

Dental Loan Repayment Programs

Program Type	North Dakota Dental Loan Repayment Program	Federal State Loan Repayment Program (SLRP)	National Health Service Corps (NHSC)
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)
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.

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