

December 10, 2018

Honorable Ben Cardin  
509 Hart Senate Office Building  
Washington, DC 20510

Honorable Roger Wicker  
555 Dirksen Senate Office Building  
Washington, DC 20510

Dear Senator Cardin and Senator Wicker:

The American Academy of Pediatric Dentistry (AAPD), the American Dental Association (ADA), the American Dental Education Association (ADEA), the American Association of Orthodontists (AAO), and the American Student Dental Association (ASDA) would like to thank you for introducing S. 10. The AAPD was honored to be the lead dental organization working with you on this legislation.

This legislation will allow full-time faculty participating in the Dental Faculty Loan Repayment Program to exclude certain student loan repayment benefits from their gross income. It would prevent the dental faculty member from having to pay a potentially hefty tax bill on those federal loan repayment benefits, defined in Title VII of the Public Health Service Act.

The dental faculty loan repayment program was created due to the significant difficulties in recruiting qualified individuals to fill faculty positions. A critical factor in recruiting and retaining dental school faculty from recent dental school or residency program graduates is the staggering level of student loan debt and income disparity with private practice.

We are pleased that Congress understands the importance of this program and because of your support, new dental faculty loan repayment grant cycles were initiated by the Health Resources and Services Administration (HRSA) in FYs 2016, 2017 and 2018. Programs may support loan repayment contracts over five years to recruit and retain faculty. Full-time faculty members are eligible for repayment of 10, 15, 20, 25 and 30 percent of their student loan balance (principal and interest) for each year of service.

The program is already making a real impact in oral health training, and by alleviating taxation of such payments to the individual, S. 10 will make the program even more effective in recruiting and retaining dental faculty.

The AAPD, ADA, ADEA, AAO, and ASDA are happy to assist as needed with education and advocacy for S. 10. Thank you again for your leadership in advocating for our nation's oral health.

Sincerely,

American Academy of Pediatric Dentistry  
American Dental Association  
American Dental Education Association  
American Association of Orthodontists  
American Student Dental Association