

Dental Loan Repayment Programs

| Program Type | North Dakota Dental Loan Repayment Program | Federal State Loan Repayment Program (SLRP) | National Health Service Corps (NHSC) |
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| Program Description | The State of North Dakota has established a loan repayment program for dentists who shall provide dental services in the cities or surrounding areas, or both, which the State Health Council identifies as having a defined need for dental services. | Federal State partnership to assist sites in the recruitment of health care providers. | The NHSC is part of the Bureau of Health Workforce and coordinates the recruitment and retention of health professions. |
| Eligible Disciplines | <ul style="list-style-type: none"> • General/Pediatric Dentistry (DDS, DMD) | <ul style="list-style-type: none"> • General/Pediatric Dentistry (DDS, DMD) • Licensed Dental Hygienist | <ul style="list-style-type: none"> • Dentist (DDS, DMD) • Licensed Dental Hygienist |
| Where Providers Serve | Dentists must serve a public health clinic, practice with a focus on an underserved population, or a nonprofit clinic. | Providers must serve in Health Professional Shortage Areas (HPSAs), which can be found https://data.hrsa.gov/ . | Providers must serve in HPSAs at approved NHSC sites, which can be found at https://data.hrsa.gov/ . |
| Financial Benefits | Providers can enter into an agreement up to 5 years for a total award of \$100,000. | <ul style="list-style-type: none"> • Receive up to \$50,000/year for year 1 and 2 (Example: \$50,000 Federal Funds, \$50,000 Community Match) • Receive up to \$20,000/year for year 3 and 4 • Receive up to \$10,000/year for year 5 • Site or community organization must provide a 1:1 match | <ul style="list-style-type: none"> • Year 1 and 2 <ul style="list-style-type: none"> • HPSA* 14+ \$50,000 FT \$25,000 PT • HPSA 0-13 \$30,000 FT \$15,000 PT • Years 3 & 4 \$20,000 FT \$10,000 PT • Years 4 & 5 \$10,000 FT \$5,000 PT <p>*Health Professional Shortage Area</p> |
| Service Commitment | Must practice full-time for up to five years. | Must practice a minimum of two years. Full-time and part-time practice is available. | Must practice a minimum of two years. Full-time and part-time practice is available. |
| Payments | Payments are made at the conclusion of each twelve-month period of service directly to the dentist. | Lump sum payments 90 days after the contract start date; funds provided in SLRP are non-taxable income. | Lump sum payments 90 days after the contract start date; NHSC loan repayment is non-taxable income. |

| Program Type | North Dakota Health Care Professional Student Loan Repayment Program | Federal State Loan Repayment Program (SLRP) | National Health Service Corps (NHSC) |
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| Provider Selection Criteria | <ul style="list-style-type: none"> • Number of dental services already providing dental services and access to dental in the city or surrounding areas, or both; • The dentist’s training in general dentistry or in a dental specialty and the extent to which such services are needed in the identified city or surrounding area. | <ul style="list-style-type: none"> • U.S. citizen or U.S. national • Must not have outstanding contractual obligations for health professional service • Must not have a judgment lien against their property for a debt to the U.S. • Must not be excluded, debarred, suspended or disqualified by a Federal agency • Have unpaid government or commercial loans for school tuition, reasonable educational expenses, and reasonable living expenses, segregated from all other debts | <ul style="list-style-type: none"> • U.S. citizen or U.S. national • Currently work, or applying to work, at an NHSC-approved site • Have unpaid government or commercial loans for school tuition, reasonable educational expenses, and reasonable living expenses, segregated from all other debts • Licensed to practice in state where employer site is located |
| Community Selection Criteria | <p>Public and private entities are eligible for this program. Site criteria is based on the following factors:</p> <ul style="list-style-type: none"> • Located in an area that is statistically underserved • Located at least 20 miles outside the boundary of a city with more than 40,000 | <ul style="list-style-type: none"> • Must be located in HPSA • Sites must be public or nonprofit private status • See all patients regardless of ability to pay • Accept patients covered by Medicare, Medicaid and CHIP • Not discriminate in the provision of services | <ul style="list-style-type: none"> • Must be located in HPSA • See all patients regardless of ability to pay • Accept patients covered by Medicare, Medicaid and CHIP • Not discriminate in the provision of services |
| Application Deadline | Complete applications are due March 15. | Applications are reviewed quarterly during scheduled State Health Council meetings. | After January 1 each year; sign up at nhsc.hrsa.gov to be notified when the application cycle is open. |
| Penalties | No penalties are incurred as payments are made after the service year is provided. | The amount of loan repayments paid to the participant representing any period of obligated service NOT completed; \$7,500 multiplied by the number of months of obligated service NOT completed; and interest on the above amounts at the maximum legal prevailing rate. | The amount of loan repayments paid to the participant representing any period of obligated service NOT completed; \$7,500 multiplied by the number of months of obligated service NOT completed; AND interest on the above amounts at the maximum legal prevailing rate. |

Updated 1/11/21