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 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 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
## Federal Requirements

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

## 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 |
| Agree to provide preventive dental services to eligible clients of the Division of Developmental Disabilities Services (DDDS) |

| All non-dental clinicians must:                              |
| Participate in the Voluntary Initiative Program-Phase II (VIP II) and other affiliated programs. |
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
Is My Employer in a HPSA?

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
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.**

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

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.
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.
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