



**MEMORANDUM**

**DATE:** August 7, 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. Please note that several of the loan repayment program maximum award amounts have changed. Also, new loan repayment programs established by state legislation passed during the 2014 legislative session are included. States still in session with pending legislation related to dental education loan forgiveness programs are also highlighted below. This summary was developed by the ADEA Advocacy and Governmental Relations Portfolio.

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, two or four year service commitment. There also is an additional award for an extended service period.</p> <p>Dentists and dental hygienists pursuing loan repayment opportunities in Alabama should seek opportunities under the federal NHSC program. Additionally, <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. SHARP-I is the traditional option. It offers loan repayment for primary care clinicians working in federal HRSA HPSAs, largely with underserved populations. 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 2-year service-contracts. SHARP-I is jointly funded by 50% federal HRSA resources, and 50% from non-federal sources such as the State General Fund and the Alaska Mental Health Trust Authority.</p> <p>SHARP-II was established through the passage of <a href="#">H.B. 78</a>, which was signed into law by the governor on September 25, 2012. 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 hygienist's loan. The program is authorized through 2018. SHARP-II is exclusively supported by the Alaska State General Fund and requires partial employer-match. In comparison to SHARP-I, it provides enhanced flexibility. Participating clinicians can work in a greater variety of health care sites and in varied types of practice. Also, participants have 3-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 2-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 Programs</a> (ALRP) are administered by the Arizona Department of Health Services (ADHS), Bureau of Health Systems Development (BHSD) also known as the Primary Care Office for the State of Arizona. ALRP has two components: the Primary Care Provider Loan Repayment Program (PCPLRP) and the Rural Private Primary Care Provider Loan Repayment Program (RPPCPLRP).</p> <p>The PCPLRP and the RPPCPLRP follow the same program guidelines. Eligible dentists must agree to a minimum of 2-years of full-time service. 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 difference between PCPLRP and RPPCPLRP is in the service site eligibility requirements based on the type and location of the service site. The PCPLRP qualifies a service site that is public or private, non-profit located in a federally designated HPSA. The RPPCPLRP qualifies a private practice service site located in a rural area as defined by the state.</p>
Arkansas	<p>The Arkansas Health Education Grant Program (<a href="#">ARHEG</a>), which is funded by the state of Arkansas, provides assistance for Arkansas residents attending certain out-of-state accredited health and medical professional schools for graduate or professional programs that are unavailable in Arkansas. The ARHEG is administered by the Arkansas Department of Higher Education (ADHE). Such assistance is currently available for attendance at any accredited school of dentistry that is located outside the State, and meets certain additional requirements.</p> <p>Additionally, Arkansas participates in 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. Health professionals, including dentists and dental hygienists, may be granted up to \$60,000 for a 2-year initial award. If an applicant received a 2-year full-time award, the applicant can reapply for a one-year 3<sup>rd</sup>, 4<sup>th</sup>, and 5<sup>th</sup> year extension for a total extension amount award of up to \$110,000.</p> <p>Additionally, California participates in the <a href="#">federal NHSC program</a>.</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 \$90,000 for dentists and up to \$20,000 for dental hygienists for each year of full-time service. All contracts are for three years, though the program's goal is to facilitate long-term retention in an underserved Colorado community far beyond a service obligation.</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 under state statute, administered under Board of Health Rule and funded under a state appropriation. The Expanded Dental Loan Option of the Colorado Health Service Corps also allows applicants to provide services to Medicaid, CHIP, and uninsured patients in a private practice setting. This program is complimented by federal dollars through a HRSA Oral Health Workforce Grant.</p> <p>Loan awards for the Expanded Dental Loan Option require a 2-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. The next application cycle for health care providers will open in September 2014.</p>
Connecticut	<p>The <a href="#">Connecticut State Loan Repayment Program</a> is currently not accepting applications.</p> <p>Dentists and dental hygienists pursuing 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	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 (SOSs) for contract periods of two to four years. In exchange for a commitment to practice full-time at a facility located at a HPLRP-certified SOS, the District will provide loan repayment benefits of up to \$140,800 over four years for dentists and \$77,439 for dental hygienists. Rates for repayment are as follows: 18% of the total eligible debt in year one, 26% in year two, and 28% each in years three and four.
Florida	Dentists and dental hygienists pursuing loan repayment opportunities should seek opportunities under the <a href="#">federal NHSC program</a> .
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 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 the governor 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>Dentists and dental hygienists pursuing loan repayment opportunities should seek opportunities under the <a href="#">federal NHSC program</a>.</p>
Idaho	<p>The Rural Health Care Access Program (<a href="#">RHCAP</a>) helps rural Idaho communities improve access to primary medical and dental health care through grants assistance. "Improving access to health care" includes removing barriers that prevent people from obtaining healthcare, strengthening healthcare systems, and developing partnerships to better serve communities. Grants of up to \$35,000 per year for a maximum of one year may be awarded to dentists serving areas designated as HPSAs or Medically Underserved Areas. Applicants may submit grant proposals that improve access to health care in any of the three assistance categories: telehealth projects, community development projects, and other.</p> <p>Additionally, Idaho participates in the <a href="#">federal NHSC program</a>.</p>
Illinois	Under the Illinois NHSC State Loan Repayment Program, for a minimum 2-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 part-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; and part-time providers may be eligible for up to \$35,000 for 2-years of service. For a fourth year of service, full-time providers are eligible for up to \$35,000 annually; and part-time providers may be eligible for up to \$35,000 for

	<p>2-years of service.</p> <p>Additionally, Illinois participates in the <a href="#">federal NHSC program</a>. 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 pursuing loan repayment opportunities should seek opportunities under the <a href="#">federal NHSC program</a>.</p>
Iowa	<p>The Primary Care Recruitment and Retention Endeavor (PRIMECARRE) <a href="#">Iowa Loan Repayment Program</a> requires a 2-year practice commitment. The program provides up to \$50,000 for 2-years of full-time service and \$25,000 for 2-years of part-time service for dentists and dental hygienists.</p> <p>The Dental Loan Repayment Program - <a href="#">PRIMECARRE Expansion</a> is awarded to dentists. The maximum award available to eligible full-time and part-time applicants varies based on funds available in the state budget. Most recently an applicant was awarded \$62,500 for a 2-year full-time service commitment. Unless additional funding is received, the expansion program may expire following the next application cycle.</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 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>Delta Dental of Iowa Foundation's Dental Education Loan Repayment Program collaborates with communities on the recruitment and establishment of a private practicing dental office that is located in rural, underserved areas in Iowa for up to \$100,000 in a loan repayment award.</p> <p>The Fulfilling Iowa's Need for Dentists (<a href="#">FIND</a>) program. The FIND program annually offers a \$50,000 award for the repayment of dental education debt to be used over a 3-year grant period.</p>
Kansas	<p>Under the <a href="#">Kansas NHSC State Loan Repayment Program</a>, for a minimum commitment of 2-years of full-time service, dentists are eligible to receive up to \$25,000 annually for repayment of outstanding educational debt; and registered clinical dental hygienists are eligible to receive up to \$20,000 annually. Please note that the loan repayment awards are made on a competitive basis and are limited to available funds.</p> <p>Kansas also 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</p>

	<p>is funded by the Delta Dental of Kansas (DDKS) Foundation and sponsored by the Kansas Dental Association (KDA). KIND provides a maximum award of up to \$50,000 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 must also agree to a 3-year service commitment and to designate 35% of services to underserved patients.</p> <p>The KIND Advisory Committee has decided to expand the current loan forgiveness grant into a scholarship opportunity for students while in dental school. Dental students may receive up to \$25,000 per year of dental school (\$100,000 total) for agreeing to practice in an underserved area determined by the Advisory Committee working with the student. The sooner the student commits to the scholarship in dental school the more money they will be eligible to receive: 1<sup>st</sup> year – \$100,000 total, 2<sup>nd</sup> year – \$75,000, 3<sup>rd</sup> and 4<sup>th</sup> year – \$50,000 total). Awards of \$75,000 require a 4-year service commitment while \$100,000 awards require five years.</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 2-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 may receive up to \$30,000 annually for a 3-year initial commitment. Dental hygienists may receive up to \$15,000 annually for a 3-year initial commitment.</p> <p>Participants who complete their original commitment, remain in an eligible site in a health professional shortage area, still have educational loans to repay and have been compliant with all requirements may be able to extend their commitment for a 2-year extension for \$24,000.</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 seeking postgraduate dental education. To receive loan forgiveness, a dentist must practice general dentistry full-time in an underserved area of the state in an eligible dental care facility. Participants 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.</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. Dentists may receive up to \$20,000 per year. The maximum aggregate amount is \$80,000. Funds are disbursed directly to the dentist for payment toward his/her outstanding dental education loans.</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>• Be a Maryland resident.</li> <li>• Have graduated from an accredited U.S. dental school.</li> </ul>

	<ul style="list-style-type: none"> <li>• 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>• Have at least 30% of your patient population as MMAP recipients.</li> <li>• Have outstanding eligible higher education loans.</li> <li>• 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> awards 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, H.B. 4234, S.B. 993, and S.B. 2126 are 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 is also 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><a href="#">S.B. 648</a> was introduced and tie barred with <a href="#">S.B. 649</a>. Both bills were approved by the governor in June 2014. S.B. 648 expands the Michigan Essential Health Provider program to include loan repayment for dentists who chose to work in health resource shortage areas. The bill also would remove the 4-year maximum on loan repayments and increase the annual maximum from \$25,000 to \$40,000. Additionally, the bill would establish a lifetime maximum of \$200,000, payable over a period of four years or more.</p> <p>S.B. 649 expands a grant program for low-income minority students to include dental students. The bill also would require an assessment of the lifetime loan repayment maximum (established by S.B. 648) for those covered by the Michigan Essential Health Provider loan repayment program. The assessment would 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</p>

	<p>part-time primary care providers. In return for the loan repayment award, participants must complete a 2-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 ten 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 3-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, <a href="#">H.B. 776</a> was signed into law by the governor. The new law creates the <a href="#">Mississippi Rural Dentists Scholarship Program</a> 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 consists 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 may be forgiven.</p> <p>Additionally, Mississippi participates in the <a href="#">federal NHSC program</a>.</p>
Missouri	<p>The <a href="#">Missouri Health Professional Loan Repayment</a> offers the repayment of outstanding educational loans in exchange for providing primary health care services in areas of need in Missouri. A minimum 2-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. In exchange for 2-years of service, full-time applicants may receive up to \$15,000 per year and part-time applicants may receive up to \$7,500 per year.</p> <p>Additionally, Montana participates in the <a href="#">federal NHSC program</a>.</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</p>

	<p>practice environment with call sharing, coverage, and other professional support.</p> <p>The health professional must agree to a 3-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. To learn more click <a href="#">here</a>.</p> <p>In addition, the state offers the Rural Health Student Loan Program. Eligible students are those who are Nebraska residents, must be enrolled or accepted for enrollment in a medical, physician assistant, dental, or graduate-level mental health training program in Nebraska. Awards are made by the Rural Health Advisory Commission based on the student's understanding of and commitment to the practice of primary care, dental care, or mental health care in rural Nebraska. The number and amount of student loans are determined annually based on state funding. The maximum annual student loan amount for a dental student is \$20,000 for up to four years. To learn more click <a href="#">here</a>.</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 2-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> <p>Additionally, Nevada participates in the <a href="#">federal NHSC program</a>.</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 36-months for full-time service or a minimum obligation of 24-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>Full-time: The State of New Hampshire SLRP will offset graduate or undergraduate educational loans to full-time dentists for \$75,000 for a minimum service obligation of 36-months with an opportunity of an extension for an additional 24-months at \$40,000 and full-time eligible registered clinical dental hygienists for \$45,000 for a minimum service obligation of 36-months with an opportunity of an extension for an additional 24-months at \$20,000.</p> <p>Part-time: The State of New Hampshire SLRP will offset graduate or undergraduate educational loans to part-time dentists for \$27,500 for a minimum service obligation of 24-months with an opportunity of an extension for an additional 12-month at \$10,000 and part-time registered clinical dental hygienists for \$17,500 for a minimum service obligation of 24-months with an opportunity for an extension for an additional 12-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 2-years. Participants serve a 6-month probationary period upon initial placement at an approved</p>

	<p>LRP site. Financial penalties will be applied to participants seeking to terminate the LRP contract prior to completing the initial 2-year commitment. The program will provide up to \$120,000 in student loan redemption for two to four years of service. Funding for this program is subject to state appropriations and available funding.</p> <p>Additionally, New Jersey participates in the <a href="#">federal NHSC program</a>.</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 2-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 \$25,000 per year. For those working in a federal HPSA, awards up to \$35,000 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 2-year obligation. Dentists are eligible.</p> <p>The <a href="#">New Mexico Health Service Corps</a> provides stipends to eligible health professionals during their last 2-years of training or residency who, in turn, enter into a contract with the Department of Health to provide (when licensed) health service for a minimum of 2-years (1600 hours per year) in an underserved area of New Mexico. Dentists may receive an award amount up to \$20,000. Dental hygienists may receive an award amount up to \$12,500 with an Associate Degree and up to \$15,000 for a Bachelor or Master's degree. A penalty of three times the amount of the stipend and up to 18% interest per year may be assessed for an individual who defaults on the service contract.</p> <p>The New Mexico state loan repayment programs mentioned above are subject to state legislative appropriations.</p> <p>Under the New Mexico 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 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.</p> <p>The <a href="#">Allied Health Loan for Service Program</a> provides educational loans to students seeking certification/licensure 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 (NYS) Legislature agreed to fund a new program in the 2012-2013 NYS budget, the Primary Care Service Corps (<a href="#">PCSC</a>). The 2012-2013 NYS budget agreement provided \$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</p>

	<p>dentists and dental hygienists may receive up to \$60,000 for repayment of qualifying educational loans for the first 2-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.</p> <p>The PCSC is currently not accepting applications; however staff at the NYS Department of Health, Office of Primary Care anticipates funding for the PCSC for 2015. To learn more about the PCSC contact the NYS 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 NYS Legislature. The bills would expand the <a href="#">Doctors Across New York</a> program to include dentists. According to the bill text as introduced, 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 <a href="#">North Carolina State Loan Repayment Program</a> dentists may receive principal 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 state 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 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 4-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. A 2-year initial contract is required with one year renewal options.</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 two to five year period per dentist. To qualify for loan repayment, dentists must provide services in underserved areas for a minimum of 40 hours per week. Also, services must be provided for Medicaid-eligible persons and others without regard to a patient's inability to pay. Dentists are paid a salary in addition to the loan repayment they receive.</p> <p><a href="#">S.B. 1664</a> was approved by the governor in April 2014. The new law increases the total educational loan repayment assistance a dentist may receive under the Oklahoma Dental Loan Repayment Program from \$25,000 each year to \$50,000 each year, for a maximum</p>

	<p>5-year period. The exact amount of the award will be determined by the Oklahoma State Department of Health (OSDH) annually based upon the amount of funds appropriated to OSDH.</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. Program participants are eligible for a maximum loan repayment award of: 20% of the balance owed on qualifying loans upon program entry, up to an annual maximum amount of \$35,000 for each year of full-time service for a minimum of 3-years; and 10% of the balance owed on qualifying loans upon program entry, up to an annual maximum amount of \$17,500 for each year of part-time service.</p> <p>The Oregon Office of Rural Health is charged with administering the <a href="#">Rural Practitioner Tax Credit for Dentists Program</a>, which grants up to \$5,000 in personal income tax credits to eligible dentists.</p> <p>On June 26, 2013, the governor approved S.B. 2. The law establishes the <a href="#">Scholars for a Healthy Oregon Initiative</a> 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 seeking 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 3 (minimum) or 4 (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 pursuing 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 partnered to provide educational loan repayment for oral health professionals through the Rhode Island</p>

	<p>Dental Educational Loan Repayment Program. 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 2-year service commitment. Currently the program is not accepting applications.</p> <p>However, the Rhode Island Department of Health is currently operating the <a href="#">Health Professional Loan Repayment Program</a>. Dentists and dental hygienists may apply for the awards. A total of \$250,000 has been allocated to the State of Rhode Island to provide eight to ten awards.</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 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 \$154,796.</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>The Tennessee State Loan Repayment Program (<a href="#">TSLRP</a>) provides educational loan repayment to qualified primary care practitioners, including dentists, in exchange for an initial 2-year service obligation to practice full-time or part-time at an ambulatory public, non-profit or private non-profit primary care site located in a federally designated HPSA. The maximum TSLRP award is \$50,000 for an initial 2-year service obligation. The application can be found <a href="#">here</a>. Additionally, Tennessee participates in the <a href="#">federal NHSC program</a>.</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 HPSA in Texas. The repayment amount is \$10,000 annually. However, applications are no longer available for the DELRP, as the state legislature did not fund the program during the 2013 regular legislative session.</p> <p>Dentists and dental hygienists pursuing loan repayment opportunities should seek opportunities under 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 in 2009.</p> <p>Dentists and dental hygienists pursuing 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>The <a href="#">Virginia State Loan Repayment Program</a> (SLRP). The United States Department of Human Services (HHS), Health Resources and Services Administration (HRSA), Bureau of Health Professions (BHP), provides federal funding for the Virginia State Loan Repayment Program and requires a community match from a practice site or public/private entity. In addition, this program requires that the practice location be in a federally designated (Primary Care, Mental, or Dental) HPSA. The minimum service obligation is two years, and the maximum payment is \$60,000 from the community and \$50,000 from the Virginia Department of Health via federal funds. For the third and fourth renewal years, extensions can be awarded each year for a total of up to \$40,000. This includes a cash match (\$20,000 federal and \$20,000 community). The total amount of awards for all four years cannot exceed \$140,000.</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 2-year commitment to serve in medically underserved/shortage areas of the state. Also, if funds are available, participants may provide additional service year-for-year for contract extension renewals. Dentists and dental hygienists are eligible.</p> <p>The Health Professional Loan Repayment Program (HPLRP) provides up to \$75,000 for a minimum 3-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 HPSA. For additional information please contact the WV Oral Health Program, 350 Capitol Street, Room 427, Charleston, WV 25301, or via telephone at (800) 642-8522.</p> <p>Additionally, West Virginia participates in the <a href="#">federal NHSC program</a>.</p>
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 a federally designated shortage area are eligible for up to \$50,000 in education loan repayment assistance through this</p>

	<p>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 the University of Nebraska College of Dentistry and Creighton University School of Dentistry under which the State of Wyoming through UW would pay the cost of attendance for a certain number of dental students at each institution. The program is called <a href="#">WY-DENT</a>. Participants make a contract payment to UW for the four years of dental school and the state pays the educational costs to the appropriate dental school for each student.</p>