



AMERICA'S PEDIATRIC DENTISTS
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State Loan Repayment Programs

The following chart¹, updated as of July, 2019 shows states offering student loan forgiveness plans for dentists practicing in underserved areas

<u>State Program:</u>	<u>Eligibility Terms</u>	<u>Amount of Student Loan Repaid</u>	<u>Terms of Service Commitment</u>
Alabama: Dental Service Program	Dentist with economic need and scholastic ability and serving indigent patients or patients covered under Medicaid in an area of critical need.	\$9,000 annually (average) -Up to the annual cost of in-state tuition and required fees at the University of Alabama at Birmingham School of Dentistry.	Full-time service for a certain number of months; care for certain number of indigent patient /patients covered by Medicaid.
Alabama Board of Dental Scholarship Awards	Dentist serving in area critically in need of additional dental service.	\$3,000 per year of service	Maximum of 4 years
Alaska: SHARP-I	Dentist serving in designated federal <u>Health Care Shortage Area (HPSA)</u> .	\$35,000 - \$47,000 annually	2 year contract

¹ Source: [American Dental Education Association](#) (Most updated link as of November 2018). Additional research was compiled by Hannah Fogel, AAPD Government Affairs and Public Policy Intern, 2019.

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Arizona: Arizona State Loan Repayment Program (SLRP)	2 Components of ALRP: Primary Care Provider Loan Repayment Program (PLRP): Service site that is public or private located in federally designated HPSA. Rural Private Care Provider (RLRP): Rural area as defined by state.	Repayment varies based on type of provider, geographical location, and full-time versus half-time status, and the HPSA score of the service site. <u>-PLRP maximum of \$65,000 for first two years and \$35,000 for subsequent years.</u>	Minimum of 2 years of full-time service (at least 40 hrs/wk) or half-time service (at least 20 hrs/wk)
California: California State Loan Repayment Program (SLRP)	Dentist licensed in California and works in a designated HPSA.	Up to \$50,000 for 2 year full time service or 4 year half-time obligation.	2 years of full-time service or 4 years of part-time service. Can re-apply for 1 year extensions if there is qualifying educational debt.
Colorado: Colorado Health Services Corps	Licensed health professionals (including dentists) in Colorado and works in a designated HPSA.	Up to \$90,000 for dentists for each year of full-time service. Up to \$45,000 for dentists working part time.	3 years
State Dental Loan Repayment Program	Dentist in a public, private, or non-profit dental practice that services underserved patients.	<u>Award amount varies based on number of Medicaid, CHP+, Old Age Pensions and uninsured patients seen each month</u> (Range \$25,000-\$50,000).	2 years
Delaware: Delaware Student Loan Repayment	Licensed primary care specialists (including dentists) in Delaware and works in HSPA.	\$70,000-\$100,000	2 years

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Florida: Florida Dental Student Loan Repayment Program	Dentist practicing in HPSA in public health program serving Medicaid recipients and other low-income patients in <u>Medically Underserved Areas</u> (MUAs).	Up to \$50,000 annually	Minimum 1 year , maximum 5 years
District of Columbia: District of Columbia's Health Professional Loan Repayment Program (HPLRP)	Dentist practicing full-time in HPLRP-certified sites (HPSAs and MUAs).	Up to \$151,841 over 4 years <u>Repayment rates for eligible debt (lesser amount):</u> Year 1: 18% or \$27,331 Year 2: 26% or \$39,478 Year 3: 28% or \$42,515 Year 4: 28% or \$42,515	4 years
Georgia: The Dentists for Rural Areas Assistance Program	Dentists who practice full-time in an underserved, rural county with a population of 50,000 or less.	\$25,000 annually	Maximum of 4 years
Idaho: Rural Health Care Access Program	Dentist practicing in an underserved area; submit grant proposals to improve access to health care in three categories.	Up to \$35,000	Maximum of 1 year
Idaho State Loan Repayment Program (SLRP)* <i>*funding suspended as of January 8, 2018</i>	Dentist working in HPSA.	Range from \$2,500-\$25,000 annually	2 years

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Illinois: Illinois Student Loan Repayment Program (SLRP)	Licensed dentist practicing in federal HPSA.	\$25,000 annually for a maximum of \$50,000	Minimum of 2 years . Additional third and fourth year can be added upon completion of 2 year obligation.
Iowa: Iowa Dental Loan Repayment Program - PRIMCECARE	Licensed dentist practicing part time or full time in public or non-profit site located in a HPSA.	Up to \$50,000 for two years full-time and \$25,000 for two years part-time.	2 years
Delta Dental of Iowa Loan Repayment Program	Dentist doing private practice in dental office located in HPSA. Must allocate 35% of patient services to underserved populations.	\$50,000 award to be used over grant period	3 year grant period
Fulfilling Iowa's Needs for Dentists (FIND)	Dentist doing private practice in dental office located in HPSA. Must allocate 35% of patient services to underserved populations.	\$100,000 to be used over grant period	5 year grant period
Kansas: Kansas State Loan Repayment Program	Dentist providing services at a federally designated HPSA.	\$25,000 annually	Minimum of 2 years of full-time service. Contract can be extended for 3 additional years of service, in 1 year increments.
Kansas Initiative for New Dentists Program (KIND)	Dentist practicing in a rural area for three years and be a KanCare (Medicaid) Provider.	Up to \$50,000	3 years
Kentucky: Kentucky State Loan Repayment Program (KSLRP)	Dentists must work in federal HPSA.	\$80,000 total funding	2 years

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Louisiana: Louisiana State Loan Repayment Program	Dentist practicing in HPSA.	\$30,000 annually for 3 year commitment Possibility for 2 year extension for \$24,000	Minimum 3 year contact
Maine: Maine Dental Education Loan	Maine residents seeking a postgraduate dental degree are eligible. Dentist must practice full-time in HPSA.	\$20,000 annually with maximum aggregate amount of \$80,000	Not specified (reference amount of loan repaid)
Maine Dental Education Loan Repayment Program	Dentists practicing in underserved area of Maine.	\$20,000 annually with maximum aggregate amount of \$80,000	2 years with ability to apply for 2 additional years
Maine Health Professions Loan Program	Competitive loan for Maine students pursuing postgraduate medical or dental education.	\$25,000 annually , up to \$100,000 total	4 years
Maryland: Maryland DENT-CARE Loan Assistance Repayment Program	Only Maryland residents with a valid license to practice dentistry in state are eligible. 30% of the dentist's patients must be part of Maryland Medical Assistance Program (MMAP).	Up to \$23,740 annually	Maximum of 3 years
Massachusetts: Massachusetts State Loan Repayment Programs for Dental Professionals	Licensed dentist practicing in federal HPSA.	Up to \$50,000	2 year commitment (full-time) or equivalent extended commitment part-time (e.g. 20 hr/wk for 4 years)

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Michigan: Michigan Essential Health Provider Program	Dentist who is willing to provide full-time service in HPSA at a not-for-profit health clinic.	Up to \$200,000 over a period of up to 8 years	2 year commitment
Minnesota: Martha Mordini Rukavina Loan Forgiveness Program	Dentist must practice in the Taconite Assistance Area of Northeastern Minnesota.	\$120,000 grant (dispersed at a rate of \$30,000 annually for 4 years)	Minimum of 5 years
Minnesota State Loan Repayment Program	Dentist working in nonprofit private or public site located in federal HPSA.	\$20,000 annually	2 year commitment
Dedicated to Minnesota Dentists Loan Repayment for Service Program	Dentist must practice in town with a population of less than 15,000 in a Minnesota Dental HPSA.	Up to \$200,000 in qualified loan repayment	5 years
Missouri: Missouri Health Professional Loan Repayment	Dentist working in an area of need in Missouri (HPSA)	Up to \$50,000	2 years
Primary Care Resource Initiative for Missouri Student Loan Program	Students pursuing training leading to Missouri dental license. Qualified employment includes full-time service at facility in HPSA	Funding depends on student's chosen discipline and educational status.	Maximum of 5 years
Montana: Montana State Loan Repayment Program (SLRP)	Dentist working in HPSA.	\$15,000 annually for full-time applicants and \$7,500 annually for part-time applicants	2 years

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Nebraska: NHSC Nebraska Loan Repayment Program	Dentist working in HPSA.	\$25,000-\$50,000 annually	Minimum 2 year commitment (additional 1 year of service for each year of additional support)
Nebraska Loan Repayment Program	Dentist working in HPSA; must accept Medicaid patients.	Up to \$60,000 annually but actual amount will depend on individual's educational debt and the availability of state funds.	3 year commitment
Nevada: Nevada Health Service Corps	Registered dentist working in assigned HPSA	Awards based on funding available during that cycle	2 years of full-time service
New Hampshire: New Hampshire State Loan Repayment Program	Licensed dentist working in medically underserved area.	<u>Full time: \$75,000</u> for 36 month period cycle and possible extension for 24 months at \$40,000 . <u>Part time: \$27,500</u> for 24 months and possible extension for 12 months at \$10,000 .	Minimum of 36 months for full-time service or 24 months for part- time service
New Jersey: Primary Care Physician and Dentist Loan Redemption Program of New Jersey	Dentist must provide primary health services at an approved placement site.	Up to \$120,000 over 4 year period	Minimum of 2 years and maximum of 4 years* *if full-time during initial 2 years of program, may opt to work part-time for 3rd and 4th year and extend service obligation over period of two years each year

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New Mexico: New Mexico Health Professional Loan Repayment Program	Dentist must commit to practice full-time in designated HPSA and be a New Mexico resident.	Up to \$25,000 annually but dependent on student loan debt and available funding.	2 year commitment with possibility for renewal
New Mexico Health Services Corps	Health professionals in their last 2 years of training are eligible. They must enter into a contract with Department of Health to provide services in rural, underserved area of the state.	Dependent upon available resources.	Minimum of 2 years
New York: Primary Care Service Corps Loan Repayment Program <i>**Contract renewal depends on available state funds***</i>	Dentist willing to work in an underserved area.	Up to \$60,000	2 years
North Carolina: North Carolina State Loan Repayment Program	Dentist providing care in underserved area.	Maximum of \$100,000 North Carolina may award a High Needs Service Bonus of up to \$50,000.	4 year commitment
North Dakota: North Dakota Dentist Loan Repayment Program	Dentist serving in a public health clinic, practice with a focus on underserved populations, or a nonprofit clinic	Up to \$100,000	5 years of full-time service

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North Dakota Federal/State Loan Repayment Program (SLRP)	Dentist practicing in an area of need	Up to \$50,000 annually	2 years
Ohio: Ohio Dentist Loan Repayment Program	Candidates include dental students in their final year of dental school, students in their final year of pediatric or general practice residency, or current general or pediatric dentists. Dentist must provide services in an underserved area.	\$25,000 annually for first 2 years of full-time service.* \$35,000 annually for third and fourth year of service * *Part-time participants practicing 20-39 hrs/wk may receive up to half amount of full-time participants.	Initial 2 year contract with maximum of two additional 1 year renewals
Oklahoma: Oklahoma Dental Loan Repayment Program	Up to 25 Oklahoma licensed dentists; provide dental care in HPSA (30% patients must be Medicaid) or teach at University of Oklahoma College of Dentistry if applicable faculty positions are available.	At least \$25,000 annually but determined by amount of funds appropriated to program each year and the number of participants.	2-5 years

<u>State Program:</u>	<u>Eligibility Terms</u>	<u>Amount of Student Loan Repaid</u>	<u>Terms of Service Commitment</u>
<p>Oregon: Oregon Partnership State Loan Repayment Program</p>	<p>Dentist must practice at public or private non-profit organization located in a HPSA.</p>	<p>Total Max: \$100,000</p> <p><u>Full-Time:</u> may receive up to 50% of total student loan debt up to max of \$35,000 annually for initial 2-year obligation.</p> <p><u>Part-Time:</u> may receive up to 50% of loan debt to max of \$17,500 annually for initial 4-year obligation.</p> <p><u>Continuations:</u> may receive up to 60% of remaining qualified educational debt up to max of \$35,000.</p>	<p>2 year commitment with ability to quality for up to two 1 year continuations</p>
<p>Oregon Health Care Provider Loan Repayment</p>	<p>Dentist who provides services to Medicaid patients in HPSAs is eligible.</p>	<p><u>Full-Time:</u> 50% of loan debt balance up to \$35,000 annually</p> <p><u>Part-Time:</u> 25% of loan debt balance up to \$25,500 annually</p>	<p>Minimum of 3 years of full-time and part-time service</p>
<p>Scholars for a Healthy Oregon Initiative</p>	<p>Eligible students must attend Oregon Health and Science University and agree to practice in a designated service site in Oregon.</p>	<p>Tuition and fees are covered</p>	<p>1 year longer than the total years of funding received</p>

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Pennsylvania: Pennsylvania Primary Health Care Practitioners Loan Repayment Program	Dentist providing care in a HPSA or serving a minimum of 30% low- income patients in Pennsylvania.	Up to \$100,000 loan repayment for full-time service or \$50,000 for part-time commitment.	2 years of service
Rhode Island: Rhode Island Health Professional Loan Repayment Program	Dentist providing care in a HPSA.	\$50,000 for 2 years	2 year full time commitment; 4 year part time commitment
South Carolina: South Carolina Rural Dentist Program	Dentist who practices in a HPSA or serves as full-time faculty at MUSC College of Dental Medicine is eligible.	Reimbursement covers amount of all canceled loan repayment checks.	Not specified* *priority given to those expressing intent to remain in HPSA or area of critical need at the MUSC College of Dental medicine
South Dakota: South Dakota Recruitment Assistance Program	Dentist must enter into a contract with the South Dakota Department of Health in order to qualify and must agree to practice full-time in a HPSA. Must provide services to Medicare, Medicaid, and State Children’s Health Insurance Program patients.	Approximately \$219,000* *twice the University of South Dakota School of Medicine resident tuition for the four most recently completed academic years.	At least 3 consecutive years
Tennessee: Tennessee State Loan Repayment Program (SLRP)	Practices full-time or part-time at ambulatory, public, non-profit or private non-profit primary care site in HPSA.	\$50,000 for 2 years* *recipients in good standing eligible to reapply for max of up to \$20,000 per year after fulfilling initial 2 year service obligation.	Initial 2 year obligation

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<p>Texas: Dental Education Loan Repayment Program (DELRP)</p> <p><i>*Texas Legislature did not appropriate state funds for this program for the two-year period Sept 1, 2017-Aug 31, 2019</i></p>	Dentist who agrees to practice in a dental HPSA.	\$10,000 annually	Not specified
Rural Communities Health Care Investment Program (RCHIP)	Dentist providing care in a rural HPSA or Medically Underserved community.	\$10,000	1 year commitment
<p>Vermont: Vermont Educational Loan Repayment Program for Health</p>	Must see Medicaid patients and work in eligible area.	\$20,000 annually	2 year service commitment
<p>Virginia: Virginia State Loan Repayment Program</p>	Dentist practicing in federally designated HPSA. Must have a qualifying educational loan.	Up to \$140,000	Minimum 2 years, maximum 4 years
<p>Washington: Washington State Health Professional Loan Repayment Program (HPLRP)</p>	Dentist practicing full time or part time (at least 24 hrs/wk) at approved site.	Up to \$75,000	3 years full-time (40 hrs) or prorated equivalent term of up to 5 years for less than full-time

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Washington Federal-State Loan Repayment Program (FSLRP)	Dentist practicing full time (40 hrs) at approved site.	Up to \$70,000	Minimum of 2 years
West Virginia: Health Sciences Service Program	15 students in the state's higher education system (including dentistry). Must fulfill service of obligation in underserved area upon completion of training.	\$30,000 for students in final year of graduate program in dentistry.	2 years full-time or 4 years half-time
State Loan Repayment Program	Dentist serving in an eligible site located in a HPSA, including federally qualified health centers.	Up to \$90,000 total Up to \$40,000 (initial 2-year commitment) Up to \$25,000 annually (additional 2-year commitment)	Maximum 4 years of service
Wisconsin: Wisconsin Health Professions Loan Assistance Program	Dentist who agrees to work in a federally designated shortage area. Must treat a certain minimum number of recipients of Medicaid or Badger Care.	Up to \$50,000	3 years
Wyoming: WY-DENT	Students who attended University of Nebraska College of Dentistry and Creighton University School of Dentistry. Applicants must be certified residents of Wyoming and remain residents for 5 continuous years immediately prior to enrolling in dental school.	Participants pay reduced tuition	Must either pay back money expended on behalf or practice dentistry in Wyoming for 3 years

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<u>Wyoming Healthcare Professional Loan Repayment Program*</u> <i>*not funded between July 1, 2018-June 30, 2020</i>	Dentist must work full- time and treat Medicaid, Medicare, and Kid Care eligible patients.	\$30,000 annually for a total up to \$90,000	3 years