

INFORMATION ABOUT THE VIRGINIA DENTAL LOAN REPAYMENT PROGRAM

BACKGROUND

The Virginia Department of Health offers loan repayment through a federal grant to dentists practicing in federally qualified community health centers and some Virginia Department of Health local health department clinics. When funding allows, we may make loan repayment awards to other dentists who practice in dentally underserved areas in Virginia and accept government-sponsored insurance programs (e.g., Medicaid, FAMIS).

ELIGIBILITY

To be eligible, an applicant must:

- Be a graduate of an accredited dental school in the United States.
- Have a valid, unrestricted license to practice dentistry in Virginia.
- Be within five years of graduation from an undergraduate dental program.
- Have existing loans accumulated as a result of undergraduate dental education.
- Practice general or specialty dentistry full-time in an approved site within Virginia for the contract term (1 year).

INELIGIBILITY

- Persons who received Virginia Dental Scholarship Awards are not eligible for loan repayment for the years that they received a scholarship.
- Persons who accepted Exceptional Financial Need (EFN) and Financial Assistance for Disadvantaged Health Professions Students (FADHPS) scholarships are not eligible for the Dental Loan Repayment Program for the years that they received these awards.
- Persons with obligations to the military or other federal agencies may not apply until after they have fulfilled these obligations.

AWARD AMOUNT

The loan repayment award is up to \$20,000 annually and may vary depending on the year in which the loan was acquired. Preference for loan repayment awards will be given to graduates of Virginia Commonwealth University School of Dentistry and those with established financial need. However, any dentist with a valid license to practice dentistry may apply, providing the other eligibility criteria are met. Individuals may receive a maximum of three awards and must reapply each year for an award. All awards will be based on availability of funding.

DENTAL SERVICE REQUIREMENTS

For each year of loan repayment, dentists are obligated to provide one year of full-time service in a qualified community health center or local health department clinic. When funding is available, applications from other dentists will be considered. A list of all underserved areas is available from the Division of Dental Health. The dentist must participate in all government-sponsored insurance programs designed to ensure access to dental services by recipients of public assistance.

FAILURE TO FULFILL OBLIGATION

If the recipient defaults by failing or refusing to practice dentistry in an approved dentally underserved area or in a designated state facility, he must repay all monetary loan repayment awards, plus penalty and interest.

TAX LIABILITY

Payments to participants under this program are generally taxable. An exception may apply for those practicing in state run clinics in federally-designated dental shortage areas or community health centers in federally-designated dental shortage areas. You should consult with a qualified tax advisor on this issue.

CRIMINAL HISTORY CHECK

Applicants will be required to undergo a background check by the Virginia State police at their own expense (about \$15.00).

For an application and further information, please contact:

Dr. Elizabeth Barrett
Oral Health Promotion Unit Manager
Division of Dental Health
Virginia Department of Health
927 Madison Building, 9th Floor
109 Governor Street
Richmond, VA 23219

Phone: (804) 864-7824

Fax: (804) 864-7783

Email: elizabeth.barrett@vdh.virginia.gov