
23 ILLINOIS ADMINISTRATIVE CODE 2753 CH. XIX, SEC. 2753
COMMUNITY BEHAVIORAL HEALTH CARE PROFESSIONAL
LOAN REPAYMENT PROGRAM

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

SOURCE: Adopted at 43 Ill. Reg. 7289, effective July 1, 2019; amended at 46 Ill. Reg. 12083, effective July 1, 2022; amended at 48 Ill. Reg. 12618, effective August 1, 2024; amended at 50 Ill. Reg. 9499, effective June 25, 2026.

Section 2753.10 Summary and Purpose

- a) *The Community Behavioral Health Care Professional Loan Repayment Program is intended to provide loan repayment assistance to qualified mental health and substance abuse professionals in an effort to recruit and retain them to practice in underserved or rural areas and to address this State's community-based behavioral health care workforce shortage that causes disparities in access to critical mental health and substance use services. [110 ILCS 996/5]*
- b) This Part governs the Community Behavioral Health Care Professional Loan Repayment Program. Additional rules and definitions are contained in General Provisions (23 Ill. Adm. Code 2700).

Section 2753.15 Definitions

"Physician" means a person licensed by this State to practice medicine in all its branches and includes any person holding a temporary license, as provided in the Medical Practice Act of 1987 [225 ILCS 60].

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"Psychiatrist" or "Licensed Psychiatrist" means a physician who has successfully completed a residency program in psychiatry accredited by either the Accreditation Council for Graduate Medical Education or the American Osteopathic Association.
[110 ILCS 996/10]

"Behavioral Health Professional" means a professional engaged in the delivery of behavioral health, mental health or substance use disorder treatment or services as set forth in 110 ILCS 996/25.

"Health Professional Shortage Area" or "HPSA" means the geographical area in the State of Illinois that the U.S. Department of Health and Human Services has designated as an area that has a shortage of mental health professionals.

"HPSA Database" means a searchable database provided by the U.S. Health Resources & Services Administration (HRSA) that allows the user to find data regarding designated HPSAs and their relative shortage areas.

(Source: Amended at 50 Ill. Reg. 9499, effective June 25, 2026)

Section 2753.20 Applicant Eligibility

A qualified applicant shall be:

- a) *a resident of Illinois;*
- b) *a United States citizen or eligible noncitizen;*
- c) *a borrower with an outstanding balance due on an eligible educational loan;*
- d) an individual who is not in default on a federally guaranteed educational loan and does not owe a refund on a grant or scholarship program administered by ISAC;
- e) a behavioral health professional who meets licensing requirements of the Department of Financial and Professional Regulation as a licensed psychiatrist, advanced practice registered nurse, physician assistant, clinical psychologist, clinical social worker, clinical professional counselor, marriage and family therapist or certification as a Certified Alcohol and Drug Counselor or a Certified Recovery Support Specialist from the Illinois Alcoholism and Other Drug Abuse Professional Certification Association, or has attained a master's degree in counseling, psychology, social work, or marriage and family therapy or a bachelor's degree in counseling, psychology, or social work;

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- f) *an individual who, for at least 12 consecutive months prior to applying for the grant, and at time of application has worked as a behavioral health professional in a community mental health center, behavioral health clinic, substance use treatment center, or State-operated psychiatric hospital licensed or certified by the Department of Human Services or the Department of Healthcare and Family Services in an underserved or rural HPSA mental health discipline; and*
- g) *an individual who, for each year during which a grant is received, fulfills a separate 12 month period as a behavioral health professional in a community mental health center in an underserved or rural federally designated Mental Health Professional Shortage Area in this State. [110 ILCS 996/30]*

(Source: Amended at 50 Ill. Reg. 9499, effective June 25, 2026)

Section 2753.30 Program Procedures

- a) Eligible educational loans include:
 - 1) Stafford Loans;
 - 2) Perkins Loans;
 - 3) Graduate PLUS Loans;
 - 4) consolidation loans;
 - 5) medical student loans;
 - 6) Supplemental Loans for Students;
 - 7) alternative loans; and
 - 8) other types of government and institutional loans used for education expenses.
- b) Non-eligible loans include:
 - 1) credit card payments;
 - 2) Parent PLUS Loans;
 - 3) loans that have been paid in full;

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- 4) loans from lending institutions that are not governed by State or federal regulations or loans from individuals or family members;
 - 5) any portion of a consolidated loan that cannot be directly attributed to the applicant; and
 - 6) non-education loans, such as home equity loans.
- c) All applicants annually must complete an ISAC application for the loan repayment program.
- 1) An application is available on ISAC's website.
 - 2) If the application is incomplete, ISAC will notify the applicant, who will have an opportunity to furnish the missing information. The application will only be considered for processing as of the date the application is complete and received by ISAC. No applications will be considered for processing if received after the published date unless funds remain available for disbursement.
 - 3) Renewal applicants may be required to submit a history of prior awards in order to show program proceeds do not exceed the total amount of outstanding eligible educational loans, including award proceeds received that were not used to repay educational loans.
- d) Grant assistance under this program may be received for up to 4 years.
- e) ISAC shall select the recipients from among those who have submitted complete applications, including qualified new applicants and those who filed timely renewal applications and have supplied information required in subsection (c).
- f) *No less than 30% of the funding for grants under this Section each fiscal year shall be reserved for awards to minority applicants of African American or Black, Hispanic or Latinx, Asian, or Native American origin. If the Commission does not receive enough applications from qualified minorities on or before January 1 of a given fiscal year to award 30% of the funding to qualified minority applicants, then the Commission may award a portion of these reserved funds to other qualified applicants. [110 ILCS 996/25]*
- g) The total number of grants awarded in a given fiscal year and the amount of each award as limited by subsection (f) is contingent upon available funding. If funding

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is insufficient to pay all eligible applicants, awarding will be determined in the following order:

- 1) renewal applicants, in the order in which their applications were received; then
 - 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.
- h) 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) *\$40,000 per year for a psychiatrist;*
 - 2) *\$20,000 per year for an advanced practice registered nurse or a physician assistant;*
 - 3) *\$20,000 per year for a psychologist who holds a doctoral degree;*
 - 4) *\$15,000 per year for a licensed clinical social worker, a licensed clinical professional counselor, or a licensed marriage and family therapist;*
 - 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*

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- 5) *\$4,000 per year for a substance use professional, a certified alcohol and drug counselor, or a certified recovery support specialist. [110 ILCS 996/25]*
- i) Proceeds will be remitted directly to the holder of the loans to be repaid when the beneficiary designates ISAC as the disbursing agent for this purpose.
- j) The recipient and loan holder shall submit information for eligible educational loans in sufficient time for ISAC to make payments for each year in which the funds are awarded.
- k) If the recipient's loan holder receives an overpayment, the loan holder shall return the amount of the overage to ISAC. A supplemental request must be made by the recipient and processed by ISAC for any funds to be paid to another holder.
- l) When multiple loans are held by a single lending institution, the loan holder shall distribute the payment to one loan until paid in full.
- m) When possible, all loans held at a single lending institution shall be paid in full before monies are distributed to another loan holder.

(Source: Amended at 48 Ill. Reg. 12618, effective August 1, 2024)