

# Loan Forgiveness for Health Care Professionals

## 2024 MINNESOTA LOAN FORGIVENESS PROGRAM INFORMATION NOTICE (PIN)

Program eligibility requirements and benefits are established by Minnesota Statute [144.1501](#) as amended.

### Program Purpose

The purpose of Minnesota Health Professional Loan Forgiveness Program is to recruit and retain health care professionals to needed areas and facilities in Minnesota. Loan forgiveness is an important benefit for health care professionals as well as health care facilities and communities experiencing a shortage of access to health care services.

### Program Administration and Funding

This program is administered by the Office of Rural Health and Primary Care, Minnesota Department of Health. Eligibility requirements are established by Minnesota statute [144.1501](#) as amended.

### Program Limitations

Applicants to all programs must be living in Minnesota and have a Minnesota home address by the time of contract start. Applicants who have a home address in another state are not eligible, even if they are serving Minnesota patients/clients. Applicants who have a home address outside of Minnesota and are serving Minnesota patients/clients via telehealth are also not eligible.

Telehealth appointments are eligible as direct patient care if the applicant also offers physical appointments to clients. Clients must be living in Minnesota.

Applicants cannot concurrently participate in any other student loan repayment/student loan forgiveness program with the exception of Public Service Loan Forgiveness (PSLF).

This is a competitive program and not all eligible applicants will be awarded. The number of awards is dependent on available funding. There is no appeals process.

### Eligible Professionals

Eligibility includes the following health professionals who have, or will have, a **permanent and unrestricted** license to practice **independently and unsupervised** in the state of Minnesota by Fall of 2025. The following is a detailed list of eligible professionals:

LOAN FORGIVENESS FOR HEALTH CARE PROFESSIONALS PIN

**Eligible Professionals**

<b>Profession Licensure Required and Annual award amount</b>	<b>Eligibility Requirement</b>	<b>Note</b>
<b>Dentist</b> DDS/DMD - \$41,000	+25% Public Payment Assistance	
<b>Rural Dental Therapist/Advanced Dental Therapist</b> DT/ADT - \$15,000	Designated Rural Area	
<b>Rural and Urban Physicians*</b> MD/DO* - \$33,000	<ul style="list-style-type: none"> <li>Designated Rural Area <b>OR</b></li> <li>Underserved Urban Community</li> </ul>	*Restricted to: <b>Primary Care</b> -Family Practice, Internal Medicine, OB/GYN, Pediatrics, Psychiatry). Emergency, hospitalists, urgent care, specialties are <b>not</b> eligible.
<b>Rural Pharmacists</b> PharmD - \$26,000	Designated Rural Area	
<b>Rural Advanced Practice Provider*</b> CRNA, ACNS, CNP, PA, CNM - \$15,000	Designated Rural Area	*Primary Care Only. Emergency, hospitalists, urgent care, specialties are <b>not</b> eligible.
<b>Nurse Faculty</b> RN - \$9,000	Teach in a post-secondary institution for <ul style="list-style-type: none"> <li>≥ 12 Credit Hours <b>OR</b></li> <li>≥ 720 Hours*</li> </ul>	<p>*Prep time included</p> <p>Must be licensed as a nurse.</p> <p>Two-year contract with an optional two-year contract extension (four total years). There is no one-year or three-year option.</p>
<b>Long Term Care Nurses</b> LPN/RN - \$6,000	Practice in a licensed MN <ul style="list-style-type: none"> <li>Nursing home <b>OR</b></li> <li>Intermediate care facility for the developmentally disabled <b>OR</b></li> <li>*A hospital that owns/operates a MN nursing home <b>OR</b></li> <li>An assisted living facility as defined in section <a href="#">144G.08, Subd. 7</a> <b>OR</b></li> <li>A home care provider as defined in section <a href="#">144A.43</a>, subd 4</li> </ul>	<p>*if the hospital owns/operates a Minnesota nursing home and a <b>minimum</b> of 50 percent of the hours worked is in a nursing home.</p> <p>Stand-alone hospice is not eligible.</p> <p>Two-year contract with an optional two-year contract extension (four total years). There is no one-year or three-year option.</p>
<b>Rural Public Health Nurses</b> PHN*- \$6,000	Designated Rural Area	*Must hold Public Health Nurse license.
<b>Urban and Rural Mental Health Professionals</b> <ul style="list-style-type: none"> <li>Psychologists (PsyD, PhD, equivalent) - \$29,000</li> <li>Psychiatric NPs - \$15,000</li> <li>LICSW, LMFT, LPCC, LADC - \$11,000</li> </ul>	<ul style="list-style-type: none"> <li>Designated Rural Area <b>OR</b></li> <li>Underserved Urban Community</li> </ul>	<p>Must be fully independently licensed- LAMFT, LPC and LGSW are not eligible.</p> <p>Psychiatric NP must hold Family Psych/Mental Health NP certificate.</p>

## Eligibility Requirements

### Eligible Duties

- Participants are required to practice at least 30 hours per week, for at least 45 weeks per year, for a minimum of three years and a maximum of four years, unless noted. **Hours must be fulfilled in direct patient care**, with the exception of mental health clinical supervisors where up to 20% of the required 30 hours per week can be spent providing clinical supervision.
- Hours cannot be fulfilled by meeting with providers, process improvement, policy development, general supervising, or program administration activities.

### Eligible Worksites

- **Designated Rural Area** is defined by Minnesota statute [144.1501](#) and section [473.121](#), subdivision 2 as a statutory and home rule charter city or township that is outside of the seven county metropolitan area of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington counties.
  - Exceptions
    - Duluth, Mankato, Moorhead, Rochester and St. Cloud are considered Urban.
    - Northfield, Cannon Falls, Hanover, Rockford, and New Prague are considered Rural.
- **Underserved Urban Community** is defined by Minnesota statute [144.1501](#) and section [473.121](#), subdivision 2 as a health professional shortage area (HPSA), medically underserved area (MUA), or with medically underserved populations (MUP). Use the [website](#) from the federal Health Resources and Services Administration (HRSA) to verify that a clinic or facility is in one of these designations.
- **+25% Public Payment Assistance (Dentists only)** is defined as providing at least 25 percent of the applicant's annual patient case load to state public program enrollees or patients receiving a sliding fee scale schedule discount through a formal sliding fee schedule meeting the standards established by United States Dept. of Health and Human Services under Code of Federal Regulations, [title 42, section 51, chapter 303](#).

### Additional Requirements

- Qualifying student loan debt greater than 2 times the annual award for profession, with the exception of Long Term Care and Nurse Faculty who require student loan debt greater than 1 times the annual award.

## Application Checklist

- **Resume or Curriculum Vitae (C.V.)**
  - Up to date resume/C.V.
  - Include education details.
  - Include job history and job duties.
  - Include volunteer experience.
  - Include leadership experience.

- **Reference Letters (minimum of 2 required).**

At least one reference letter needs to be completed by a professional who has directly supervised or trained you.

- Acceptable references: preceptors, managers, professors, and clinical supervisors.
- Not acceptable references: Co-workers who are direct reports or peers, parents, friends, clergy and/or classmates. References from CFO, COO, CEO, or Human Resources personnel are also not acceptable unless these individuals directly supervise & evaluate your clinical practice or teaching.
- For private practice applicants, a letter from a fellow colleague is acceptable.

### **Reference letters should include all of the following:**

- Examples of applicant's interest and commitment to their profession
- Examples of applicant's commitment to serving underserved populations and communities.
- Examples of applicant's ability to work and communicate constructively with people from diverse backgrounds.
- Explanation of why applicant is an excellent candidate (e.g. example of how they've gone above and beyond, what makes them unique, why they are a good fit for the program, etc.)

### **Reference letters should also:**

- *Be on letterhead.*
- *Be signed.*
- *Contain writer's contact information.*
- *Clearly state writer's relationship to applicant.*

## Question Responses (all professions except Faculty)

Please respond to each of the following short answer questions. Answers should be three to five sentences/a short paragraph/etc. Per state statute, preference is given to those applicants who can demonstrate cultural competencies.

- 1) Summarize what it means to you to be a culturally competent provider and provide an example of how you provide culturally competent care.
- 2) Describe your connections to the community that you serve. For example, what drew you to practice in your community or what is an experience that led you to better understand your patients/clients?
- 3) What are some health disparities or inequities you see in your patient populations served in your workplace? Please describe how your work or workplace helps address these issues.
- 4) Please describe how you see your work improving health care outcomes?

## Question Responses (Faculty only)

Please respond to each of the following short answer questions. Answers should be three to five sentences/a short paragraph/etc. Per state statute, preference is given to those applicants who can demonstrate cultural competencies.

- 1) Summarize what it means to you to be a culturally competent provider.
- 2) Share what drew you to become an educator, and your connection to the community you work in.
- 3) How does your curriculum advance an understanding of health disparities or inequities? How do you help your students understand the patient population they'll be serving?
- 4) How do you see your work as an educator affecting health care outcomes?

## Additional Information

MDH gives preference to applicants that can demonstrate cultural competencies. Preference also given to those closest to completing their training.

Loan forgiveness defines cultural competency as the ability of an individual to understand and respect values, attitudes, practices, and beliefs that differ across cultures, and to consider and respond appropriately to these differences. It includes the application of cultural knowledge, behaviors, and interpersonal and clinical skills that enhances a provider's effectiveness in managing patient care.

## To Apply:

1. Go to the Grants Portal (<https://www.grantinterface.com/Home/Logon?urlkey=mdh>)

2. Click 'Create an Account' ***\*\*Please note that the language for creating an account in the system is currently targeted towards organizations, not individuals. There are notes along the way to help you complete the form as an individual vs. an organization.***
3. Once you have created an account, you will be taken to the dashboard where you will be able to do the online application. The application and supporting documents are all submitted in the portal. You can save the application at any time and come back to finish later. You will receive a confirmation email once the application is submitted.

## Application Deadline

Applications must be submitted by 11:59 PM Central Time on January 6, 2025. There are no exceptions. Late or incomplete applications will not be accepted regardless of reason.

Minnesota Department of Health  
Office of Rural Health and Primary Care  
PO Box 64975  
St. Paul, MN 55164-0882  
[health.loanforgiveness@state.mn.us](mailto:health.loanforgiveness@state.mn.us)  
[www.health.state.mn.us](http://www.health.state.mn.us)

11/01/24

*To obtain this information in a different format, call: 651-201-3838.*