

## *Vermont Educational Loan Repayment Program for Dentists*

### *2012 PROGRAM OVERVIEW (Recruitment and Retention)*

The Vermont Educational Loan Repayment Program for Dentists was established by the Vermont General Assembly to help ensure a stable supply of dentists to meet the dental care needs of Vermonters and increase access to dental care for the Medicaid population.

<b>Component</b>	<b>Standard</b>
Description	Funded by state and local funds. AHEC shall make loan repayment awards in exchange for service commitments by health care practitioners. Recipient must have outstanding educational debt acquired in pursuit of an undergraduate or graduate degree from an accredited college or university that exceeds the amount of the loan repayment award.
State of Residence	Must be a Vermont resident (or if being recruited, will become a Vermont resident) and legally authorized to work in the U.S.
Award Amount	Up to \$20,000 in state funds per year. Awards go directly to pay educational loans (loan must be in good standing, lender will be requested to apply payment directly to loan principal to have the greatest impact on debt reduction). State awards may be enhanced by community or employer matching funds. If awarded funds, each recipient is required to continue making their own monthly payment(s) in addition to this award to further reduce overall educational debt; the recipient's own debt reduction effort is viewed favorably in future applications. A goal of this program is to work as a partnership between the recipient, the State of Vermont, and communities/practices/foundations to reduce educational debt; these funds are a direct investment in the State's workforce and achieving debt reduction must be evidenced to show impact and ensure the program's continuation.
Tax Liability	The federal Affordable Care Act passed on March 23, 2010 treats debt repayment under the Vermont Educational Loan Repayment Program for Healthcare Professionals as exempt for income tax purposes.
Reapplication & Lifetime Maximum	Must reapply annually. May receive loan repayment funds for maximum of six years per individual.
Service Obligation	One year of service per year of funding. Service period will be defined in award contract. No credit for practice that is a requirement of a training program. No credit during a leave of absence. Recipients who take a leave of absence will have to extend the service contract end date.
Default of Service Obligation	Must repay proportional to unserved period, plus collection costs.
Hours	Must practice dentistry a minimum average of 20 hours per week in Vermont during the year of service.
Ineligible Practitioners	Those with a current contractual service obligation, including loan repayment contractual obligation from other sources; practitioners holding J-1 visa waivers.
Patient Policies	Recipient will be expected to accept patients with coverage under Medicaid, or other state-funded health care benefit program. A minimum number of Medicaid patients will be determined at the time of award and noted in contract.
Service Area	The county, acute care service area, federally designated area, or other geographic units defined by AHEC or other entities.
Eligible Service Areas	<ul style="list-style-type: none"> <li>• An area with less than the average recommended number of FTE dentists to serve the population. This may be based on the total, adult/child or individual specialty categories.</li> <li>• An area with only one dentist of that specialty, regardless of the FTE rate.</li> <li>• An area where the loss of one dentist would cause the area to fall below the average recommended number of FTE dentists.</li> <li>• An area where more than 15 percent of dentists are over the age of 60.</li> <li>• Areas with a documented special need approved by the UVM AHEC Program and the Vermont Department of Health.</li> </ul>
Prioritization for Awards	Program objectives/selection criteria are established by the Vermont Department of Health and AHEC, in accordance with Vermont laws. Factors <i>may</i> include local goals for improved service; recruitment or retention needs of a given community; Medicaid data provided by the state; applicant educational loan debt level; number of hours per week that applicant works; serving as a preceptor to health professions students; or other awarding parameters such as those areas which are underserved, with special consideration for Vermont's most underserved and undersupplied areas.

AHEC is a statewide program working to improve Vermont's community health systems and the health of Vermonters with an emphasis on healthcare workforce development; and is a partnership between the Northeastern Vermont AHEC, Champlain Valley AHEC, Southern Vermont AHEC, and the University of Vermont College of Medicine AHEC Program.