

## 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 required 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.

## Award Amount

Annual loan forgiveness awards are based on 15 percent of the average educational debt of recent graduates in each profession and the vacancy rate in the required geographic area, facility type, teaching area, patient group or specialty type.

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 considered exempt from state and federal income taxes beginning after December 31, 2008.

## Detailed information is online at

[www.health.state.mn.us/divs/orhpc](http://www.health.state.mn.us/divs/orhpc)  
or contact Mohamed Samaha  
[mohamed.samaha@state.mn.us](mailto:mohamed.samaha@state.mn.us)  
651-201-3870  
800-366-5424 (MN only)



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

# Minnesota Health Professional Loan Forgiveness Programs

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"I think this is one of the few good programs in place to recruit graduates into primary care."  
Christa Waymire, M.D.  
Glencoe Regional Health Services

OFFICE OF  
**RURAL HEALTH  
& PRIMARY CARE**  
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## 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 July 1 and ends December 1. 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

Eligible Health Professions	Minnesota Practice Locations
<b>Physician</b> Primary Care Residents (Family Practice, Internal Medicine, OB/GYN, Pediatrics, Psychiatry)	Rural area that is defined as a <b>small rural</b> or <b>isolated rural</b> area according to the four category classifications of the Rural Urban Commuting Area system developed for the United States Health Resources and Services Administration. Urban Physicians Only: Underserved urban community in Minneapolis or St. Paul designated as a primary medical care health professional shortage area (HPSA) or medically underserved area (MUA), or with medically underserved populations (MUPs).
<b>Pharmacist</b> Students/Residents in a Pharmacy Program Licensed Pharmacists	
<b>Midlevel Practitioners</b> Nurse Practitioner Students Certified Nurse Midwife Students Nurse Anesthetist Students Advanced Clinical Nurse Specialist Students Physician Assistant Students	
<b>Nurse</b> Licensed Practical Nurse Students Registered Nurse Students	Licensed Nursing Home or Intermediate Care Facility for the Developmentally Disabled
<b>Faculty</b> Students studying to become Allied Health Care Instructors or Nursing Instructors	Post-secondary Allied Health Care or Nursing Program
<b>Dentist</b> Students/Residents in a Dental Program Licensed Dentists	Twenty-five percent of annual patient encounters are public program or sliding fee scale patients

**Complete information is online at:**  
**[www.health.state.mn.us/divs/orhpc](http://www.health.state.mn.us/divs/orhpc)**