

## **INFORMATION ABOUT THE VIRGINIA DENTAL HYGIENE LOAN REPAYMENT PROGRAM**

### **BACKGROUND**

This exciting and newly funded program was created to help ensure that dental health services are available in underserved areas. In exchange for a loan repayment award, participating dental hygienists will practice in a dentally underserved area in Virginia in a practice that accepts government-sponsored insurance programs (e.g., Medicaid, FAMIS).

### **ELIGIBILITY**

To be eligible, an applicant must:

- Be a graduate of an accredited dental hygiene program in the United States.
- Have a valid, unrestricted license to practice dental hygiene in Virginia.
- Be within five years of graduation from a dental hygiene program.
- Have existing loans accumulated as a result of her dental education.
- Be employed in a general or pediatric practice full-time in an underserved area or in a designated state facility within Virginia for the contract term (1 year).
- Be employed by a dental practice that accepts Medicaid and FAMIS patients and does not place restrictions on the number of these patients accepted to the practice. (Current dental hygiene students must have received an offer to practice from an approved dental practice.) Applicant must provide written proof of employment or pending employment.
- Agree to participate in at least one community service project per year that targets low-income individuals, such as a Mission of Mercy project, a fluoride varnish project at a Head Start or local health department, or a health fair.

### **INELIGIBILITY**

- 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.
- Recipients may not participate in any other loan repayment program such as the National Health Service Corps loan repayment program.

### **AWARD AMOUNT**

For dental hygienists with an associate degree, the loan repayment amount is \$5,000 per year, renewable for a total of two years. For those with a bachelor degree, the loan repayment award is \$7,000 per year, renewable up to four years. Individuals must reapply each year for an award. Preference for loan repayment awards will be given to graduates of Virginia dental hygiene programs and those with established financial need. However, any dental hygienist with a valid license to practice dental hygiene may apply, providing the other eligibility criteria are met. All awards will be based on availability of funding.

## **DENTAL SERVICE REQUIREMENTS**

For each year of loan repayment, dental hygienists are obligated to provide one year of full-time service in an underserved area in Virginia as determined by the Virginia Department of Health or in a designated state facility. A list of all underserved areas is provided to loan repayment recipients and is available from the Division of Dental Health. The place of employment must accept all government-sponsored insurance programs designed to ensure access to dental services by recipients of public assistance. Additionally, dental hygienists must participate in at least one community service project per year that targets low-income individuals, such as a Mission of Mercy project, a fluoride varnish project at a Head Start or local health department, a school project, or a health fair.

## **FAILURE TO FULFILL OBLIGATION**

If the recipient defaults by failing or refusing to practice dental hygiene in an approved dentally underserved area or in a designated state facility, she 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 that are federally-designated dental shortage areas. The Virginia Department of Health does not provide tax guidance; you should consult with a qualified tax advisor.

## **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:**

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