

Service Obligation

All participants are responsible for securing their own eligible employment and must begin working no later than March 31 following completion of their education or training program. Participants may complete their service obligation at more than one eligible location and may also transfer to another eligible facility during their obligation.

Participants must agree to practice in an eligible geographic area, facility type, teaching area, patient group or specialty type in Minnesota at least 30 hours per week (12 credit hours or 720 hours per year for faculty) and for a minimum of three years, *with the exception of a nurse, who must agree to serve a minimum two-year full-time service obligation, with the option to renew an additional two years.*

Award Amount

Annual loan forgiveness awards are based on 15 percent of the average educational debt of recent graduates in each profession.

A participant's annual award amount is fixed at the time of selection. A participant may receive loan forgiveness benefits for a maximum of four years.

Loan forgiveness awards are exempt from state and federal income taxes.

Detailed information is online at

<http://www.health.state.mn.us/divs/orhpc/funding/loans/index.html>

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"The program helped relieve the burden of establishing my practice."
Dentist serving public program patients



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Minnesota Health Professional Loan Forgiveness Programs



MDH Minnesota
Department of Health

Health Policy Division
Office of Rural Health & Primary Care

Purpose

Minnesota's Loan Forgiveness Program recruits and retains health care professionals to needed areas and facilities within 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 primary health care services.



"The program is essential to maintaining nursing home RNs."
Participating Registered Nurse

Application and Selection

The application cycle begins in November and closes early January each year. Selections are made based on suitability for practice as indicated by personal and professional experience and training noted on an application, as well as other relevant factors. The number of applicants selected for participation varies annually and is contingent upon state funding.

Eligible Health Professions	Minnesota Practice Locations	Annual Amount
Rural Public Health Nurse	According to Minnesota Statute, a "rural designated area" is defined as outside the seven metro counties with the exception of Northfield, Hanover, Rockford and New Prague, excluding the cities of Duluth, Mankato, Moorhead, Rochester, and St. Cloud.	\$5,000
Rural Dental Therapist/Advanced Dental Therapist		\$10,000
Rural or Urban Mental Health Professionals Psych NP, LICSW, LMFT, LPCC or Licensed Psychologist		\$12,000 Psych NP or Psychologist \$7,000 LICSW, LMFT, LPCC
Rural Midlevel Practitioners Nurse Practitioner Students/Graduates Certified Nurse Midwife Students/Graduates Nurse Anesthetist Students/Graduates Advanced Clinical Nurse Specialist Students/Graduates Physician Assistant Students/Graduates	Urban Mental Health Professionals and Physicians Only: Underserved urban communities in Minneapolis, St. Paul, Duluth, Mankato, or Moorhead designated as a mental health or primary medical care health professional shortage area (HPSA) or medically underserved area (MUA), or with medically underserved populations (MUPs).	\$12,000
Rural Pharmacist Students/Residents in a Pharmacy Program Licensed Pharmacists		\$20,000
Rural or Urban Physician Primary Care Residents Licensed Physicians (Family Practice, Internal Medicine, OB/GYN, Pediatrics, Psychiatry)		\$25,000
Nurse Licensed Practical Nurse/Nurse Students Registered Nurse/Nurse Students	Licensed Nursing Home; Intermediate Care Facility for the Developmentally Disabled; OR Hospital if owns/operates a Licensed Nursing Home (must work 50% time in Nursing Home)	\$5,000
Faculty Students studying to become Allied Health Care Instructors or Nursing Instructors	Post-secondary Allied Health Care or Nursing Program	\$9,000
Dentist Students/Residents in a Dental Program Licensed Dentists	Twenty-five percent of annual patient encounters are public program or sliding fee scale patients	\$30,000