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# Loan Forgiveness for Mental Health Professionals

**Access to Mental Health Services**

In 2014, the Department of Human Services published a survey on service availability in all Mental Health Region Areas (11 regions for children, and 16 regions for adults). In every rural region, almost every mental health service is listed as having “limited access” or “no provider located in this area.” This means in huge areas of the state, there is no access to services such as Assertive Community Treatment (ACT), Partial Hospitalization, inpatient hospitalization for children, or Intensive Residential Treatment Services (IRTS), among others.[[1]](#footnote-1)

A primary reason for this lack of access is the lack of qualified mental health professionals in rural areas. According to one estimate, over 90% of psychiatrists and psychologists, and over 80% of Social Workers practice exclusively in the Metropolitan areas.[[2]](#footnote-2)

**Mental Health Professionals**

The definition of Mental Health Professional (M.S. 245.462) includes the following licensed professions currently not eligible for the Minnesota Loan Forgiveness Program:

* Licensed Clinical Social Worker
* Psychologist
* Marriage and Family Therapist
* Licensed Professional Clinical Counselor

**Mental Health Shortage Areas**

Another way of looking at the shortage problem is the Health Professional Shortage Areas (HPSA) for Mental Health. In 9 of 11 regions, there is less than one psychiatrist per 20,000 people. Here is a map:

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**Workforce, Openings, and Average Debt**

For Mental Health Professions currently not eligible for the Loan Forgiveness program, here are the current workforce and projected openings data from licensing boards and DEED, and average debt statistics collected from various Minnesota schools and national estimates:

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| --- | --- | --- | --- |
| **Profession** | **Current Workforce (est)** | **Projected Openings (2010-2020)** | **Average Debt** |
| Social Work | 10,000 | 4,300 | $46,500 |
| Psychologist | 3,800 | 1,900 | $80,000 |
| MFT | 820 | 640 | $68,000 |
| LPCC | 2,180 | 1,130 | $60,000 |

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1. DHS Handout at mental health informational meeting in Cambridge, 3-26-14. [↑](#footnote-ref-1)
2. Mohatt, D., McFaul, M., “Rural Behavioral Health Workforce Development”, <http://www.wiche.edu/info/agendaBook/nov07/presentations/MohattMcFaul.pdf> [↑](#footnote-ref-2)