

Office of Rural Health and Primary Care P.O. Box 64882 St. Paul, MN 55164-0882 651-201-3838 www.health.state.mn.us/orhpc

Loan Forgiveness in Minnesota

Loan Forgiveness Program

Minnesota's Loan Forgiveness program, defined by M.S. 144.1501, is entirely state-funded and available to recent graduates in the following categories:

- Rural Physician
- Urban Physician
- Rural Pharmacist
- Rural Midlevel
- Dentist
- Nurse
- Allied and Nurse Faculty

Awardees agree to serve a minimum of 3 years (with an optional 4th year) in an underserved area or facility, or serve an underserved population.

Current funding is \$740,000 per year. Because the program must budget for four years, funding only allows \$185,000 per year for new awards. For FY 2015, a total of 16 new awards were offered to providers in all categories.

NHSC providers agree to serve two years. Awards vary based on the severity of the provider shortage, provider type, and top out at \$25,000 per year.

Eligible providers include: Physician, Psychiatrist, Psychologist, LICSW, Psychiatric Nurse Specialist, Licensed Professional Counselor, Marriage and Family Therapist, Nurse Practitioner, Nurse Midwife, Physician Assistant, Dentist, Dental Hygienist.

In FY 2014, 140 providers were selected to receive funds from the program.

State Loan Repayment Program (SLRP)

Somewhat confusingly, the State Loan Repayment Program (SLRP) is a smaller federal program with matching state funds. Minimum terms and eligible providers are similar to the NHSC program. A total of \$200,000 is available each year, which allows five or six awards per year.

National Health Service Corps (NHSC)

The National Health Service Corps Loan Repayment Program is a federal program that matches eligible providers with specific practice sites. NHSC sites must be in a Health Profession Shortage Area (HPSA) and must obtain official approval from the program to host eligible providers.

