

**Testimony**  
**Health Services Committee**  
**Wednesday, January 8, 2014**  
**North Dakota Department of Health**

Good morning, Madam Chair and members of the Health Services Committee. My name is Mary Amundson, representing the North Dakota Department of Health as Director of the Primary Care Office. I am here today to provide a presentation regarding the dental loan repayment programs. I have provided some handouts including the loan repayment brochure and a map of the Dental Health Shortage Areas that also shows the location of dentists based on licensure data. The second map combines the shortage areas, the location of dentists based licensure data and a map provided to the committee previously that shows dental office locations.

There are three dental loan repayment programs administered by the Department of Health: the State Loan Repayment Program, the Public Health and Nonprofit Dental Loan Repayment Program and the Federal/State Loan Repayment (SLRP) Program.

To be eligible for the *State Program*, dentists are encouraged to practice in areas of greatest need. Community selection is based on the size of the community. Communities with populations under 2,500 have the highest priority; populations of 2,500-10,000 are the next priority; and communities greater than 10,000 have the lowest priority. The community must have a demonstrated need for dental services. Applicants must enter into a four-year, full-time, non-renewable contract with the Department of Health and can receive up to \$80,000 to repay eligible loans. The dentist must also be willing to accept Medicare and Medicaid assignment. There are three slots available for three dentists each year.

The *Public Health and Nonprofit Dental Loan Repayment Program* was established to encourage dentists to practice in public health and nonprofit dental settings that offer a discounted or sliding fee scale for patient billing. Applicants must serve full time for three years and may receive up to \$60,000 to repay educational loans. The funding is paid over a two-year period. Currently four dentists are funded through this program.

The *Federal/State Loan Repayment Program* was established through a grant from the federal Health Resources and Services Administration. The state agrees to provide a one-to-one match with federal funds; the dentist can receive up to \$60,000 in loan repayment to repay educational loans. As this is a federal program,

the community must be located in a Dental Health Professional Shortage Area, must accept Medicare and Medicaid assignment, and must agree to a two-year provider contract. The site must offer a reduced rate or no fee for services. A specific list of eligible sites is provided within the loan repayment brochure. Currently three dentists are funded through this program.

The National Health Service Corps also provides a loan repayment program directly to dentists. To be eligible for this program, a community must be located in a Dental Health Professional Shortage Area (HPSA). Providers are selected for participation in the program based on the HPSA score – the higher the score, the more likely the applicant will be selected. Currently, one provider is participating in this program serving at a Community Health Center, but in the past several providers located on the Turtle Mountain Reservation in Belcourt received loan repayment funding through this program. A provider can be awarded \$60,000 for a two-year commitment with opportunities for continuation awards. There are no matching funds for this program.

As far as the adequacy of funding for the state administered loan repayment programs, I am providing you with the applicant history since 2008.

Year	Number of Applicants	Number of Funded Applicants
2008	7	3
2009	4	3
2010	14	6
2011	8	3
2012	7	3
2013	13	7

A breakdown of funding awards for 2013 is as follows:

- One applicant had previously received loan repayment, therefore he was not eligible for a continuation award.
- Two dentists were approved by the State Health Council but declined the award (one stayed in Wisconsin while the other applicant chose private practice).
- Three dentists were approved and funded with state loan repayment program funding.
- Three dentists were approved and funded with a combination of SLRP and public health/nonprofit funding (SB2354).

- One dentist was approved and funded with strictly nonprofit dental loan repayment funding (SB2354).
- Three were not approved due to lack of funds.

In past years the loan repayment programs have been successful. With the passage of SB 2354, the Public Health/Nonprofit Dental Loan Program, during the 2013 Legislative Session, and a similar bill during the 2009 Legislative Session, we were able to double the number of dentists placed in the state, specifically in the rural and underserved areas. Moving forward, more data is needed to identify additional shortage areas. We are proactively looking at the areas that do not have dentists to determine if the areas are underserved or if the dental needs are being met within a reasonable distance.

This concludes my presentation. I am happy to answer any questions you may have.

Kimberlie Yineman from the Department of Health's Oral Health Program will provide additional information on the availability of other medical service providers to provide services in areas that lack access to dental professionals.