



**Private Practice DMDs/DDSs
New Hampshire’s State Loan Repayment Program Policies and Guidelines**

Table of Contents

1.0	NH Private Practice Dentists State Loan Repayment Program Introduction	2
1.1	Purpose.....	2
1.2	Program Funding and Administration	2
2.0	NH Private Practice Dentists State Loan Repayment Program Eligibility	2
2.1	Applicant Eligibility.....	2
2.2	Applicant Ineligibility	3
2.3	Service Site Eligibility Criteria.....	3
3.0	NH Private Practice Dentists State Loan Repayment Program Award Amounts.....	3
3.1	NH Loan Repayment Awards Chart	3
3.2	Loans Qualifying for Repayment.....	3
3.3	Tax Status of Loan Repayments	4
3.4	Definition of a Full-time Provider	4
3.5	Extended Period of Absence from Service Site	5
3.6	Loan Repayment Contract	5
3.6.1	Health Professional Contract - Transfers	5
3.6.2	Employer Memorandum of Agreement Commitment/Penalties	6
4.0	Application Deadlines and Payment Schedule.....	6
4.1	Initial Contract Deadlines and Payment Schedule.....	6
5.0	Completing an Application	6
6.0	Contact the Rural Health and Primary Care Section	7

1.0 NH Private Practice Dentists State Loan Repayment Program Introduction

1.1 Purpose

The New Hampshire State Loan Repayment Program for Private Practice Dentists (SLRP-PPD) establishes legally-binding contracts with qualified private practice DMDs or DDSs practicing full-time in a private practice site who provide ambulatory outpatient care and are seeking financial support for professional education loan repayments. Loan repayments are provided in exchange for a firm three-year commitment to the underserved population needing dental care in areas designated by the NH Medicaid Program. Private Practice Dentists participating in the SLRP-PPD agree to provide dental services to a minimum of 15% Medicaid patients per SLRP-PPD quarter documented by an attestation from the participant and Medicaid confirmation with their data. It is important to understand that in order to receive SLRP-PPD funding, a provider is required via contract to make a firm commitment for three years to provide services at the stated practice site. Anyone unsure whether they can make this contractual commitment to the State of NH for the entire 36 months should not apply to the State Loan Repayment Program until which time they are able to make that commitment. Defaulting on this commitment will result in substantial penalties outlined in Section 3.6 of these guidelines.

1.2 Program Administration

The Rural Health and Primary Care Section (RHPC) in the Division of Public Health Services (DPHS) administers the SLRP. Eligibility requirements are established by federal law authorizing the SLRP (Section 3881 of the Public Health Service Act, as amended by Public Law 101-597). Under the umbrella of the federally designated Primary Care Office, the Workforce Development Program works with the Oral Health Program and the State Office of Rural Health to retain and increase the supply of health professionals serving New Hampshire.

2.0 NH Private Practice Dentists State Loan Repayment Program Eligibility

2.1 Applicant Eligibility

To be eligible to participate in the NH SLRP-PPD, applicants must meet the following criteria:

- US Citizenship
- Dentists must have a current NH license with no restrictions that would prevent him/her from performing their duties at the service site
- Enrolled as a NH Medicaid provider
- Contractual agreement with the State of NH that you will be employed at an eligible service site for 36 (full-time) months.
- Contractual agreement with the State of NH to serve full-time continuous service providing direct outpatient dental care at the service site during scheduled office hours
- Service commitment at a service site that is in a priority area designated by the NH Medicaid Program and meets the required practice hours for full-time employment
- Applicant, employer, and representative of the State of NH must sign a Memorandum of Agreement (MOA).
- Employment at an eligible private practice does not guarantee the services you provide are eligible for SLRP

2.2 Applicant Ineligibility

The following applicants are ineligible for NH SLRP-PPD:

- Employees of the State of New Hampshire
- Providers employed at any correctional facility
- Providers who have breached a health professional service contract with a federal, state, local government or other entity

- Providers with unserved obligations for service to another governmental or non-governmental agency
- Providers with debt written off as not collectible or any waived federal service or payment obligation
- Providers with a judgment lien for a debt to the US
- Providers with child support in default

2.3 Service Site Eligibility Criteria

To be eligible to have a provider participate in the NH SLRP, a service site shall:

- Provide dental services in a private practice located in a priority area designated by the NH Medicaid Program.

Check [priority map](#) to find out if your service site is in a priority area designated by the NH Medicaid Program.

3.0 NH Private Practice Dentists State Loan Repayment Program Award Amounts

The RHPC Section shall review all completed applications received from eligible private practice dentists and award based upon:

- Medicaid Priority ranking of community needs
- Medicaid percent (%)
- The amount of loan repayment requested

3.1 NH Private Practice Dentists Loan Repayment Awards Chart

The RHPC Section provides loan repayment awards to dentists using the following schedule:

<u>Full-time DMD/DDS</u> (Min. 40 hrs. per week)	1st Year of Contract	2nd Year of Contract	3rd Year of Contract	Total Repayments
Tier 1	\$30,000	\$25,000	\$20,000	\$75,000

In no case will loan repayment equal more than the contractor’s outstanding loan indebtedness.

3.1.1 Optional Matching Funds

Similar to the standard State Loan Repayment Program, employers are able to contribute matching funds of up to 50%. Contributing matching funds in the SLRP-Private Practice Dentists program is optional and will not affect prioritization of the application. Any match is helpful in maximizing our state resources. Matching funds will be reflected in the Memorandum of Agreement with the employer (Attachment #1 of the SLRP contract) in order to tie in the match with SLRP. To the extent that there is an agreement between the Employer and the Contractor (clinician), that agreement is solely between the Employer and the Contractor. The Department of Health and Human Services is not a party to that agreement and is not responsible for the collection, payment, or enforcement of any matching contributions.

3.2 Loans Qualifying for Repayment

The SLRP will pay the private practice dentist under contract with the State directly for any documented, valid, and outstanding undergraduate and/or graduate loans incurred while obtaining the specific health professional degree. The loan repayment funds must be used immediately to reduce outstanding loan balances that were deemed valid under the program. RHPC will be making annual checks on outstanding loan balances by requesting that those awarded contracts submit current loan balance documentation. Any provider unable to present proof of decreased student loan balances (in comparison to those submitted with the initial application) will be considered in default of their contract and will be subject to default penalties as noted in Section 3.6 of these guidelines.

The loan repayment will be applied to:

- The principal cost, interest, and related expenses of government loans and commercial loans for actual cost paid for tuition
- Reasonable educational expenses
- Reasonable living expenses
- Government or commercial loans resulting from the refinancing or consolidation of loans and relating to graduate or undergraduate education in one of the following eligible fields:
 - Government loans that are made by federal, state, county, or city agencies that are authorized by law to make such loans
 - Commercial loans, defined as loans made by banks, credit unions, savings and loan associations, insurance companies, schools, and other financial or credit institutions which are subject to examination and supervision in their capacity as lenders by an agency of the US or of the State in which the lender has its principal place of business

If an applicant has consolidated loans or refinanced loans, the applicant must provide copies of the original loan documentation to establish the education purpose and contemporaneous nature of such loans. If an eligible education loan is consolidated or refinanced with any debt other than another educational loan to the applicant, no portion of the consolidated or refinanced loan will be eligible for State Loan Repayment.

The following obligations or debts incurred are ineligible for repayment:

- Armed Forces Health Professional Scholarship Program
- Indian Health Service Scholarship Program
- Other SLRPs

3.3 Tax Status of Loan Repayments

Student loan repayments made to you are tax free if you received them for any of the following:

- The National Health Services Corps Loan Repayment Program (NHSC Loan Repayment Program)
- A state education loan repayment program eligible for funds under the Public Health Service Act
- Any other state loan repayment or loan forgiveness program that is intended to provide for the increased availability of health services in underserved or health professional shortage areas (as determined by such state) (IRS Publication 970, 2021 p. 39).

State Loan Repayment Funds are exempt from federal taxes under Section 10908 of the Patient Protection and Affordable Care Act (PL 111-148). This also includes matching funds awarded by an employer as part of the contract with the State. Funds awarded by an employer for the sake of loan repayment paid separately from the State program will not be considered tax-exempt. The text is as follows:

SEC. 10908. EXCLUSION FOR ASSISTANCE PROVIDED TO APPLICANTS IN STATE STUDENT LOAN REPAYMENT PROGRAMS FOR CERTAIN HEALTH PROFESSIONALS:

(a) IN GENERAL: Paragraph (4) of section 108(f) of the Internal Revenue Code of 1986 is amended to read as follows:

(4) PAYMENTS UNDER NATIONAL HEALTH SERVICE CORPS LOAN REPAYMENT PROGRAM AND CERTAIN STATE LOAN REPAYMENT PROGRAMS: In the case of an individual, gross income shall not include any amount received under section 338B(g) of the Public Health Service Act, under a State program described in section 338I of such Act, or under any other State loan repayment or loan forgiveness program that is intended to provide for the increased availability of health care services in underserved or health professional shortage areas (as determined by such State).

(b) EFFECTIVE DATE: The amendment made by this section shall apply to amounts received by an individual in taxable years beginning after December 31, 2008.

3.4 Definition of a Full-time Provider

Loan repayment contracts are available to providers in “Full-time clinical practice” typically defined as working a minimum of 40 hours per week for at least 45 weeks each service year.

- The 40 hours per week may be compressed into no less than four days per week, with no more than 12 hours of work to be performed in any 24-hour period
- Contractors do not receive credit for hours worked over the required 40 hours per week, and excess hours cannot be applied to any other work week
- Research and teaching are not considered to be “clinical practice”
- Time spent for dentists with “on-call” status will not count toward the 40-hour workweek, except to the extent the provider is directly serving patients during that period
- Full-time contractors are allowed to spend no more than 35 full-time workdays per service year away from the service site for vacation, holidays, continuing professional education, illness, or any other reason. This pertains to compliance with the SLRP service obligation and is not a guarantee that a service site will allow any particular amount of leave.

For most provider types, at least 32 hours of the minimum 40 hours per weeks must be spent providing direct patient care in the outpatient ambulatory care setting at the priority sites.

- The remaining 8 hours must be spent performing practice-related administrative activities or providing clinical services for patients in the approved service site(s) in alternative settings (e.g., hospitals, nursing homes, shelters) as directed by the approved site(s)
- Practice-related administrative activities shall not exceed 8 hours of the minimum 40 hours per week

3.5 Extended Period of Absence from Service Site

If a contractor has a medical or personal emergency that results in an extended period of absence beyond the allowed number of weeks (such as maternity/paternity/adoptive leave), h/she is required to request approval in writing to the RHPC Section. The RHPC Section cannot guarantee that a request will be allowed. If an extended period of absence is requested and approved, the contractor’s service commitment end date can be extended and loan repayments will continue. If an extended period of absence is *not* approved, the contractor shall be considered in default and penalties could be incurred as noted in the following section *3.6 Loan Repayment Contract*.

3.6 Loan Repayment Contract

In exchange for loan repayment, an eligible private practice dentist shall contract with the State of NH committing to provide full-time continuous services at a specific priority service site for 36 months. Anyone unsure whether they can make this contractual commitment to the State of NH for the entire 36 months should not apply to the Private Practice Dentist State Loan Repayment Program until which time they are able to make that commitment. Defaulting on this commitment will result in substantial penalties outlined below in **bold**. The provider, employer, and a representative of the RHPC Section must sign a Memorandum of Agreement on which the contract is based.

If your application is approved for State funding, the RHPC Section will notify you by e-mail that you have been selected. A Memorandum of Agreement (MOA) will be sent for your review and signature if you accept the conditions of the program. This process permits promotion of alternates to selectee status. A decision to decline the award is final and cannot be changed under any circumstances.

Upon receipt of the signed, notarized, and accepted MOA SLRP-PPD will send a contract electronically through DocuSign® using the email address indicated on your application for your review and endorsement. Instructions will be included with the contract document. A contract does not constitute a contractual agreement until the Governor and Executive Council approve the contract for the effective date of the commitment. This is a legal responsibility. Private Practice Dentists should carefully read any documentation before signing. Providers who do

not complete their service obligations or fail to meet any of the contractual service requirements face significant default penalties. Once a contract is signed, any person who, through the legal contract, agrees to serve and fails to complete the period of obligated services shall be liable to the State of New Hampshire for an amount equal to the sum of the total amount paid to them under the contract as well as an unserved obligation penalty in an amount equal to 20% of the total contract amount paid out. S/he shall also forfeit any remaining allotments under that contract. Employers or service site(s) not in compliance with the SLRP may not be eligible for future State Loan Repayment contracts.

3.6.1 Health Professional Contract - Transfers

Transfer requests are considered on a case-by-case basis. Loan repayment contractors are expected to honor their contracts with the healthcare organization and the State. **Under no circumstances can a healthcare provider leave the employing healthcare service site without prior approval from the RHPC Section, or s/he will be placed in default and will be considered in breach of contract.**

An example of when a transfer request may be granted is the closure of the private practice dental facility. Should a transfer request be approved, the healthcare provider will be expected to continue at another site on the priority list. In the instance there is an agreement for matching funds, a transfer to another facility nullifies the relation to those funds and will not require the new facility to contribute. If the private practice dentist is relocated to a service site that is not in a priority area, termination of the contract may result and the healthcare provider will not be in default, but all attempts must be made in order to stay in a priority area.

3.6.2 Employer Memorandum of Agreement Commitment/Penalties

The employer will continue to employ a contractor in the program for the length of service required under the terms of the Memorandum of Agreement, except in the case of termination due to substandard job performance or lay-off in which case the employer must notify the RHPC Section within seven calendar days and include specific reason(s) for termination.

The employer and/or service site shall maintain the practice schedule of the dentist for the number of hours per week specified in the Memorandum of Agreement.

Any changes in practice circumstances that would not support the mission of the SLRP are subject to approval by the RHPC Section based upon the policies of the program. The employer and/or service site must notify the RHPC Section and receive approval for any changes in writing at least two weeks in advance of any permanent changes in the sites or circumstances of the contractor under their agreement. If the dentist is relocated to a service site that is not in a priority area termination of the contract may result.

Employers should read and understand the Memorandum of Agreement fully before signing it. There are several responsibilities the employer undertakes as part of this agreement, including a commitment to respond to quarterly State inquiries requesting verification that the provider is in compliance with their contract.

4.0 Application Deadlines and Payment Schedule

4.1 Initial Contract Deadlines and Payment Schedule

- Applications are accepted on a rolling basis and are reviewed quarterly
- The first payment will be issued in the month of the quarter following the contract start date, and quarterly thereafter for the duration of the contract
- Before initiating State payments, the RHPC Section will contact the employer to ensure the MOA and contract stipulations are being met prior to the State releasing its quarterly payment to the contractor

5.0 Completing an Application

The SLRP-PPD application can be found online [here](#). Included in the application packet is an Alternate W-9 Form with instructions. Please be sure to review the instructions carefully. There will also be various supporting documents requested.

Applicants are responsible for submitting complete applications. Application packets will be initially reviewed to determine their completeness. Those deemed incomplete, and still so at the application deadline, will not be considered. Please be especially diligent when completing the Outstanding Loans section; filling in each loan then the total of the loans. Those marked “Attached” will be deemed incomplete.

6.0 Contact the Rural Health and Primary Care Section

Division of Public Health Services at DHHS
Rural Health and Primary Care Section
29 Hazen Drive
Concord, NH 03301
E-mail: SLRP@dhhs.nh.gov