

Loan Forgiveness for Health Care Professionals – Hospital Registered Nurses Only

2024 MINNESOTA LOAN FORGIVENESS PROGRAM INFORMATION NOTICE (PIN)

Program eligibility requirements and benefits are established by [Minnesota statute, 144.1501](https://www.revisor.mn.gov/statutes/cite/144.1501) (<https://www.revisor.mn.gov/statutes/cite/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](https://www.revisor.mn.gov/statutes/cite/144.1501) (<https://www.revisor.mn.gov/statutes/cite/144.1501>) as amended.

Program Limitations

Applicants 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 must be employed by a Minnesota hospital that is not a for-profit hospital. Applicants must work in-person in direct patient care. Outpatient surgical centers, stand-alone ERs and clinics are NOT considered hospitals and are therefore not eligible.

Telehealth positions are not eligible.

Applicants cannot concurrently participate in any other student loan repayment/student loan forgiveness program with the exception of Public Service Loan Forgiveness (PSLF).

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 March of 2025.

- Registered Nurse (RN)

Eligibility Requirements

Eligible duties

- Participants are required to practice at least 30 hours per week, for at least 45 weeks per year.
- Hours must be fulfilled in direct patient care.
- Hours cannot be fulfilled by meeting with providers or performing process improvements, policy development, supervising, or administration. Telehealth hours are not eligible.
- Participants will sign a service agreement stating they will continue working as an RN at a non-profit hospital/public hospital for at least two years after being selected as a loan forgiveness recipient. Prior work is not counted.

Eligible worksites

- MN nonprofit hospital or MN public hospital.
- For-profit hospitals are not eligible.
- Outpatient surgical centers are not eligible.
- Stand-alone ERs are not eligible.
- Clinics associated with hospitals are not eligible.

Additional requirements

- Qualifying student loan debt that exceed \$6,000.00.

Application Checklist

Resume/Curriculum Vitae (CV)

Up to date resume or CV

- Education
- Work history
- Training/experience

Reference Letters

At **least one** reference letter needs to be completed by a professional who has directly supervised or trained you.

Acceptable References: Professors, preceptors, charge nurses, and other clinical supervisors.

References not acceptable: 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.

Reference letters should include all of the following:

- Examples of applicant's interest and commitment to their profession
- Examples of applicant's commitment to serving underserved populations and communities.
- Examples of applicant's ability to work and communicate constructively with people from diverse backgrounds.
- Explanation of why applicant is an excellent candidate (e.g. example of how they've gone above and beyond, what makes them unique, why they are a good fit for the program, etc.)

Reference letters should also:

- Be on letterhead.
- Be signed.
- Contain writer's contact information.
- Clearly state writer's relationship to applicant.

Question Response

Please respond to each of the following short answer questions. Answers should be three to five sentences/a short paragraph/etc. Per state statute, preference is given to those applicants who can demonstrate cultural competencies.

1. Summarize what it means to you to be a culturally competent provider and provide an example of how you provide culturally competent care.

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2. Describe your connections to the community that you serve. For example, what drew you to practice in your community or what is an experience that led you to better understand your patients/clients?
3. What are some health disparities or inequities you see in your patient populations served in your workplace? Please describe how your work or workplace helps address these issues?
4. Please describe how you see your work improving health care outcomes?

Additional Information

Per statute MDH gives preference to applicants demonstrating cultural competencies. Preference is given to those nearing the completion of their RN training.

Loan forgiveness defines cultural competency as the ability of an individual to understand and respect values, attitudes, practices, and beliefs that differ across cultures, and to consider and respond appropriately to these differences. It includes the application of cultural knowledge, behaviors, and interpersonal and clinical skills that enhances a provider's effectiveness in managing patient care.

To Apply

5. Go to the Grants Portal (<https://www.grantinterface.com/Home/Logon?urlkey=mdh>)
6. 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.**
7. 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.

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