

# 2023 MINNESOTA LOAN FORGIVENESS PROGRAM INFORMATION NOTICE (PIN)

## LOAN FORGIVENESS FOR HEALTH CARE PROFESSIONALS PRACTICING IN NEEDED AREAS ACROSS MINNESOTA.

Program eligibility requirements and benefits are established by Minnesota statute, [144.1501](#) as amended.

### Program Purpose

The purpose of Minnesota Health Professional Loan Forgiveness Program is to recruit and retain health care professionals to needed areas and facilities in 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 health care services.

### Program Administration and Funding

This program is administered by the Office of Rural Health and Primary Care, Minnesota Department of Health. Eligibility requirements are established by Minnesota statute [144.1501](#) as amended.

### Program Limitations

Applicants to all programs must be living in Minnesota and have a Minnesota home address by the time of contract start. Applicants who have a home address in another state are not eligible, even if they are serving Minnesota patients/clients. Applicants who have a home address outside of Minnesota and are serving Minnesota patients/clients via telehealth are also not eligible.

Telehealth appointments are eligible if the applicant also offers physical appointments to clients. Clients must be living in Minnesota.

This is a competitive program and not all eligible applicants will be awarded. The number of awards is dependent on available funding. There is no appeals process.

## Eligible Professionals

Eligibility includes the following health professionals who have, or will have, a **permanent and unrestricted** license to practice **independently and unsupervised** in the state of Minnesota by Fall of 2024. The following is a detailed list of eligible professionals:

<b>Profession</b> Licensure – <i>Annual award amount</i>	Eligibility Requirement	Note
<b>Dentist</b> DDS/DMD - \$41,000	<ul style="list-style-type: none"> <li>+25% Public Payment Assistance</li> </ul>	
<b>Rural Dental Therapist/Advanced Dental Therapist</b> DT/ADT - \$15,000	<ul style="list-style-type: none"> <li>Designated Rural Area</li> </ul>	
<b>Urban and Rural Physicians*</b> MD/DO* - \$33,000	<ul style="list-style-type: none"> <li>Designated Rural Area <b>OR</b></li> <li>Underserved Urban Community <b>OR</b></li> <li>+25% Public Payment Assistance</li> </ul>	*Restricted to: <b>Primary Care</b> Doctors of Allopathic or Osteopathic Medicine, Family Practice, Internal Medicine, OB/GYN, Pediatrics, Psychiatry)
<b>Rural Pharmacists</b> PharmD - \$26,000	<ul style="list-style-type: none"> <li>Designated Rural Area</li> </ul>	
<b>Rural Advanced Practice Provider*</b> CRNA, ACNS, CNP, PA, CNM - \$15,000	<ul style="list-style-type: none"> <li>Designated Rural Area</li> </ul>	*Primary Care
<b>Nurse Faculty</b> RN-\$9,000	Teach in a post-secondary institution for <ul style="list-style-type: none"> <li>≥ 12 Credit Hours <b>OR</b></li> <li>≥ 720 Hours*</li> </ul>	*Prep time included Two-year contract with an optional two-year contract extension (four total years). There is no three-year option.

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<b>Profession</b> Licensure – <i>Annual award amount</i>	Eligibility Requirement	Note
<b>Nurse Faculty</b> RN- <i>\$9,000</i>	Teach in a post-secondary institution for <ul style="list-style-type: none"> <li>• ≥ 12 Credit Hours <b>OR</b></li> <li>• ≥ 720 Hours*</li> </ul>	*Prep time included  Two-year contract with an optional two-year contract extension (four total years). There is no three-year option.
<b>Long Term Care Nurses</b> LPN/RN - <i>\$6,000</i>	Practice in a licensed MN <ul style="list-style-type: none"> <li>• Nursing home <b>OR</b></li> <li>• Intermediate care facility for the developmentally disabled <b>OR</b></li> <li>• *A hospital that owns/operates a MN nursing home <b>OR</b></li> <li>• An assisted living facility as defined in section 144G.08, Subd. 7 <b>OR</b></li> <li>• A home care provider as defined in section 144A.43, subd 4</li> </ul>	*if the hospital owns/operates a Minnesota nursing home where a <b>minimum</b> of 50 percent of the hours worked is in a nursing home.  Two-year contract with an optional two-year contract extension (four total years). There is no one-year or three-year option.
<b>Rural Public Health Nurses</b> PHN- <i>\$6,000</i>	<ul style="list-style-type: none"> <li>• Designated Rural Area</li> </ul>	
<b>Urban and Rural Mental Health Professionals</b> Psychologists (PsyD, PhD, equivalent) - <i>\$29,000</i> Psychiatric NPs - <i>\$15,000</i> LICSW, LMFT, LPCC, LADC - <i>\$11,000</i>	<ul style="list-style-type: none"> <li>• Designated Rural Area <b>OR</b></li> <li>• Underserved Urban Community <b>OR</b></li> <li>• +25% Public Payment Assistance</li> </ul>	LAMFT, LPC and LGSW are not eligible.

## Eligibility Requirements

- **Eligible duties**
  - Participants are required to practice at least 30 hours per week, for at least 45 weeks per year, for a minimum of three years and a maximum of four years, unless noted. **Hours must be fulfilled in direct patient care**, although up to 20% of the required 30 hours per week can be spent providing clinical supervision. Hours cannot be fulfilled by meeting with providers, process improvement, policy development, general supervising, or program administration activities.
  
- **Eligible worksites**
  - **Designated Rural Area** is defined by Minnesota statute [144.1501](#) and section [473.121](#), subdivision 2 as a statutory and home rule charter city or township that is outside of the seven county metropolitan area of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington counties.
  - Exceptions
    - Duluth, Mankato, Moorhead, Rochester and St. Cloud are considered Urban and are excluded.
    - Northfield, Cannon Falls, Hanover, Rockford, and New Prague are eligible.
  
  - **Underserved Urban Community** is defined by Minnesota statute [144.1501](#) and section [473.121](#), subdivision 2 as a health professional shortage area (HPSA), medically underserved area (MUA), or with medically underserved populations (MUP). Use the [website](#) from the federal Health Resources and Services Administration (HRSA) to verify that a clinic or facility is in one of these designations.
  
  - **+25% Public Payment Assistance (for Mental Health Professionals, Physicians, Dentists)** is defined as providing at least 25 percent of the applicant's annual patient case load to state public program enrollees or patients receiving a sliding fee scale schedule discount through a formal sliding fee schedule meeting the standards established by United States Dept. of Health and Human Services under [Code of Federal Regulations, title 42, section 51, chapter 303](#).
  
- **Additional requirements**
  - Qualifying student loan debt greater than 2 times the annual award for profession, with the exception of Long Term Care and Nurse Faculty who require student loan debt greater than 1 time the annual award.

## Application Checklist

- Resume or Curriculum Vitae (CV)
- Reference Letters (minimum of 2 required).
  - At least one reference letter needs to be completed by a professional who has directly supervised or trained you.
  - Acceptable references: Professors, preceptors and clinical supervisors.
  - Not acceptable references: Co-workers that are your direct reports or peers/equals, parents, friends, clergy and/or classmates. References from CFO, COO, CEO, or Human Resources personnel unless these individuals directly supervise & evaluate your clinical practice or teaching.
  - For private practice applicants, a letter from a fellow colleague is acceptable.

Reference letters should detail how you will satisfy unmet health care needs, your commitment to service, and a description of the service area and population. Letters should also speak to your personal and professional characteristics related to the loan forgiveness program. Letters should be on letterhead, be signed and contain contact information.

- Essay response: Please include the following:
  - Describe how you as a health care provider or educator have ties to the community.
  - Demonstrate an understanding of why the patient population is underserved.
  - Explain how you will address access to health care issues.
  - Share how your experiences will change health care outcomes of the patient population you or your students will be serving.

MDH gives preference to applicants that can demonstrate cultural competencies. Preference also given to those closest to completing their training.

## To Apply

1. Go to the [Grants Portal](https://www.grantinterface.com/Home/Logon?urlkey=mdh) (<https://www.grantinterface.com/Home/Logon?urlkey=mdh>)
2. Click 'Create an Account' ***\*\*Please note that the language for creating an account in the system is currently targeted towards organizations, not individuals. There are notes along the way to help you COMPLETE THE FORM AS AN INDIVIDUAL vs. an organization.***
3. Once you have created an account, you will be taken to the dashboard where you will be able to do the online application. The application and supporting documents are all submitted in the portal. You can save the application at any time and come back to finish later. You will receive a confirmation email once the application is submitted.

**The application deadline is Saturday, January 6, 2024, 11:59 p.m.**

**There are no exceptions, late or incomplete applications will not be accepted regardless of reason.**

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[www.health.state.mn.us](http://www.health.state.mn.us)

11/01/2023

To obtain this information in a different format, call: 651-201-3838.