiatrists), and other issues that may come before the Board. It is expected that applicants and their sponsoring employers will work with the Board, through its Executive Director, to demonstrate the applicant's suitability for the Program. This process may consist of interviews and the submittal of any information deemed relevant by the Executive Director. At minimum, the Executive Director will require a resume, transcripts, loan history and current status. Final approval for acceptance into the Program shall be determined by a vote of the Board.

Operation of the Program

After the Board's vote to accept the applicant into the Program, the Executive Director will prepare a written memorandum of understanding to outline how the participant's loans will be repaid and the expectations of the Board for the participating psychiatrist. Notwithstanding the memorandum of understanding, each payment by the Board shall be within the Board's discretion and shall be subject to appropriation, funds availability, and the participant's adherence to the Loan Program's guidelines.

Generally, payments will be made over the course of five years, on a monthly basis. The amount of the participant's Loans at the time of acceptance into the Program shall be designated as the "Initial Amount." Participants working full time as a psychiatrist with a Board-funded provider are eligible to have the Board repay up to 100% of the Initial Amount. As such, the Board may pay up to 1.67% of the Initial Amount each month for 60 months a full-time participant. Those who are only working part-time (minimum of 20 hours per week) as a psychiatrist with a Board-funded provider are also eligible to have the Board repay up to 50% of the Initial Amount over the course of the five year period, i.e., up to 0.83% of the Initial Amount for each of the 60 months in the Program.



Recognition Repayments

The Board will make any payments directly to the loan servicer. It is the participant's responsibility to ensure that all parties have the required permissions and information to allow the Board to make direct payments. Loan repayments may be taxable and participants will be required to complete all tax forms as directed by the Executive Director.

The Executive Director will conduct periodic reviews to confirm that participants are maintaining eligibility in the Program. Participants and their sponsoring organizations must grant the Board and the Executive Director access to all relevant records and work sites, subject to the privacy and other legal rights of third parties.

The requirements for continued eligibility and participation in the Program are:

1. The maintenance of all initial eligibility requirements above (e.g. ability to work in the U.S., licensure, current contract);
2. Positive feedback from the community regarding the participant and his or her services as evidenced by consumer satisfaction surveys;
3. Positive feedback from the sponsoring employer/contracting agency regarding the participant's work, attendance, and professionalism as evidenced by performance reviews.
4. Quarterly self-evaluation reports in which the participant documents in general terms the psychiatric services he or she is providing to those in need and how he or she believes the services are benefiting the community.

Change in Circumstances

If circumstances change such that the participant's eligibility with the Program may be jeopardized, the participant and the sponsoring organization, or anyone else with knowledge of such circumstances, shall notify the Executive Director immediately. The Executive Director will work with the participant and the sponsoring organization to determine if modifications can be made to the Program criteria in the participant's particular case which will still serve the goals and purposes of the Program. The Executive Director reserves the right to terminate any participant's continuing participation in the Program.

Contact Information

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