



MEMORANDUM

DATE: February 24, 2014

TO: Deans of United States Dental Schools  
 Directors of Advanced Dental Education Programs  
 Directors of Allied Dental Education Programs  
 ADEA Board of Directors  
 ADEA Legislative Advisory Committee  
 ADEA Leadership Group

FROM: Richard W. Valachovic, D.M.D., M.P.H, ADEA President and CEO  
 Yvonne Knight, J.D., Senior Vice President for Advocacy and Governmental Relations

RE: Summary of State Loan Forgiveness Programs

Below is a summary of loan forgiveness programs for dentists and dental hygienists in all fifty states, the District of Columbia, and Puerto Rico. This summary was developed by the ADEA Advocacy and Governmental Relations Portfolio. States with pending legislation related to dental education loan forgiveness programs are also highlighted below.

State	Overview
Alabama	<p>Alabama no longer participates in the Health Resources and Services Administration (HRSA) State Loan Repayment Program because the program requires a non-federal match in funding. However, the state does participate in the federal National Health Service Corps (NHSC) Loan Repayment Program (LRP).</p> <p>The federal <a href="#">NHSC LRP</a> is administered by the Bureau of Clinician Recruitment and Service (BCRS) in the HRSA within the U.S. Department of Health and Human Services (HHS). The NHSC LRP seeks dentists and dental hygienists to provide culturally competent, interdisciplinary primary health care services to underserved populations located in selected Health Professional Shortage Areas (HPSAs) identified by the Secretary of HHS. These awards vary based on a full or part-time, 2 or 4 year, service commitment. There also is an additional award for an extended service period.</p> <p><a href="#">The Alabama Board of Dental Scholarship Awards</a> will repay student loans in the amount of \$3,000 per year of service in approved communities.</p>
Alaska	<p>The Alaska State Loan Repayment Program also is called the Alaska Supporting Health Care Access through Loan Repayment (<a href="#">SHARP</a>) program.</p>

	<p>SHARP-I is the traditional option, now in its fourth year. It offers loan repayment for primary care clinicians working in federal HRSA HPSAs, largely with underserved population. To date, 74 clinicians have been admitted to the program under SHARP-I, serving across a range of primary care medical, behavioral health and dental occupations. Both the sites and their participating clinicians must provide comprehensive primary care and hold two-year service-contracts. SHARP-I is jointly funded by 50% federal HRSA resources, and 50% from non-federal sources such as State General Fund and the Alaska Mental Health Trust Authority</p> <p>SHARP-II was established through the passage of H.B. 78. Specifically, on September 25, 2012, <a href="#">H.B. 78</a> was signed into law. The new law directs the Commissioner of the Department of Health and Social Services to repay a certain amount of a dentist's or dental hygienists loan. The program is authorized through 2018 for 90 clinicians at any one time. It is exclusively supported by the Alaska State General Fund and required partial employer-match. In comparison to SHARP-I, it provides enhanced flexibility. Participating clinicians can work in a greater variety of healthcare sites and in varied types of practice. Also, participants have three-year service contracts. The loan repayments are contingent on sufficient appropriated funds and shall not exceed 90 participants annually.</p> <p>The Indian Health Service (<a href="#">IHS</a>), the Federal health program for American Indians and Alaska Natives, offers a loan repayment program (LRP). The IHS LRP awards up to \$40,000 toward the repayment of qualified student loans in exchange for an initial two-year service commitment to practice full time at an Indian health program site. The IHS LRP is open to dentists and dental hygienists.</p>
Arizona	<p>The <a href="#">Arizona Loan Repayment Program</a> is provided to dentists for a minimum of 2-years of full-time service and the amount of repayment varies based upon type of provider and priority ranking of the service site. The priority ranking is determined by such variables as geographic location and need, etc. The award is in addition to the compensation package offered by the employer.</p> <p>The <a href="#">Arizona Rural Private Primary Care Provider Loan Repayment Program</a> is provided to dentists who provide primary care services in a rural private practice. The awards average \$20,000 per year with a 2-year minimum service requirement.</p>
Arkansas	<p>Dentists and dental hygienists seeking loan repayment opportunities should seek opportunities under the <a href="#">federal NHSC program</a>.</p>
California	<p>The <a href="#">California State Loan Repayment Program</a> is funded through a grant from the Bureau of Health Professions, NHSC and is administered by the State of California, Office of Statewide Health Planning and Development (Office). Health professionals, including dentists and dental hygienists, may be granted up to \$60,000 for a two-year initial award.</p>
Colorado	<p>Under the <a href="#">Colorado Health Service Corps*</a>, which is modeled after the National Health Service Corps and is primarily funded through philanthropic support, nontaxable awards may be made up to \$35,000 for dentists and up to \$7,500 for dental hygienists for each year of full-time service. All contracts are for three years.</p> <p>Additionally, there is an Expanded Dental Loan Option of the Colorado Health Service Corps which includes dentists and registered dental hygienists (RDH). This program, formerly known as the State Dental Loan Repayment Program, was transferred to the Colorado Primary Care Office in July of 2011 and has now been incorporated under the Colorado Health Service Corp umbrella. The Expanded Dental Loan Option is authorized</p>

	<p>under state statute, administered under Board of Health Rule and funded under a state appropriation. This program is complimented by federal dollars through a HRSA Oral Health Workforce Grant. Loan awards for the Expanded Dental Loan Option require a two-year commitment and vary based on the provider type and service to the under/uninsured (Medicaid, SCHIP and Uninsured/Pro-bono):</p> <p>Dentist Provider Level I = \$25,000, 40 underserved/uninsured per month  Dentist Provider Level II = \$20,000, 25 underserved/uninsured per month  Dentist Provider Level III = \$10,000, 10 underserved/uninsured per month</p> <p>RDH Provider Level I = \$6,000, 20 underserved/uninsured per month  RDH Provider Level II = \$3,000, 10 underserved/uninsured per month</p> <p>Contact Richard Marquez at (303) 691-4916 to learn more about Colorado's Loan Repayment Programs.</p> <p>*The Governor-appointed Advisory Council voted to cancel the March 2014 application cycle for new applicants due to a lack of funding. In the event that the program secures additional resources, the Advisory Council will first make awards to the existing pool of eligible applicants that were deferred from the September 2013 round.</p>
Connecticut	<p>The <a href="#">Connecticut State Loan Repayment Program</a> is currently not accepting applications.</p> <p>Dentists and dental hygienists seeking loan repayment opportunities should seek opportunities under the <a href="#">federal NHSC program</a>.</p>
Delaware	<p>Under the <a href="#">Delaware State Loan Repayment Program</a> dentists may be granted up to \$70,000 total for a 2-year commitment, or \$105,000 for a 3-year contract; registered clinical dental hygienists may be granted up to \$35,000 for a 2-year contract, or \$52,500 for a 3-year contract.</p>
District of Columbia	<p>The District of Columbia's Health Professional Loan Repayment Program (<a href="#">HPLRP</a>) provides loan repayment to eligible District providers practicing in HPLRP-certified Service Obligation Sites for contract periods of two to four years. In exchange for a commitment to practice full-time at a facility located at a certified Service Obligation Site (SOS), the District will provide loan repayment benefits of up to \$136,440 over four years for dentists and \$76,536 for dental hygienists.</p>
Florida	<p>Dentists and dental hygienists seeking loan repayment opportunities should seek opportunities under the <a href="#">federal NHSC program</a>.</p> <p>S.B. 344 and H.B. 621 are currently pending in the Florida Legislature. The bills establish the Dental Student Loan Repayment Program in order to encourage qualified dentists to practice in medically underserved areas or public health programs in the state in which there are shortages of such practitioners. The loan program will be developed by the Department of Health in cooperation with the University of Florida College of Dentistry, the Nova Southeastern University College of Dental Medicine, the Lake Erie College of Osteopathic Medicine School of Dental Medicine, and the Florida Dental Association.</p>
Georgia	<p>The Georgia Oral Health Workforce Advancement Loan Repayment Program pays pre-dental and dental education loan debt for new graduates or young practitioners who agree to practice dentistry, full time, in an underserved area of Georgia. Dentists may be working, or plan to be working, in their own practice or be employed by a group dental practice, hospital, Georgia Public Health dental program clinic site, community health center, or</p>

	<p>other health care organization. The program provides up to \$25,000 a year in student loan repayment in return for practicing 12 months in a shortage area of Georgia. A minimum of eight awards will be granted, and recipients could earn a maximum of three years of repayment of up to \$75,000. To learn more contact Ketarya Dent at <a href="mailto:kedent@georgiahealth.edu">kedent@georgiahealth.edu</a>.</p> <p>Additionally, Georgia participates in the <a href="#">federal NHSC program</a>.</p>
Hawaii	<p>Although Hawaii does have a <a href="#">Hawaii State Loan Repayment Program</a>, dentists and dental hygienists are not included in the loan repayment program according to program staff in the Hawaii/Pacific Basin Area Health Education Center.</p> <p><a href="#">S.B. 596</a> was signed by Governor Neil Abercrombie (D) in June 2012, establishing the Hawaii Health Corps Program to provide loan repayments for eligible health professionals. However, the program does not include dentists and dental hygienists.</p> <p>Additionally, Hawaii participates in the <a href="#">federal NHSC program</a>.</p>
Idaho	<p>Dentists and dental hygienists seeking loan repayment opportunities should seek opportunities under the <a href="#">federal NHSC program</a>.</p>
Illinois	<p>Under the Illinois NHSC State Loan Repayment Program, for a minimum two years of full time service (40 hours weekly minimum), dentists may receive up to \$25,000 annually for a total of \$50,000. For dentists practicing half time (20 hours weekly minimum), the minimum initial grant is four years at no more than \$12,500 annually. However if the total amount of the participant’s qualified educational loans is less than the maximum allowable grant, that amount will be paid over the life of the grant. For a third year of service, full time providers are eligible for up to \$35,000 annually. Half time providers may get up to \$35,000 for two years of service. For a fourth year of service, full time providers are eligible for up to \$35,000 annually. Half time providers may get up to \$35,000 for two years of service.</p> <p>Additionally, Illinois participates in the <a href="#">federal NHSC program</a>.</p> <p>An overview of all Illinois loan repayment programs can be found <a href="#">here</a>.</p> <p>Additionally, under the Dental Student Grant Act, there are grants available to dental students who commit to practice dentistry in a designated shortage area. To learn more click <a href="#">here</a>.</p>
Indiana	<p>The Indiana State Loan Repayment Program (SLRP) was suspended as of August 2011 due to the lack of required state dollars to match the SLRP federal funds.</p> <p>Dentists and dental hygienists seeking loan repayment opportunities should seek opportunities under the <a href="#">federal NHSC program</a>.</p>
Iowa	<p>The <a href="#">Iowa Loan Repayment Program</a> requires a two year practice commitment. The program provides up to \$50,000 per year for full-time and \$25,000 per year for part-time practicing dentists and dental hygienists.</p> <p>The Graduate Program in Dental Public Health and the Department of Preventive &amp; Community Dentistry at the University of Iowa established the Horowitz Graduate Fellowship in Dental Public Health. Up to \$40,000 annually is available through this fellowship and will be used to support one student’s tuition and expenses, as well as provide a stipend for those who plan to practice and become board certified in Dental</p>

	<p>Public Health in the U.S. upon completion of the program. In addition to the tuition and stipend support, receipt of the Horowitz Fellowship also qualifies recipients for resident tuition rates.</p> <p>The Dental Loan Repayment Program - <a href="#">PRIMECARRE Expansion</a> is awarded to dentists. The anticipated maximum award available to eligible full-time applicants is \$50,000 each year for a total of \$100,000 for the two-year contract period. The anticipated maximum award available for part-time applicants is \$25,000 each year for a total of \$50,000 for the two-year contract period.</p>
Kansas	<p>Under the <a href="#">Kansas NHSC State Loan Repayment Program</a>, for a minimum commitment of two years of full time service, dentists are eligible to receive up to \$30,000 annually for repayment of outstanding educational debt; and registered clinical dental hygienists are eligible to receive up to \$25,000 annually.</p> <p>Additionally, Kansas participates in the <a href="#">federal NHSC program</a>.</p> <p>Additionally, the Kansas Initiative for New Dentists (<a href="#">KIND</a>) was launched in 2012 as a program to assist dental school graduates with paying off student loans and providing other startup grants, while helping fulfill the need for dentists in rural Kansas communities. KIND is funded by the Delta Dental of Kansas (DDKS) Foundation and sponsored by the Kansas Dental Association (KDA). KIND provides two \$50,000 grants to dental school graduates who agree to start a practice in one of five designated "dental deserts", or Kansas communities not served by a dentist within 20 miles. Dentists also agree to a minimum of three years in the community and to designate 35% of services to underserved patients.</p>
Kentucky	<p>The Kentucky State Loan Repayment Program (<a href="#">KSLRP</a>) is a 50/50 matching program that provides loan repayment for qualified educational loans incurred by dentists and dental hygienists. In return, the health professionals must make a two-year commitment to practice full-time for an eligible sponsoring organization in federally designated HPSAs. In Kentucky, the eligible health professional must seek his/her own sponsors for loan repayment; the award amount is negotiated between the health professional and the sponsoring organization. The award can be no more than \$35,000 per year (\$17,500 federal funds, \$17,500 matching) for a total of \$70,000 for a 2-year obligation.</p>
Louisiana	<p>The purpose of the <a href="#">Louisiana State Loan Repayment Program</a> is to encourage primary care practitioners to serve in HPSAs. The program will repay governmental or commercial educational loans obtained by the practitioner. Dentists can receive up to \$25,000 per year for a 2-year commitment, or up to \$30,000 per year for a 3-year initial commitment.</p> <p>Dentists who accept referrals for HIV infected patients from outpatient sites of either, the Louisiana Department of Health and Hospitals Office of Public Health or the Louisiana State University Health Sciences Centers, can receive up to \$30,000 per year for a 2-year or 3-year commitment.</p> <p>Participants who complete their original commitment and remain in an eligible site in a HPSA, and who still have educational loans to repay, may be able to extend their commitments for two 2-year periods for a total of seven years of participation.</p> <p>Additionally, Louisiana participates in the <a href="#">federal NHSC program</a>.</p>
Maine	<p>The <a href="#">Maine Dental Education Loan</a> is a forgivable loan program for Maine residents pursuing postgraduate dental education. To receive loan forgiveness, a dentist must practice general</p>

	<p>dentistry full time in an underserved area of the state in an eligible dental care facility. You may receive up to \$20,000 per year. The maximum aggregate amount is \$80,000. Disbursement of loan funds is made directly to the institution for credit to your account.</p> <p>The <a href="#">Maine Dental Loan Repayment Program</a> provides loan repayment assistance for dentists practicing general dentistry in eligible dental care facilities in underserved areas of Maine. You may receive up to \$20,000 per year. The maximum aggregate amount is \$80,000.</p>
Maryland	<p>The Maryland DENT-CARE Loan Assistance Repayment Program (<a href="#">MDC-LARP</a>) requires the following:</p> <ul style="list-style-type: none"> <li>• You must be a Maryland resident.</li> <li>• You must have graduated from an accredited US dental school.</li> <li>• You must have a valid unrestricted license to practice dentistry in Maryland and be employed full-time as a dentist in Maryland providing care to Maryland Medical Assistance Program (MMAP) recipients in Maryland.</li> <li>• You must have at least 30 percent of your patient population as MMAP recipients.</li> <li>• You must have outstanding eligible higher education loans.</li> <li>• You cannot be in default on a loan nor have incomplete service obligations.</li> </ul> <p>This award is not based on need. Dentists may receive up to \$23,740 per year for each year of obligated service up to a maximum of 3 years of service.</p>
Massachusetts	<p>The <a href="#">Massachusetts State Loan Repayment Programs for Dental Professionals</a> provides for up to \$50,000 for dentists and up to \$40,000 for dental hygienists.</p> <p>Additionally, Massachusetts participates in the <a href="#">federal NHSC program</a>.</p> <p>H.B. 1055 and S.B. 993 are currently pending in the Massachusetts General Court. The bills establish the health care workforce loan repayment program. Dentists and dental hygienists would be included in the program. The loan repayment program would be administered by the health care workforce center.</p>
Michigan	<p>The Michigan Essential Health Provider (MEHP) Program also is known as the Michigan State Loan Repayment Program (<a href="#">SLRP</a>). The Michigan SLRP provides loan repayment assistance to dentists who are willing to provide full-time services in a HPSA at a not-for-profit health clinic for two or more years. Due to increased demand, the program will discontinue first-come, first-served application periods and return to a fixed application period and participant selection criteria.</p> <p>Additionally, Michigan participates in the <a href="#">federal NHSC program</a>.</p> <p>H.B. 4136 has been introduced and tie barred with H.B. 4137. Both bills are currently pending in the Michigan Legislature. Together, the bills establish and fund a loan repayment grant program for primary health care practitioners including dentists.</p> <p>S.B. 648 has been introduced and tie barred with S.B. 649. Both bills are currently pending in the Michigan Legislature. S.B. 648 would expand the Michigan Essential Health Provider program to include loan repayment for dentists who chose to work in health resources shortage areas. The bill also would remove the four-year maximum on loan repayments and increase the annual maximum from \$25,000 to \$40,000 (without an annual increase of up to</p>



	<p>5% after the first year). Additionally, the bill would establish a lifetime maximum of \$200,000, payable over a period of four years or more. S.B. 649 would allow the grant program for low-income minority students to cover dental students. The bill also would require an assessment of the lifetime loan repayment maximum (proposed by S.B. 648) for those covered by the Michigan Essential Health Provider loan repayment program. The assessment would have to determine whether the cap was sufficient to facilitate the placement and retention of professionals in underserved areas and whether the maximum amount should be adjusted to reflect changes in tuition costs.</p>
Minnesota	<p>The Martha Mordini Rukavina Loan Forgiveness Program which allocated \$30,000 per year for four years stopped taking applications in 2011.</p> <p>However, dentists may apply to the Minnesota State Loan Repayment Program (<a href="#">MN SLRP</a>). The MN SLRP provides funds for repayment of qualifying educational loans of up to \$20,000 annually for full-time primary care providers and up to \$10,000 annually for half-time primary care providers. In return for the loan repayment award, participants must complete a two-year service obligation in nonprofit private or public sites located in federally designated HPSAs. Both dentists and registered clinical dental hygienists are eligible.</p> <p>Additionally, Minnesota participates in the <a href="#">federal NHSC program</a>.</p>
Mississippi	<p>The Mississippi Office of Rural Health and Primary Care is partnering with the Mississippi Primary Health Care Association to implement a Dentist Loan Repayment Program (<a href="#">MORHPC DLRP</a>). The program will support efforts to recruit and/or retain 10 dentists to provide oral health care services in shortage areas. The MORHPC DLRP will provide grant funds to participants to assist with repayment of outstanding qualifying educational loans. The program will pay up to \$40,000 for an initial three-year full-time clinical service obligation (defined as no less than 40 hours per week, for a minimum of 45 weeks a year). Part-time clinical practice is not an option under the program.</p> <p>On March 20, 2013, Gov. Phil Bryant (R-MS) signed into law <a href="#">H.B. 776</a>. The new law creates the Mississippi Rural Dentists Scholarship Program for the purpose of identifying qualified university and college students from rural areas of the state for dental school matriculation. The law became effective on July 1, 2013. The scholarship program will consist of three distinct phases through which participants will progress: undergraduate pre-dental education, dental school and residency, and initial entry into dental practice in a rural or underserved area of the State of Mississippi. If a student in the scholarship program is admitted to and completes dental school, any tuition or other educational and living support provided to the student by the commission will be forgiven.</p>
Missouri	<p>The <a href="#">Missouri Health Professional Loan Repayment</a> is the repayment of outstanding educational loans in exchange for providing primary health care services in areas of need in Missouri. A minimum two-year contract is required. The maximum loan repayment amount is \$25,000 per year for dentists.</p> <p>The Primary Care Resource Initiative for Missouri (<a href="#">PRIMO</a>) Student Loan Program is a competitive State program that awards forgivable loans to students pursuing health care training leading to Missouri licensure or registration in dentistry or dental hygiene.</p>
Montana	<p>The <a href="#">Montana State Loan Repayment Program (SLRP)</a> provides loan repayment funds for dentists and dental hygienists working in HPSAs.</p> <p>The State Loan Repayment Programs has components similar to the federal NHSC loan</p>

	<p>repayment program. To be eligible for State Loan Repayment, the site and provider must enroll with federal and state programs (Medicaid, Medicare, SCHIP), post a sliding fee scale and assure that providers are practicing full-time. Full-time practice is defined as 40 hours per week of patient care with no more than 8 hours devoted to practice-related administrative activities. In exchange for 2 years of service applicants can receive up to \$30,000 per year for 2 years, with a third year optional.</p>
Nebraska	<p>The <a href="#">Nebraska Loan Repayment Program</a> is a local-state matching fund program to assist local entities serving shortage areas to recruit and retain health professionals. There is a "community participation" application that the local entity must complete and submit and a "health professional" application that the health professionals must complete and submit. Both applications, along with the health professional's documentation of educational loans must be received by the Rural Health Advisory Commission in order to be considered for the loan repayment program. The local entity must agree to provide an equal match to state dollars. The local match may come from any source; however, the health professional cannot serve as the local entity and be self-monitored. Communities and/or local entities must do their own recruiting, using the availability of loan repayment as a recruiting tool. Communities and local entities are urged to develop practice opportunities that offer a group practice environment with call sharing, coverage, and other professional support.</p> <p>The health professional must agree to a three-year practice commitment and accept Medicaid patients. Leaving a shortage area prior to completing the 3-year practice obligation will result in the health professional repaying 125% of the funds received through the program. Dentists may receive up to \$40,000 per year (\$20,000 from local funds; \$20,000 from state funds). The actual amount awarded will depend on the individual practitioner's educational debt load and the availability of state funds.</p>
Nevada	<p>The Nevada Health Service Corps (<a href="#">NHSC</a>) program offers loan repayment. In exchange for loan repayment funds, each candidate agrees to serve in their assigned community for a contractually specified period of time. Typically the length of time equals two years of full-time service. The candidate agrees to provide services to all patients, regardless of their ability to pay and to remain in the assigned underserved area for the duration of the period of obligated service. Each application is evaluated individually and awards are made based upon the funding available during that cycle. Dentists and registered clinical dental hygienists are eligible.</p>
New Hampshire	<p>In order to be eligible to receive loan repayment under the New Hampshire State Loan Repayment Program (<a href="#">SLRP</a>), an applicant must agree to a minimum service obligation of thirty-six months for full time service or to a minimum obligation of twenty-four months for part-time service. State of New Hampshire SLRP contracts are awarded first to applicants who have secured a one-to-one match for each state dollar in the contract. This match can come from the eligible practice site or the community in which the applicant will practice. If an applicant is unable to secure a match, his/her application will be considered in competition with all other unmatched applications received.</p> <p>Specifically, the State of New Hampshire SLRP will offset graduate educational loans to full-time primary care dentists for \$75,000 for a minimum service obligation of thirty-six months with an opportunity of an extension for an additional twenty-four months at \$40,000; and full-time registered clinical dental hygienists for \$45,000 for a minimum service obligation of thirty-six months with an opportunity of an extension for an additional twenty-four months at \$20,000.</p>



	<p>Specifically, the State of New Hampshire SLRP will offset graduate educational loans to part-time primary care dentists for \$27,500 for a minimum service obligation of twenty-four months with an opportunity of an extension for an additional twelve-month at \$10,000; and part-time registered clinical dental hygienists for \$17,500 for a minimum service obligation of twenty-four months with an opportunity for an extension for an additional twelve-months for \$5,000.</p>
New Jersey	<p>Once approved to participate in the Primary Care Physician and Dentist Loan Redemption Program of New Jersey (<a href="#">LRP</a>), dentists are required to work a minimum of two years (maximum of four years) on a full-time basis (40 hours per week), providing primary care in an eligible underserved area at an approved LRP placement site. Hours worked prior to acceptance to the LRP cannot be used toward LRP service obligation. Participants serve a six-month probationary period upon initial placement at an approved LRP site. Financial penalties will be applied to participants seeking to terminate the LRP contract prior to completing the initial two-year commitment.</p> <p>At the end of each full year of service, LRP participants are eligible to redeem loan repayment at the specified percentages of outstanding balance for qualifying educational loans according to the following schedule:</p> <ul style="list-style-type: none"> <li>18% up to \$21,600 maximum – first full year of service</li> <li>26% up to \$31,200 maximum – second full year of service</li> <li>28% up to \$33,600 maximum – third full year of service</li> <li>28% up to \$33,600 maximum – fourth full year of service</li> </ul> <p>Additionally, New Jersey participates in the <a href="#">federal NHSC program</a>.</p> <p>Providers participating in the federally administered National Health Service Corps Loan Redemption Program are not eligible to participate simultaneously in the Primary Care Loan Redemption Program of New Jersey.</p>
New Mexico	<p>The New Mexico Health Professional Loan Repayment Program (<a href="#">HPLRP</a>) provides repayment for outstanding student loans of practicing health professionals. As a condition of the program, a health professional must make a two year service commitment to practice full-time in a designated medical shortage area in New Mexico. The program is federal and state funded. The maximum allowable state award is \$35,000 per year. For those working in a federal HPSA, awards up to \$25,000 per year are allowable. However, the award may depend on the applicant’s amount of student loan debt and may depend on available funding. Recipients are eligible for renewal upon completion of their two-year obligation. Dentists are eligible.</p> <p>The New Mexico Health Service Corps awards up to a stipend amount of \$40,000 (\$20,000 per year). The program requires a 2-year service commitment (1600 hours a year) in a designated health professional shortage area. To learn more about this program contact the New Mexico Department of Health/Office of Oral Health at 505-827-0837.</p> <p>The New Mexico state loan repayment programs mentioned above are subject to state legislative appropriations.</p> <p>Under the Rural Health Care Practitioner Tax Credit (<a href="#">RHCPTC</a>) Program, health care providers who provide care in rural, underserved areas may be eligible for an income tax</p>

	<p>credit. Practitioners who are eligible for a \$5,000 tax credit per year must be licensed dentists practicing full-time. Additionally, there is a \$3,000 tax credit available per year for licensed dental hygienists dentists practicing full-time. The credit is available to eligible providers for taxable years beginning January 1, 2007.</p> <p>The <a href="#">Allied Health Loan for Service Program</a> provides educational loans to students seeking certification/licensers in an eligible health field. Dental hygiene is an eligible health field. As a condition of each loan, the student shall declare his/her intent to practice as a health professional in a designated shortage area. For every year of service, a portion of the loan will be forgiven. If the entire service agreement is fulfilled, 100% of the loan is eligible for forgiveness. Penalties may be assessed if the service agreement is not satisfied. The award is based on the financial need of the student. The award may not exceed \$12,000 per year. An award may be renewable for up to four years, if the application is submitted each year.</p> <p>Additionally, New Mexico participates in the <a href="#">federal NHSC program</a>.</p>
New York	<p>In March 2012, the New York State Legislature agreed to fund a new program in the 2012-2013 New York State (NYS) budget, the Primary Care Service Corps (<a href="#">PCSC</a>). The 2012-2013 NYS budget agreement provides \$1 million in funding - \$500,000 in state funding matched by an additional \$500,000 in federal State Loan Repayment Program funding - for up to 33 loan repayment awards under this program. The program was recommended by the Medicaid Redesign Team's (MRT) Workforce Flexibility and Change of Scope of Practice Workgroup, and subsequently approved as a New York State budget item by the full MRT. Qualifying dentists and dental hygienists may receive up to \$60,000 for repayment of qualifying educational loans for the first two years of service (\$30,000 for a part-time commitment). For additional years, eligible clinicians may receive up to \$32,500 for years three and four; then \$25,000 for any additional years for which qualifying educational loan amounts still exist and the obligated service is still eligible for awards. Staff at the New York State Department of Health, Office of Primary Care anticipates funding for the PCSC for 2015. To learn more contact the New York State Department of Health, Office of Primary Care at (518) 473-7019.</p> <p>Additionally, New York participates in the <a href="#">federal NHSC program</a>.</p> <p>S. 2190 and A. 2719 are currently pending in the New York State Legislature. The bills would expand the <a href="#">Doctors Across New York</a> program to include dentists. According to the bill text as introduced, physicians and/or dentists would be eligible for a loan repayment award of up to \$150,000 over a 5-year period.</p>
North Carolina	<p>Under the North Carolina State Loan Repayment Program dentists may receive principle plus interest maximums of \$100,000 for general practice dentists with a 4-year commitment. The maximum for dental hygienists is \$60,000 for a 4-year commitment.</p> <p>Additionally, North Carolina may award a High Needs Service Bonus. This incentive has been designed for those with no loans. The bonus maximum (assuming no loans) is \$50,000 for dentists and \$30,000 for dental hygienists with a 4-year commitment.</p> <p>To learn more about loan repayment programs in North Carolina click <a href="#">here</a>.</p> <p>Additionally, North Carolina participates in the <a href="#">federal NHSC program</a>.</p>
North Dakota	<p>The <a href="#">North Dakota Dentist Loan Repayment Program</a> is a state financed and administered</p>

	<p>program designed to attract dentists to North Dakota to practice in areas of need. The focus of the program is to encourage new dental school graduates to practice in North Dakota. Each dentist selected may receive up to \$80,000 to repay educational loans. Each dentist selected must practice four years in a selected community or communities. Three dentists may be selected each year. Preference is given to dentists who will serve in rural underserved areas.</p>
Ohio	<p>The <a href="#">Ohio Dentist Loan Repayment Program</a> provides loan repayment to dentists in an amount up to \$25,000/year for the first 2-years, and up to \$35,000 for the 3<sup>rd</sup> and 4<sup>th</sup> years, tax exempt.</p> <p>Additionally, Ohio participates in the <a href="#">federal NHSC program</a>.</p>
Oklahoma	<p>The Oklahoma Dental Loan Repayment Program (<a href="#">ODLRP</a>) provides educational loan repayment assistance for up to five Oklahoma licensed dentists per year for a 2 to 5 year period per dentist. One dentist entering the ODLRP each year shall agree to teach at the University of Oklahoma College of Dentistry. The remaining participating dentists, up to four each year, shall practice in a designated underserved area and agree that a minimum of 30% of his/her patients treated during the service obligation/contract period are Medicaid recipients. The amount of the award, not to exceed \$25,000 per year for each participating dentist, shall be determined by the Oklahoma State Department of Health (OSDH) annually based upon the amount of funds appropriated to OSDH. If the participating dentist's eligible loans are less than the cumulative repayment assistance total available over five years, that participating dentist shall be in the ODLRP no longer than required to pay off the total eligible loans and shall not receive more funding assistance than the total eligible indebtedness.</p> <p>Each award shall be distributed to the participating dentist by two-party drafts made payable to the dentist and the appropriate lending institution in equal monthly disbursements throughout the yearly service obligation. If the participating dentist does not fulfill the terms of the service obligation, the OSDH may, at its option, collect from the participant the entire amount of loan repayment assistance extended to the participant under the ODLRP, plus interest.</p> <p>S.B. 1664 is currently pending in the Oklahoma State Legislature. The bill increases the total educational loan repayment assistance a dentist can receive from \$25,000 each year to \$50,000 each year, for a maximum 5-year period.</p>
Oregon	<p>Under the <a href="#">Oregon Partnership State Loan Repayment Program</a>, practice sites must agree to match 50% of the total loan repayment award (plus a 10% admin fee) in exchange for a 2-year service commitment from providers. In return, dentists and dental hygienists may receive an award of 25% of their total student loan debt (a maximum of \$35,000 per year). To be eligible, practice sites must be a public or private non-profit organization, located in a HPSA and willing to provide 50% of the award amount. All program funds must be fully and directly applied to the approved lender(s) identified in the award notification.</p> <p>The <a href="#">Oregon Medicaid Primary Care Loan Repayment Program</a> provides loan repayment to primary care clinicians who serve Medicaid patients in underserved areas of Oregon. Dentists and expanded practice dental hygienists are included. Applicants must agree to serve Medicaid patients up to 15% of their patient mix. Participants commit to a minimum of 3 years and receive an annual tax free award of 20% of qualifying loan debt balance, up to \$35,000 for full time service.</p>

	<p>On June 26, 2013 Gov. John Kitzhaber (D-OR) approved <a href="#">S.B. 2</a>. The law establishes the Scholars for a Healthy Oregon Initiative to be administered by the Oregon Health and Science University pursuant to rules adopted by the university. The university was given \$2.5 million to administer the initiative. The initiative provides a full scholarship for students pursuing a degree in a health profession. The law requires the university to give preference when awarding these scholarships to prospective health care practitioners who are: (a) from rural heritage, as defined by the university's admission policy; (b) first generation college students; or (c) individuals from a diverse or underrepresented community. The law also entails a service requirement. Immediately upon the prospective health care practitioner's completion of the health care education degree, residency or training, the participant must practice as a health care practitioner in a designated service site in Oregon approved by the university for one year longer than the number of years the participant spent in the health care program for which the participant received a scholarship.</p> <p>Additionally, Oregon participates in the <a href="#">federal NHSC program</a>.</p>
Pennsylvania	<p>The <a href="#">Pennsylvania Primary Health Care Practitioners Loan Repayment Program</a> (LRP) is provided for practitioners in exchange for three (minimum) or four (maximum) years of service at an approved primary care practice site in a HPSA. Dentists may receive up to \$64,000 of educational loan repayment. Practitioners must: Commit to a three or four year contract with the program; be employed full-time at a primary practice site approved by the Department of Health; be a graduate of an accredited educational program in the U.S.; and maintain a valid Pennsylvania license/certification.</p>
Puerto Rico	<p>Dentists and dental hygienists seeking loan repayment opportunities should seek opportunities under the <a href="#">federal NHSC program</a>.</p>
Rhode Island	<p>The Rhode Island Foundation and the Rhode Island Department of Health have partnered to provide educational loan repayment for oral health professionals through the <a href="#">Rhode Island Dental Educational Loan Repayment Program</a>. Recipients will be eligible for funds not to exceed \$25,000 per year for a dentist or \$10,000 per year for a dental hygienist, for a two (2) year service commitment, no more and no less. The total award amount may not exceed \$50,000 for dentists, \$20,000 for dental hygienists, or 50% of the eligible loan amounts, whichever is less.</p> <p>Eligible oral health care providers must provide at least 32 hours of direct patient care services per week during each year of service. Awards go directly to pay educational loans and cannot exceed the candidate's level of educational debt. The Rhode Island Dental Educational Loan Repayment Committee will make the final decisions on who is awarded loan repayment and will determine loan forgiveness award amounts.</p> <p>Additionally, Rhode Island participates in the <a href="#">federal NHSC program</a>.</p>
South Carolina	<p>The funds for the <a href="#">South Carolina Rural Dentist Program</a> are appropriated to the Medical University of South Carolina (MUSC) and are administered by the South Carolina Area Health Education Consortium (AHEC). The program assists in the repayment for educational loans of dentists who practice in a HPSA or serve as full-time faculty at the MUSC College of Dental Medicine. Priority for this program is given to those demonstrating need and expressing intent to remain in an underserved area or in an area of critical need at the MUSC College of Dental Medicine. Loan reimbursement payments are made quarterly and cover the amount of all canceled loan repayment checks submitted to the South Carolina AHEC (dated within the quarter); or the dentist can provide South Carolina AHEC with the</p>

	<p>proper information needed to access his/her loans online and these can be paid directly by the South Carolina AHEC.</p> <p>Additionally, South Carolina participates in the <a href="#">federal NHSC program</a>.</p>
South Dakota	<p>Under the <a href="#">South Dakota Recruitment Assistance Program</a> providers must enter into a contract with the South Dakota Department of Health in order to qualify. The amount of the incentive payment for a qualifying dentist is equal to twice the University of South Dakota School of Medicine resident tuition for the four most recently completed academic years. The current amount is approximately \$138,328.</p> <p>To be eligible a dentist must:</p> <ul style="list-style-type: none"> <li>• Be licensed as a dentist in South Dakota;</li> <li>• Agree to practice full time as a general or pediatric dentist in an eligible community for at least three consecutive years;</li> <li>• Agree to be a participating South Dakota medical assistance provider and to serve any individual eligible under chapter 28-6 and may not refuse treatment to any such individual while participating in the program;</li> <li>• Provide services to Medicaid, Medicare and State Children's Health Insurance Program patients; and</li> <li>• Not have previously participated in such program, or any other state or federal scholarship, loan repayment or tuition reimbursement program which obligates the person to provide medical services within an underserved area</li> </ul> <p>Additionally, South Dakota participates in the <a href="#">federal NHSC program</a>.</p>
Tennessee	<p>Under the Tennessee (TN) Rural Health Loan Forgiveness Program, the loan forgiveness award amount shall not exceed twelve thousand dollars (\$12,000) per academic year, or the cost of tuition, mandatory fees, books and equipment, whichever is less.</p> <p>To be eligible a dentist must:</p> <ul style="list-style-type: none"> <li>• Agree to practice medicine or dentistry in a health resource shortage area one (1) year for each year of funding in this program after becoming a TN licensed physician, TN licensed dentist, osteopathic physician, physician assistant, or nurse practitioner with a TN certification of fitness;</li> <li>• Not accept other financial aid that carries a service obligation after graduation and receipt of applicable license, except for service obligation to the United States armed forces, reserve, or National Guard; and</li> <li>• Sign a promissory note each year the scholarship is awarded stipulating the repayment obligation if service requirement is not met. All funds obtained from this program shall be repaid with interest at 9% per annum.</li> </ul> <p>The Tennessee Health Access Incentive Program which provides grants to qualified healthcare providers is no longer open to dentists.</p>
Texas	<p>The Dental Education Loan Repayment Program (<a href="#">DELRP</a>) provides loan repayment funds to general and pediatric dentists who agree to practice in a Dental Health Professional Shortage Area (DHPSA) in Texas. The repayment amount is \$10,000 annually. The repayment amount will be pro-rated for 12 consecutive months of full-time service provided for each service period, if providing direct patient care for less than 32 hours, per week for</p>

	<p>each service period.</p> <p>Additionally, Texas participates in the <a href="#">federal NHSC program</a>.</p>
Utah	<p>Funding for the Utah Health Care Workforce Financial Assistance Program, under the Utah Department of Health was eliminated during in 2009.</p> <p>Dentists and dental hygienists seeking loan repayment opportunities should seek opportunities under the <a href="#">federal NHSC program</a>.</p>
Vermont	<p>The <a href="#">Vermont Educational Loan Repayment Program for Dentists</a> is funded by the State of Vermont, through the Department of Health, and is administered by the University of Vermont College of Medicine Area Health Education Centers (AHEC) Program. Recipients must meet a one-year service commitment. The repayment amount is up to \$20,000 in state funds per year.</p>
Virginia	<p>Under the <a href="#">Virginia Dental Loan Repayment Program</a> persons who received Virginia Dental Scholarship Awards are not eligible for loan repayment for the years that they received a scholarship. In exchange for a loan repayment award, participating dentists will practice in a dentally underserved area in Virginia and are required to accept government-sponsored insurance programs (e.g., Medicaid).</p> <p>The loan repayment award is not fixed, and will vary depending on the year in which the loan was acquired. The loan repayment award will be equivalent to one year of in-state tuition and mandatory fees at Virginia Commonwealth University School of Dentistry for the year that the loan was acquired. Preference for loan repayment awards will be given to graduates of Virginia Commonwealth University School of Dentistry and those with established financial need. However, any dentist with a valid license to practice dentistry may apply, providing the other eligibility criteria are met. Individuals may receive a maximum of three awards and must reapply each year for an award. All awards will be based on availability of funding.</p> <p>Additionally, Virginia participates in the <a href="#">federal NHSC program</a>.</p>
Washington	<p>The <a href="#">Washington State Loan Repayment Program</a> provides for up to \$35,000 per year, for a minimum of a 2-year commitment to serve in medically underserved/shortage areas of the state, plus \$30,000 for each additional year based on funds available. Dentists and dental hygienists are eligible.</p> <p>The Health Professional Loan Repayment Program (HPLRP) provides up to \$75,000 for a minimum three year service commitment and \$25,000 for each additional year for up to five years maximum. However, the HPLRP Program is not being funded at this time.</p> <p>Additionally, Washington participates in the <a href="#">federal NHSC program</a>.</p>
West Virginia	<p>West Virginia offers loan reimbursement for recent graduates and graduating dentists willing to practice in the state. Selected candidates must be willing to practice in a Dental Health Professional Shortage Area. For information and to apply contact WV Oral Health Program, 350 Capitol Street, Room 427, Charleston, WV 25301. You can also contact Jason Roush at <a href="mailto:Jason.M.Roush@wv.gov">Jason.M.Roush@wv.gov</a> or by telephone at (800) 642-8522.</p> <p>Additionally, West Virginia participates in the <a href="#">federal NHSC program</a>.</p> <p>H.B. 2250 is currently pending in the West Virginia Legislature. The bill provides a loan and</p>



	loan forgiveness program for nurses, social workers, dentists and dental hygienists similar to what currently exists for medical doctors and osteopathic physicians.
Wisconsin	<p>The Wisconsin Health Professions Loan Assistance Program (<a href="#">HPLAP</a>) was established to assist rural and underserved communities in recruiting and retaining primary care health and dental professionals. Dentists who agree to work in federally designated shortage area are eligible for up to \$50,000 in education loan repayment assistance through this competitive program. Dental hygienists are eligible for up to \$25,000. A service commitment of 3-years is required in a federally designated HPSA (from the date award contract is signed). During each of the three years of the award, dentists and dental hygienists must provide dental services to a certain minimum number of recipients of Medicaid or BadgerCare (unduplicated) not to fall below a certain minimum amount of claims paid.</p> <p>Additionally, Wisconsin participates in the <a href="#">federal NHSC program</a>.</p>
Wyoming	<p>Under the <a href="#">Wyoming Healthcare Professional Loan Repayment Program</a>, dentists may receive up to \$30,000 each year for 3-years for a total up to \$90,000. Dental hygienists may receive up to \$10,000 each year for 3-years for a total up to \$30,000.</p> <p>To be eligible a dentist must:</p> <ul style="list-style-type: none"> <li>• Must work full-time in Wyoming;</li> <li>• Treat Medicare, Medicaid and Kid Care eligible patients; and</li> <li>• Use 100% of the funds to repay student loans.</li> </ul> <p>Additionally, the University of Wyoming (UW) entered into agreements with Creighton University and the University of Nebraska Medical Center under which the State of Wyoming through UW would pay the cost of attendance for up to five dental students at each institution. The program is called <a href="#">WY-DENT</a>. A WY-DENT graduate can repay the payments Wyoming makes to the dental school on the student's behalf by practicing in Wyoming. The three year repayment begins one year after graduation or completion of post-graduate training.</p>