

Student Loan Forgiveness Programs for Health Care Professionals

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Issue

Briefly describe student loan forgiveness programs for health care professionals in Connecticut and nearby states.

Summary

Many states, including Connecticut, have programs aimed at helping residents with student loan debt. Typically, these programs require borrowers to (1) live and work in a certain region or (2) work in a specific field, like health care, in order to receive loan forgiveness or payments on qualifying loans. Connecticut law provides for two such programs specific to health care professionals: one for nurses and one for several types of primary care providers. It is important to note that some of the programs described below, including Connecticut's programs, are not currently funded.

Subject to available appropriations, states often use these programs to offer incentives to graduates to work in underserved areas or to fight population losses. Massachusetts, Pennsylvania, New Jersey, New York, and Rhode Island have programs similar to those in Connecticut. Several examples of such programs are described below.

Connecticut

The Nursing Education Loan Forgiveness Program, when funded, offers forgiveness of state loans provided to Connecticut residents for nursing education in the state. "Nursing education" includes any program of study and courses taken to enter or advance in the profession or upgrade knowledge and skills ([CGS § 10a-162a](#)). If a resident remains in the nursing field in Connecticut for five years, he or she becomes eligible for loan forgiveness. According to the Office of Fiscal Analysis (OFA), this program is currently unfunded.

Another law allows the Department of Public Health (DPH), through the Primary Care Direct Services Program, to provide grants to community providers to expand access to health care coverage to the uninsured ([CGS § 19a-7d](#)). The money can be used for, among other things, recruiting and retaining primary care clinicians and registered nurses through a loan repayment program. Primary care clinicians include family practitioners, obstetricians-gynecologists, dentists, pediatricians, advanced practice registered nurses, and physician assistants, among others. As part of these efforts, DPH may offer loan repayment assistance to providers who agree to work a minimum number of years in these areas. According to OFA, funding has not been appropriated for this program since FY 2011.

Massachusetts

The [Massachusetts Loan Repayment Program for Health Professionals](#) provides educational loan repayments (up to \$50,000 for a two-year contract) as an incentive for health professionals to commit to practice in communities where significant shortages of health care providers and barriers to access have been identified. Eligible applicants must have unpaid health professional student loans; commit to practice in an underserved community for two years full-time or the equivalent extended commitment part-time; and have a license to practice in Massachusetts providing services as a primary care physician, dentist, clinical social worker, or mental health counselor, among other disciplines.

New Jersey

The [Primary Care Practitioner Loan Redemption Program of New Jersey](#) (NJLRP) was authorized by the state legislature to encourage primary care physicians, dentists, nurse midwives, nurse practitioners, and physician assistants to practice in state designated underserved areas or federally designated Health Professional Shortage Areas. The program, administered by Rutgers Biomedical and Health Sciences through a contract with the New Hersey Higher Education Student Assistance Authority, provides up to \$120,000 over four years for qualifying loans. Applicants must have completed their training or residency program and agree to work at an NJLRP approved site for at least two years.

According to the program's [website](#), as of July 1, 2019, the program does not provide funding for new applicants, but continues to provide funding for eligible individuals already accepted into the program before then.

New York

[New York's Regents Physician Loan Forgiveness Award Program](#) is available to physicians who are state residents and agree to practice medicine in areas of the state designated by the Regents as having a severe shortage of doctors. Applicants must be licensed to practice medicine in New York State and have completed a professional residency program within the five years immediately preceding the period for which the first award will be granted. Residency programs can include

pediatrics, family practice, internal medicine, emergency medicine, and obstetrics. In certain state facilities, psychiatry may also be considered primary care. Award amounts are based on undergraduate and medical school student loan amounts, loan interest expense, and income. At least 80 awards of up to \$10,000 per year for two years are offered, pending the appropriation of state funds by the legislature. Recipients must agree to practice medicine in a specific area in the state for 12 months for each annual payment received.

According to the program's [website](#) (last viewed on Dec. 18, 2020), notification of program awards "have been delayed as all statewide expenditures are being reviewed out of an abundance of caution at this time. Following that determination we will move forward with the notification of the acceptance/denial letters."

Pennsylvania

The [Pennsylvania Primary Care Loan Repayment Program](#) provides loan repayments as an incentive for primary care practitioners to practice in federally designated Health Professional Shortage Areas. Eligible applicants include, among others, physicians and physician assistants, nurse practitioners, dentists and dental hygienists, nurse midwives, and social workers. The program is administered by the Pennsylvania Department of Health and provides loan repayment of up to \$100,000 for physicians and dentists practicing full-time, and up to \$60,000 for other full-time practitioners, with lower amounts for part-time practitioners.

According to the program's [website](#) (last viewed on Dec. 18, 2020), the program is not currently accepting applications.

Rhode Island

The [Rhode Island Health Professionals Loan Repayment Program](#) awards student loan repayments to primary care, dental, and mental health professionals that commit to practicing in communities federally designated as an area underserved by medical professionals. The program is administered by the Rhode Island Department of Health and funds awarded can only be used to repay qualifying educational loans. Full-time program participants must sign a two-year service agreement, and part-time program participants must commit to serving for four years. All participants must spend 80% of their working hours providing direct patient care.

According to the program's [website](#) (last viewed on Dec. 18, 2020), the program is currently accepting applications.

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