



# Bilingual Mental Health Clinician Stipend Program 2025

DMHAS

## I. Overview

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New Jersey ranks as one of the most ethnically and culturally diverse states, with large segments of its population being born outside of the United States or not speaking English as a primary language. This rich cultural diversity results in language access needs for individuals seeking or receiving mental health services. To address language access needs, the DMHAS is making up to \$242,500 of State appropriations available, on a first-come-first-serve basis, to support **Licensed Bilingual Practitioners** who completed their terminal degree and are eligible to deliver direct services with the requisite supervision, in the following **Qualifying Disciplines**: psychiatry, nursing, social work, psychology, professional and/or marriage and family counseling. **Qualifying Languages** include, but are not limited to: Arabic, Chinese (Mandarin and/or Cantonese), French, Gujarati, Haitian Creole, Hindi, Italian, Korean, Polish, Portuguese, Russian, Spanish, Tagalog, Urdu, Vietnamese, and American Sign Language (ALS).

Licensed Bilingual Practitioners must be employed by (or an independent contractor of) and work in a DMHAS-contracted **Qualifying Agency** that provides direct mental health or co-occurring mental health and substance use disorder treatment services in the community (e.g., outpatient, residential, etc.). Inpatient settings are **not** eligible for the Stipend Program. Licensed Bilingual Practitioners must work full-time (a minimum of 28 hours per week) and use their language skills to directly serve individuals at the Qualifying Agency, in a DMHAS-funded program, for one (1) year. Licensed Bilingual Practitioners who have accepted full-time employment and are being onboarded at a Qualifying Agency also are eligible to apply. The one (1) year service period begins with the date of DMHAS Stipend Program approval or employment start date, whichever is later.

## II. Stipend Amounts by Credential and Eligible Uses for Stipends

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NJ Licensed Bilingual Psychiatrists and APNs and Bilingual Practitioners with State Licensure (including LACs, LPCs, LSWs, LCSWs, RNs, Psychologists, Psychologists with 3-year permit, LAMFTs and LMFTs) are eligible for reimbursement up to \$16,000 for loan repayment

The stipends may be used for the following expenses:

- A. **Loan repayment** - A **Qualifying Loan** is a government or commercial loan for actual costs paid for tuition and reasonable education and living expenses relating to the conferral of the terminal degree needed to deliver direct services with the requisite supervision at a Qualifying Agency. Only **current** outstanding loan debt, associated with the Licensed Bilingual Practitioner's Qualifying Discipline, is eligible for loan repayment.

Qualifying Loan expenses are the outstanding loan balance, plus interest, due and payable monthly, as of the date of acceptance into the Stipend Program. Student loans covering the cost of attendance at an accredited, undergraduate and/or graduate institution of higher education, in furtherance of the Licensed Bilingual Practitioner's terminal degree, are allowable.

Qualifying agencies and approved applicants must confer with their tax professionals for the taxability (or exemption under Section 10908 of the Patient Protection and Affordable Care Act (PL 111-148) of Stipend Program payments under State and federal laws.

### III. Applicant Eligibility Criteria

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To be eligible to apply, applicants must meet the following criteria:

1. Bilingual Practitioner licensed as one of the following: MD (Psychiatrist only), Advance Practice Nurse (APN), Registered Nurse (RN), Licensed Associate Counselor (LAC), Licensed Professional Counselor (LPC), Licensed Social Worker (LSW), Licensed Clinical Social Worker (LCSW), Psychologist, Psychologist with a 3-year permit, Licensed Associate Marriage and Family Therapist (LAMFT) and Licensed Marriage and Family Therapist (LMFT); Compliant with applicable regulations (including practice standards and supervision requirements) and remain in good standing with the NJ Division of Consumer Affairs throughout the term of Stipend Program participation;
2. Employed or independently contracted full-time by a Qualifying Agency or have accepted full time employment and are being on-boarded at a Qualifying Agency;
3. Attest to and engage in the direct practice of mental or co-occurring mental health and substance use disorder treatment for at least one (1) year at a Qualifying Agency for a DMHAS-funded program; and
4. Demonstrate adequate bilingual proficiency in a Qualifying Language to the Qualifying Agency and attest to using bilingual skills to provide direct consumer services at a DMHAS-contracted mental health or co-occurring mental health and substance use disorder treatment agency.

#### **Additional Eligibility Criteria for Loan Repayment**

5. Not be in default on any Qualifying Loan;
6. Not previously selected for participation in the Stipend Program; and
7. Not participating currently in any other State loan redemption program, like the Higher Education Student Assistance Authority (HESAA) Loan Redemption Program, or in the federal National Health Service Corps Loan Repayment Program, section 338B of the Public Health Service Act (42 U.S.C. s.254 1-1).
8. Provide evidence of the current, outstanding Qualifying Loan obligation.

### IV. Qualifying Agencies

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Qualifying Agencies are contracted with DMHAS and, licensed as a mental health treatment program by the Department of Health's Certificate of Need and Licensing Office to provide mental health or co-occurring mental health and substance use disorder treatment.

Qualifying Agency must secure and maintain a written commitment from the APPROVED applicant requiring the following:

1. Applicant provides direct service, using a Qualifying Language, in a DMHAS contracted program;
2. Applicant is a Licensed Bilingual Practitioner who completed the terminal degree and is eligible to deliver direct services with the requisite supervision, in the following disciplines: psychiatry, nursing, social work, psychology, professional and/or marriage and family counseling;
3. Applicant commits to work full-time at a Qualifying Agency for one (1) consecutive year, beginning with the date of DMHAS Stipend Program approval or employment, whichever is later;

4. Applicant is not in default on the repayment of any student loan or in default under the terms of any service obligation on any commercial or governmentally administered scholarship or financial aid program;
5. Applicant will notify the Qualifying Agency if the Applicant seeks to modify any aspect of the direct services obligation so that the Qualifying Agency can alert DMHAS and request prior, written approval of continued participation in the Stipend Program; and
6. Applicant's written commitment obligates the Applicant to repay all Stipend Program payments to Qualifying Agency in the event the Applicant becomes ineligible for State licensure or violates any Stipend Program requirements. The repayment terms must be legally binding and enforceable in court by Qualifying Agency. Qualifying Agency remains obligated to DMHAS for all repayments due, regardless of ability to collect from the Applicant.

Qualifying Agencies must develop policies and procedures for the receipt and disbursement of Stipend Program funds and ensure compliance with this Stipend Program.

## V. How to Apply

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The application and required associated attestation can be accessed below:

[Bilingual Mental Health Clinician Stipend Program Application](#)

[Bilingual Mental Health Clinician Stipend Program Provider Agency Attestation](#)

[Bilingual Mental Health Clinician Stipend Program FAQ](#)

## VI. Application and Reimbursement Process

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Applicants must complete application and email it to [DMHAS.Bilingual-Stipend@dhs.nj.gov](mailto:DMHAS.Bilingual-Stipend@dhs.nj.gov) along with a completed Provider Agency Attestation.

DMHAS will accept applications through close of business Wednesday, April 30, 2025. Funds will be awarded/obligated on a first-come, first-serve basis until all funds are exhausted.

Upon approval of the application, DMHAS will encumber funds and issue the total approved amount directly to Qualifying Agency. Qualifying Agency will then disburse funds **monthly** to the approved Bilingual Candidate. Loan repayments will be made with proof of current balance due **and** credit for prior Stipend Program payments.

Should the approved Licensed Bilingual Practitioner fail to complete one (1) years of full-time service, the DMHAS will adjust payment accordingly. Unspent and/or recouped funds are not transferable and must be returned to DMHAS.

DMHAS will review all applications and determine eligibility within a reasonable period of time. DMHAS will provide written notice of approval/disapproval. Incomplete applications will not be processed but may be resubmitted (with additional information) for reconsideration.