

# DENTAL WORKFORCE RECRUITMENT AND RETENTION PROGRAMS IN MASSACHUSETTS

THIS INFORMATION HAS BEEN COLLECTED THROUGH A COLLABORATIVE EFFORT  
BETWEEN THE  
MASSACHUSETTS DEPARTMENT OF PUBLIC HEALTH  
PRIMARY CARE OFFICE  
AND  
THE UNIVERSITY OF MASSACHUSETTS MEDICAL SCHOOL'S  
MASSAHEC NETWORK  
A PROGRAM OF COMMONWEALTH MEDICINE

PRODUCED APRIL 2011



## **DENTAL SCHOLARSHIP, LOAN REPAYMENT, AND LOAN PROGRAMS**

A variety of programs are in place within state agencies and within organizations at the national, state and community levels to recruit primary care health professionals who will provide services in high-need/underserved communities in Massachusetts. Many of the program activities are coordinated through the Massachusetts Department of Public Health (MDPH) Primary Care Office (PCO). The programs summarized here focus on primary care dentistry disciplines.

### **MASSACHUSETTS DEPARTMENT OF PUBLIC HEALTH PRIMARY CARE OFFICE**

The Massachusetts Primary Care Office (PCO) is funded in part by the federal Health Resources and Services Administration's (HRSA) Bureau of Clinician Recruitment and Services, Bureau of Health Professions and Bureau of Primary Health Care. The PCO works collaboratively with federal, state, and local partners to coordinate resources to address issues related to the delivery of comprehensive primary care services, and the retention, recruitment and oversight of health professionals for populations in medically underserved areas. The PCO conducts research and analysis of the healthcare delivery system and the population it serves to identify trends in access and develop strategies to address deficiencies. Working with the federal HRSA, the PCO serves as the point of contact for many federal and state workforce assistance programs, designed to help attract health professionals of various disciplines to join our healthcare provider community.

The mission of the Massachusetts PCO is to promote and advocate for comprehensive primary health care access for all residents.

### **UNIVERSITY OF MASSACHUSETTS MEDICAL SCHOOL/ COMMONWEALTH MEDICINE MASSAHEC NETWORK**

The Massachusetts Area Health Education Center (MassAHEC) Network is funded by the Health Resources and Services Administration's Bureau of Health Professions and the University of Massachusetts Medical School. The MassAHEC Network includes six community-based agencies that address health care workforce issues at the local level, an AHEC office at the Boston University School of Medicine and a central office at the University of Massachusetts Medical School in Worcester.

The mission of the MassAHEC Network is to reduce health disparities across the Commonwealth by enhancing the skills and increasing the diversity of the health care workforce and facilitating access to culturally and linguistically responsive health care services.

***If you are aware of resources that should be included in this guide or have comments, please contact Joan Bohlke, MassAHEC-DPH Workforce Manager, Massachusetts Department of Public Health, 617-624-5991, [Joan.Bohlke@state.ma.us](mailto:Joan.Bohlke@state.ma.us)***

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**Disclaimer:** *The contents of this document are subject to change at any time. Please contact the identified program to confirm deadlines and requirements.*

# Health Professional Shortage Areas Medically Underserved Areas Medical Underserved Populations



Areas of the state are designated as Health Professional Shortage Areas (HPSAs) or medically underserved areas and/or medically underserved populations (MUAs/ MUPs). These areas are identified by the Massachusetts Primary Care Office and approved by the federal Department of Health and Human Services Bureau of Health Professions, Shortage Designation Branch.

Health Professional Shortage Areas (HPSA, “hipsas”) are designated for primary care (family medicine, general practitioners, general pediatricians, general obstetricians/gynecologists, general internal medicine, and general geriatrics), dental or mental health. HPSAs are determined by:

- Geography, by designating an area of the state that has a shortage of providers for the total population in an identified rational service area (RSA)
- Population based, including underserved areas for low income populations, migrant or seasonal farm workers, Native Americans, or other populations who face specific language, cultural or access barriers
- Facility based designations, including public or non-profit facilities such as Rural Health Clinics or Federally Qualified Health Centers, or Correctional Facilities
- Federally recognized tribes
- Federal and state correctional facilities

Currently HPSAs are updated approximately every five years through a complex assessment process. To determine the HPSA designation of an area or facility, visit <http://hpsafind.hrsa.gov> or contact the Primary Care Office to determine the latest designation.

HPSA and MUA/MUP designation may qualify a primary care clinician or facility for certain loans and recruitment incentive programs that are defined here.

**Contact:** [MA-PCO-Shortagedesignation@state.ma.us](mailto:MA-PCO-Shortagedesignation@state.ma.us) or 617-624-5508

# MASSACHUSETTS STATE LOAN REPAYMENT PROGRAMS

## **The Massachusetts Loan Repayment Program for Health Professionals**

The goal of the Massachusetts Loan Repayment Program (MLRP) for Health Professionals is to increase the number of primary care health professionals providing services to the most vulnerable populations in the Commonwealth. The MLRP establishes contracts with qualified physicians, dentists and other designated health professionals seeking financial support for professional education loan repayment. An annual grant from the federal Bureau of Health Professions and state monies from the MDPH fund the MLRP. The Primary Care Office (PCO) administers the program. Awards are not considered taxable income. Dentists qualify for both Component A and Component B.

### **Component A Overview:**

Program for primary care clinicians, including general practice dentists (DDS or DMD) and pediatric dentists

- U.S. Citizen
- Up to \$25,000/ yr. (\$50,000 total award over two years); continuation contracts available
- Applicants must work in a public and/or non-profit agency located in a federally designated health professional shortage areas (HPSA)
- Applications must be submitted jointly by the provider and public or non-profit agency
- Applicants must not be a National Health Service Corps member or a participant in other loan repayment programs concurrently; however, the MLRP can be sequenced with other federal and state programs and applicants can also reapply
- Applications are accepted on a rolling basis and reviewed quarterly
- Awards are made quarterly
- Applications must be submitted to the Massachusetts Primary Care Office

### **Component B Overview:**

Program for dentists designed to provide dental services to adults and children with developmental disabilities through the Massachusetts Department of Developmental Services

- U.S. Citizen
- Up to \$25,000/ yr. (\$50,000 total award over two years); continuation contracts available
- Applicants must work in a public and/or non-profit agency located in a federally designated health professional shortage areas (HPSA)
- Applications must be submitted jointly by the provider and public or non-profit agency
- Applicants must not be a National Health Service Corps member or a participant in other loan repayment programs concurrently; however, the MLRP can be sequenced with other federal and state programs and applicants can also reapply

- Applications are accepted on a rolling basis and reviewed quarterly
- Awards are made quarterly
- Awards are not considered taxable income
- Applications must be submitted to the Massachusetts Primary Care Office

Eligible dentists may apply for either Component A or B, but may not apply for both.

Applications are accepted on an ongoing basis. Download the Request for Response (RFR) application and required forms at [www.mass.gov/dph/hcworkforcecenter](http://www.mass.gov/dph/hcworkforcecenter) by clicking on [Assistance Programs](#).

**Website:** <http://www.mass.gov/dph/primarycare>

**Contact:** [Nicole.Watson@state.ma.us](mailto:Nicole.Watson@state.ma.us) or 617-624-6051

### **MassHealth Access Program Loan Repayment for Dental Public Health Dentists**

Funds are provided annually to dentists within five years of graduation who commit to working full time or part time in a community health, public or nonprofit dental clinic for a two-year period. Awards are made for \$30,000 for full-time work and \$20,000 for part-time work. Facility of employment must be licensed as a clinic by the Massachusetts Department of Public Health and where at least 50% of patients receive MassHealth or are uninsured.

**Website:**

[http://www.umassmed.edu/uploadedFiles/Commed\\_Microsites/ocp/DTS/loanrepayment110309\(1\).pdf](http://www.umassmed.edu/uploadedFiles/Commed_Microsites/ocp/DTS/loanrepayment110309(1).pdf)

**Contact:** [jeff.diciaccio@umassmed.edu](mailto:jeff.diciaccio@umassmed.edu) or (508) 856-5301

## FEDERAL LOAN REPAYMENT PROGRAMS



**HRSA**

U.S. Department of Health and Human Services  
Health Resources and Services Administration

The Health Resources and Services Administration (HRSA), an agency of the U.S. Department of Health and Human Services, is the primary federal agency for improving access to health care services for people who are uninsured, isolated or medically vulnerable. The Bureau of Clinician Recruitment and Service (BCRS) oversees recruitment and retention activities of health professionals. The National Health Service Corps (NHSC) is the major national primary care loan repayment and scholarship program under the BCRS.



The National Health Service Corps (NHSC) is committed to improving the health of the nation's underserved by uniting communities in need with health professionals, and supporting communities' efforts to build better systems of care. The NHSC helps medically underserved communities recruit and retain primary care clinicians, including dental and mental and behavioral health professionals, to serve in their community.

The Primary Care Office is the identified NHSC liaison for Massachusetts and participates with the NHSC applicant approval process by providing assessment and assistance to new and potential NHSC applicant sites and health professionals, and, identifying sites eligible for NHSC placement in high-need communities.

Health professionals must perform their service obligation at an eligible site in a federally designated Health Professional Shortage Area (HPSA) that is appropriate for their discipline (e.g. dental health professionals must be placed in dental HPSAs)

To see the current HPSA listing, visit <http://hpsafind.hrsa.gov/>

### **National Health Service Corps Loan Repayment Program**

General practice and pediatric dentists who are selected to participate in the NSHC Loan Repayment Program agree to provide full-time primary care services in an approved practice site, located in a federally designated HPSA. For the two-year minimum service commitment, the NHSC will pay up to \$60,000, based on the participant's qualifying educational loans, plus a 39% tax assistance payment. Additionally, health professionals may receive up to \$170,000 over the 5 years if they continue to work in their underserved areas. Massachusetts had 192 NHSC loan re-payers as of March 2011

**Website:** [www.nhsc.hrsa.gov](http://www.nhsc.hrsa.gov)

**Application:** [www.nhsc.hrsa.gov/loanrepayment](http://www.nhsc.hrsa.gov/loanrepayment)

**MDPH Primary Care Office Contact for technical assistance:**

[Nicole.Watson@state.ma.us](mailto:Nicole.Watson@state.ma.us) or 617-624-6051

## **National Institutes of Health (NIH) Health Disparities Research Loan Repayment Program**

In exchange for a two-year commitment to a research career, NIH will repay up to \$35,000 per year of qualified repayable educational debt, pay an additional 39% of the repayments to cover your Federal taxes, and may reimburse state taxes that may result from these payments. To participate, you must be a U.S. citizen (or U.S. national or permanent resident) and have a D.D.S., D.M.D., D.P.M or equivalent doctoral degree from an accredited institution. You must conduct health disparities research for 50% or more of your total level of effort for an average of at least 20 hours per week during each quarterly service period.

**Website:** <http://www.lrp.nih.gov/about/lrp-healthdisp.htm>

## **National Institutes of Health (NIH) Pediatric Research Loan Repayment Program**

The Pediatric Research LRP is a vital component of our nation's efforts to attract health professionals to careers in pediatric research. In exchange for a two-year commitment to your research career, NIH will repay up to \$35,000 per year of your qualified repayable educational debt, pay an additional 39% of the repayments to cover your Federal taxes, and may reimburse state taxes that may result from these payments. To participate, you must be a U.S. citizen (or U.S. national or permanent resident) and have a M.D., Ph.D., Psy.D., Pharm. D., D.O., D.D.S., D.M.D., D.P.M., D.C., N.D., D.V.M., or equivalent doctoral degree from an accredited institution. You must conduct pediatric research funded by a domestic nonprofit or U.S. Government (Federal, state, or local) entity for 50 percent or more of your total level of effort for a two-year consecutive period. You must conduct qualifying research for an *average of at least 20 hours per week* during each quarterly service period.

**Website and Application:** <http://lrp.info.nih.gov/about/lrp-pediatric.htm>

**Contact:** [lrp@nih.gov](mailto:lrp@nih.gov) or 866-849-4047

## **Army National Guard Healthcare Professional Loan Repayment (HPLRP)**

Healthcare providers can receive up to \$50,000 in loan repayment assistance by agreeing to a three-year service commitment with the National Guard. For dentistry professionals, the program accepts general dentists. The HPLRP pays a maximum of \$20,000 toward your qualified student loan for the first two years, with the final \$10,000 paid in your final year.

**Website:** <http://www.il.ngb.army.mil/Recruiting/amedd/hplrp.htm>

**Contact:** Joseph M. Guerriero at [jmgue@beld.net](mailto:jmgue@beld.net)

## FEDERAL SCHOLARSHIP PROGRAMS



U.S. Department of Health and Human Services  
Health Resources and Services Administration

The Health Resources and Services Administration (HRSA), an agency of the U.S. Department of Health and Human Services, is the primary federal agency for improving access to health care services for people who are uninsured, isolated or medically vulnerable. The Bureau of Clinician Recruitment and Service (BCRS) oversees recruitment and retention activities of health professionals. The National Health Service Corps (NHSC) is the major national primary care loan repayment and scholarship program under the BCRS.

### **National Health Service Corps Scholarship Program**

The NHSC Scholarship Program pays tuition and fees, books, supplies and equipment for up to four years of education (tax exempt) and a taxable monthly stipend for students in an accredited dental program. For each year of support, recipients serve one year in an approved practice site. There is a minimum service commitment of two years, which must begin upon completion of the academic training.

**Website and Application:** <http://nhsc.bhpr.hrsa.gov/applications/scholarship/>

### **Scholarships for Disadvantaged Students**

The Scholarships for Disadvantaged Students program provides scholarships to full-time, financially needy students from disadvantaged backgrounds, enrolled in health professions and nursing programs. The scholarship covers the cost of attendance (tuition, reasonable educational expenses, and reasonable living expenses). To be eligible the applicant must be from a disadvantaged background as defined by the U.S. Department of Health and Human Services, and a citizen, national, or lawful permanent resident of the United States. Applicants may apply for this scholarship at the financial aid office of the school they are intending to be enrolled.

**Website and Application:**

<http://www.hrsa.gov/loanscholarships/scholarships/disadvantaged.html>

### **Indian Health Service Scholarship**

The Indian Health Service (IHS) pays all tuition and mandatory fees along with certain reimbursement for travel expenses and a stipend per month for living expenses including room and board. Scholarships are available for up to four years full-time, and eight years part-time. Participants must be students enrolled in health professions and allied health professions programs. For each year of support, recipients serve one year in the Indian Health Service or other area as designated by the program. There is a minimum service commitment of two years. Applicant must be either American Indian or Alaska Native.

**Website and Application:** <http://www.scholarship.ihs.gov/>

**Contact:** (301) 443-6197

## **National Institute of Dental and Craniofacial Research (NIDCR) Short-Term Training Awards**

This program provides underrepresented minority and women dental students an opportunity to obtain research experience during their professional training. Recipients receive a monthly stipend during training periods. Applicants must be enrolled at a U.S. dental school and be a U.S. citizen, a non-citizen national of the U.S., or lawfully admitted for permanent residence. All minorities are eligible, but NIDCR determines if minority status is underrepresented. All recipients must sign an agreement that they will fulfill payback requirements.

**Website:** <http://www.nidcr.nih.gov/CareersAndTraining/>

**Contact:** Deborah Philip at [dphilp@dir.nidcr.nih.gov](mailto:dphilp@dir.nidcr.nih.gov) or 301-594-7617

## **OTHER SCHOLARSHIP PROGRAMS**

### **American Dental Association Foundation Scholarship**

Applicants must be a U.S. Citizen, Permanent Resident status does not qualify to apply to the ADA Foundation Scholarship Programs; Criteria for eligibility for an award is determined by the applicant's questionnaire and two completed reference forms; Applicants must be enrolled as a full-time student, a minimum of 12 credit hours; Applicants must demonstrate financial need; Applicants must have an accumulative grade point average of 3.0 based on a 4.0 scale. 25 awards of \$2,500 made annually to dental students and dental hygienist students. demonstrated financial need, academic achievement, biographical sketch.

**Website and Application:** <http://www.ada.org/applyforassistance.aspx>

### **American Dental Education Association (ADEA)/Johnson & Johnson Healthcare Products Preventive Dentistry Scholarships**

Each scholarship recipient will have \$2,500 applied to tuition and fees for pre-doctoral dental study. Twelve pre-doctoral dental students will receive ADEA/Johnson & Johnson Healthcare Products Preventive Dentistry Scholarships each year.

**Website:**

[http://www.adea.org/professional\\_development/adea\\_scholarships\\_awards\\_fellowships/Page/JohnsonJohnsonHealthcareProductsPreventiveDentistryScholarships.aspx](http://www.adea.org/professional_development/adea_scholarships_awards_fellowships/Page/JohnsonJohnsonHealthcareProductsPreventiveDentistryScholarships.aspx)

**Contact:** Monique Morgan at [morganm@adea.org](mailto:morganm@adea.org) or 202-289-7201

### **American Dental Education Association (ADEA)/Crest Oral-B Scholarship for Dental Hygiene Students Pursuing Academic Careers**

Each scholarship recipient receives \$2,000 to be applied to tuition and fees. Each year two dental hygiene students receive the ADEA/Crest Oral-B student scholarship.

**Website:**

[http://www.adea.org/professional\\_development/adea\\_scholarships\\_awards\\_fellowships/Page/CrestOral-BScholarshipforStudentsPursuingAcademicCareers.aspx](http://www.adea.org/professional_development/adea_scholarships_awards_fellowships/Page/CrestOral-BScholarshipforStudentsPursuingAcademicCareers.aspx)

**Contact:** Monique Morgan at [morganm@adea.org](mailto:morganm@adea.org) or 202-289-7201

### **American Dental Education Association (ADEA)/Dental Hygiene Teaching Fellowship Program**

Up to three dental hygiene educators will be selected each year for this one-year fellowship. A stipend of \$11,000 plus travel-related expenses of approximately \$2,000 will be provided. Up to \$1,500 of the stipend can be applied to the cost of attending the ADEA Allied Dental Faculty Leadership Development Program, usually held in conjunction with the annual ADEA Allied Dental Program Directors' Conference. Fellows will be selected from applicants to the ADEA Allied Dental Faculty Leadership Program. Fellowships will commence on July 1 of the year in which fellows are selected and conclude by the following June 30.

**Website:**

[http://www.adea.org/professional\\_development/adea\\_scholarships\\_awards\\_fellowships/Documents/GSKHygFellow09.pdf](http://www.adea.org/professional_development/adea_scholarships_awards_fellowships/Documents/GSKHygFellow09.pdf)

### **American Dental Education Association (ADEA)/Colgate-Palmolive Company Allied Dental educators Fellowship**

This fellowship provides the opportunity for an allied dental educator to focus on a broad range of issues affecting allied dental education such as, but not limited to, policy, research, budget and finance, faculty advancement, legislation, and gender and workforce issues. Fellowship awards \$4,000 in tuition to attend either of two ADEA Institutes: Leadership Institute and the Center for Education Policy and Research.

**Website:**

[http://www.adea.org/PROFESSIONAL\\_DEVELOPMENT/ADEA\\_SCHOLARSHIPS\\_AWARDS\\_FELLOWSHIPS/Pages/2010ADEAColgate-PalmoliveCoAlliedDentalEducatorsFellowship.aspx](http://www.adea.org/PROFESSIONAL_DEVELOPMENT/ADEA_SCHOLARSHIPS_AWARDS_FELLOWSHIPS/Pages/2010ADEAColgate-PalmoliveCoAlliedDentalEducatorsFellowship.aspx)

**Contact:** Monique Morgan at [morganm@adea.org](mailto:morganm@adea.org) or 202-289-7201

**More ADEA Scholarships & Fellowships:**

<http://www.adea.org/Awards/default.htm>

## **ACADEMIC RESOURCES IN MASSACHUSETTS**

### **Boston University Henry M. Goldman School of Dental Medicine (BUSDM)**

Offers loans that do not accrue interest while recipients are in school and during the first year after their graduation. One year after graduation, the first payment of principal and interest is due; interest begins to accrue at 7% one-month before the first payment is due. The minimum monthly payment is \$50; the maximum repayment period is 10 years. There is no penalty for early repayment.

**Website:** <http://www.bumc.bu.edu/Dept/Content.aspx?PageID=6379&DepartmentID=160>

**Contact:** [osfs-med@bu.edu](mailto:osfs-med@bu.edu) or (617) 353-2340

### **BUSDM- Other Loan Repayment/Scholarship Options:**

**Website:** <http://dentalschool.bu.edu/admissions/DMD/fin-assistance.html>

### **Tufts School of Dental Medicine Loan Assistance Program**

The Tufts Loan Repayment Assistance Program (LRAP) is a university-wide program that helps selected Tufts graduates working in public service pay a portion of their annual education loan bills. All Tufts graduates with undergraduate, graduate or professional degrees, who have educational loans incurred for the purpose of attending Tufts as certified by the Financial Aid Office at Tufts, and who are employed full time by a non-profit (501c3 or equivalent) or public sector organization are eligible to apply.

**Website and Application:** <http://lraps.tufts.edu/>

**Contact:** Judy Kennedy at [lraps@ase.tufts.edu](mailto:lraps@ase.tufts.edu) or 617-627-4440

### **Harvard University School of Dental Medicine Presidential Scholars Program**

Funded largely through the Office of the President of Harvard University, these significant scholarship awards were instituted to reduce educational indebtedness for individuals whose career goals are consistent with the mission of the School of Dental Medicine. Award recipients must commit to employment in an area of public service, which includes careers in full time academics, research, public health, public policy, or community service. Additional information about the program is available through the Office of Financial Aid at HSDM.

**Website:** <http://hsdm.harvard.edu/file-richtext/FAManual-0910.pdf>

**Contact:** Ann Doherty at [ann\\_doherty@hsdm.harvard.edu](mailto:ann_doherty@hsdm.harvard.edu) or 617-432-1527