



Delaware State Loan Repayment Program (SLRP)

Put your skills to work as a health professional in Delaware and receive up to \$200,000 in eligible student loan repayment!



DELAWARE HEALTH AND SOCIAL SERVICES

Delaware State Loan Repayment Program (SLRP)

This program connects qualified healthcare professionals with rewarding careers – and up to \$200,000 toward their qualified educational loans.

The purpose of this program is to create healthier communities by recruiting and maintaining highly qualified primary care, dental, and mental health care professionals in identified Health Professional Shortage Areas (HPSAs) and make health care services available to Delawareans – principally to underserved populations.



How Does SLRP Work?



How Does the Delaware SLRP Work?

Since 2001, Delaware has operated a loan repayment program supported by the Health Resources and Services Administration (HRSA) of the U.S. Department of Health and Human Services and administered by Delaware Health Care Commission (DHCC).

Program participants are eligible to receive up to \$200,000.



Who Qualifies?

Dental and medical professionals with advanced or mid-level degrees are eligible to apply.

Advanced Disciplines

Allopathic Medicine (MD)
Osteopathic Medicine (DO)
General and Pediatric Dentistry
(DDS/DMD)

Mid-Level Disciplines

Certified Nurse-Midwife (CNM)
Health Services Psychologist (HSP)
Licensed Alcohol and Drug Abuse
Counselors (LADC)
Licensed Clinical Social Worker
(LCSW)
Licensed Professional Counselor
(LPC)
Marriage and Family Therapist
(MFT)
Nurse Practitioners (NP)
Pharmacist (PharmD)
Physician's Assistant (PA)
Psychiatric Nurse Specialist (PNS)
Registered Dental Hygienist (RDH)
Registered Nurse (RN)

Approved Primary Care Specialties for Physicians

Physicians (MD & DO)
Family Medicine
Osteopathic Medicine
Internal Medicine
Pediatrics
Obstetrics/Gynecology
Geriatrics
Psychiatry

Dentists (DDS & DMD)
General
Pediatric

Mid-Level Practitioners

Primary Care Nurse Practitioners
and Physician Assistants
Adult
Family
Pediatrics
Psychiatry/Mental Health
Geriatrics
Women's Health
Certified Nurse-Midwives

Pharmacists

Dental Hygienists

Mental Health Professionals
Health Service Psychologist
(Clinical & Counseling)
Licensed Clinical Social Worker
Psychiatric Nurse Specialist
Licensed Professional
Counselor (Including
Alcohol/Drug)
Marriage & Family Therapist



SLRP Practitioner Eligibility Determination Checklist

Federal Requirements

U.S. citizenship or U.S. national	No health professional service obligations
Medical or dental training in an accredited graduate training program	No prior breached service obligations
Qualifying educational loans which are <u>not</u> in default	No current default on federal payment obligations
Active and valid Delaware license	No current default on court-ordered child support payments
Employment in eligible discipline providing outpatient services	No federal judgment liens
Employer located in a Health Professional Shortage Area (HPSA)	No debt written off as uncollectible
Practice full-time (40 hours per week) or half-time (20-39 hours per week)	No waiver for federal service or payment obligations
A minimum of two (2) years service commitment	No felony convictions
Accept Medicare, Medicaid, and S-CHIP reimbursements, utilize a sliding fee scale, and see all patients regardless of ability to pay	No convictions or disciplinary actions by a state licensing board or agency for unprofessional conduct

State Requirements

All dentists must:

Agree that a minimum of 20% of appointments will be comprised of Medicaid, S-CHIP and/or low-income patients who will be provided care at reduced rates or free of charge	Participate in the Voluntary Initiative Program-Phase II (VIP II) and other affiliated programs.
Agree to provide preventive dental services to eligible clients of the Division of Developmental Disabilities Services (DDDS)	

All non-dental clinicians must:

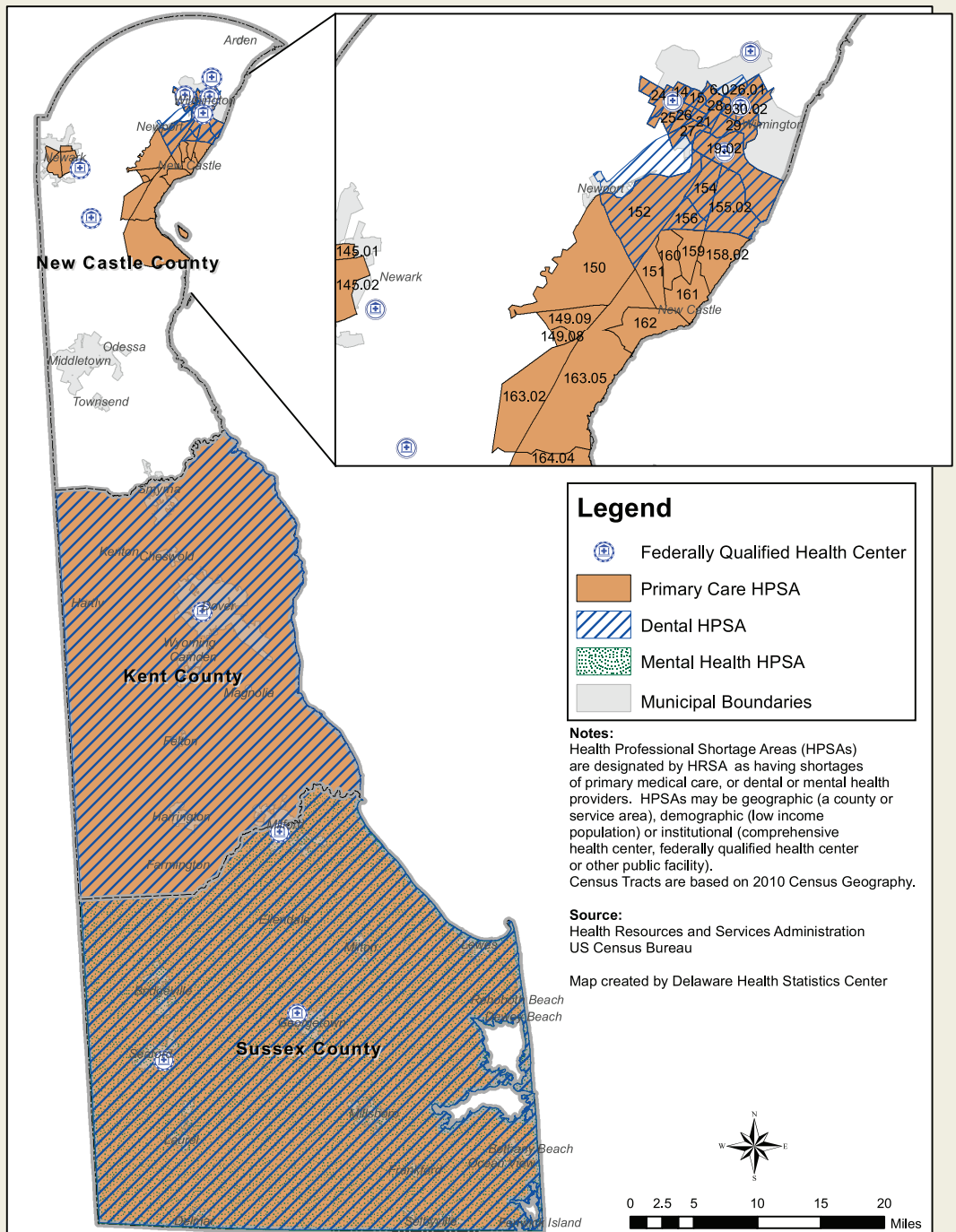
Who Qualifies?

What Are HPSAs and Where Are They Located?

Health Professional Shortage Areas (HPSA) are designated by the federal government. To qualify for loan repayment, your employer must be located in a HPSA.

To determine HPSA status, please visit <http://hpsafind.hrsa.gov> and search for an area by zip code, facility name, or address (zip code, organization name, or employment address).

All HPSA Designations



Practice Site Eligibility

Employers must be a public or non-profit entity located in a federally-designated HPSA and accept Medicare, Medicaid, State Children's Health Insurance Program (S-CHIP), utilize a sliding fee scale, see all patients regardless of ability to pay, and primarily provide out-patient services.

Practice Site Types

The following public or non-profit practice site types are eligible:

Federally Qualified Health Centers (FQHCs)

- Community health centers
- Migrant health centers
- Homeless programs
- Public housing programs

FQHC Look-A-Likes

Other Health Facilities

- Community outpatient facilities (hospital or non-hospital affiliated)
- Community mental health facilities
- State and county health department clinics
- Immigration and Customs Enforcement Health Service Corps
- Free clinics
- Mobile units
- School-based programs
- Long-term care facilities
- State mental health facilities

Correctional or Detention Facilities

- Federal prisons
- State prisons

Private practices (solo or group) with non-profit governance



Is My Employer in a HPSA?

What Loans Qualify?

Per federal regulations governing SLRP, government and commercial loans incurred to obtain a health profession education qualify for the program.

Program participants receive loan repayments for principal, interest, and related expenses of qualified debt. Most loans made by private foundations to individuals are not eligible for repayment.

Loans not eligible for consideration:

- Eligible education loans consolidated with loans owned by any other person
- Education loans that are currently in default
- Loans for which the associated documentation does not identify the loan as applicable to undergraduate or graduate education
- Loans not obtained from a government entity or commercial lending institution
- Loans that have been repaid in full
- Loans subject to cancellation
- Personal lines of credit
- Parent PLUS Loans (made to parents)
- Residency relocation loans
- Credit cards



Award Distributions

Practitioner applications are competitively reviewed, scored and prioritized using a variety of qualitative and quantitative criteria and a 100-point weighted scale based on areas such as: New provider in Delaware, Delaware residency, Practice site HPSA score, Delaware Institute of Medical Education and Research (DIMER) or Delaware's Delaware Institute of Dental Education and Research (DIDER) graduates, State health initiatives (select specialties, geographies, and/or associated needs of the Triple Aim – improved health, improved health care quality, and reduced health care costs).

For a two-year commitment, the program awards qualified mid-level and advance degree applicants across three weighted evaluative categories.

Meets Qualifications	Exceeds Qualifications	Distinguished Qualifications
Mid-level funded up to \$30,000; Advanced level up to \$70,000	Mid-level funded up to \$45,000; Advanced level up to \$85,000	Mid-level funded up to \$60,000; Advanced level up to \$100,000

Practitioner Degree Level	Quantitative (Weighted Scale) Criteria/Evaluation	Years 1 - 2 Award Amount	Year 3	Year 4
Mid-Level	Meets Qualifications	\$30,000	\$15,000	\$15,000
	Exceeds Qualifications	\$45,000	\$22,500	\$22,500
	Distinguished Qualifications	\$60,000	\$30,000	\$30,000
Advanced	Meets Qualifications	\$70,000	\$35,000	\$35,000
	Exceeds Qualifications	\$85,000	\$42,500	\$42,500
	Distinguished Qualifications	\$100,000	\$50,000	\$50,000

SLRP awardees who have completed the initial award commitment period are encouraged to pursue continuing contracts for one or two additional years of commitment in a designated HPSA. A continuing contract may be awarded for years three and four of the program.

Awards are dependent on the availability of federal and/or matching funds.



What Are the Loan and Award Classifications?

How Do I Apply?

Eligible practitioners must utilize online applications and resources when submitting application packets for review.

Interested applicants are encouraged to submit applications at least three weeks before the application deadline to ensure complete packets are received for review in the most current cycle.

Applications are accepted year round with two award cycles:

- Applications received on or before the March 15 deadline are awarded in summer.
- Applications received on or before the September 15 deadline are awarded in fall.

Only one (1) complete application packet must be submitted to DHCC on or before the deadline. The applications are available on the SLRP website: <https://www.dhss.delaware.gov/dhss/dhcc/slrp.html>.



Other Educational Debt Relief Programs

In addition to SLRP, there are several other loan repayment programs available to Delaware healthcare practitioners.

- **National Health Service Corp:** issue scholarships and loan repayment awards to primary care providers in eligible disciplines
- **Federal Nurse Scholarship and Loan Repayment Program:** issue scholarships and loan repayment awards to nurses, nursing students, and nurse faculty
- **Delaware Department of Education:** loan forgiveness and reimbursement programs
- **Delaware Academy of Medicine:** lower interest rate loans for educational debt

Opportunities in Delaware for International Practitioners

Conrad State 30/J-1 Visa Waiver: The Conrad State 30 / J-1 Visa Waiver Program is used to place international medical graduates who have completed their medical education in the United States in underserved areas of the state.



How Do I Apply?



**Please contact the Delaware Health Care Commission
for additional information or questions:**

www.dhss.delaware.gov/dhcc

dhcc@delaware.gov

Phone: (302) 739-2730

Fax: (302) 739-6927

Delaware State Loan Repayment Program:

<https://dhss.delaware.gov/dhcc/slrp.html>



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