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State of Minnesota

HOUSE OF REPRESENTATIVES

NINETY-THIRD SESSION

H. F. No. 4479

02/29/2024 Authored by Franson, Wolgamott and Schomacker The bill was read for the first time and referred to the Committee on Health Finance and Policy

1.1 A bill for an act
1.2 relating to health; establishing a rural dental professional loan forgiveness program;
1.3 appropriating money; proposing coding for new law in Minnesota Statutes, chapter
1.4 144.

1.5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.6 Section 1. [144.1916] RURAL DENTAL PROFESSIONAL LOAN FORGIVENESS
1.7 PROGRAM.

1.8 Subdivision 1. Definitions. (a) For purposes of this section, the following terms have
1.9 the meanings given.

1.10 (b) "Advanced dental therapist" has the meaning given in section 150A.01, subdivision
1.11 1a.

1.12 (c) "Commissioner" means the commissioner of health.

1.13 (d) "Dental assistant" has the meaning given in section 150A.01, subdivision 5.

1.14 (e) "Dental hygienist" has the meaning given in section 150A.01, subdivision 4.

1.15 (f) "Dental professional" means an advanced dental therapist, dental assistant, dental
1.16 hygienist, dentist, or pediatric dentist.

1.17 (g) "Dentist" has the meaning given in section 150A.01, subdivision 6.

1.18 (h) "Pediatric dentist" means a dentist who specializes in providing primary and
1.19 comprehensive oral health care for infants, children, and adolescents.

2.1 (i) "Qualified educational loan" means a government, commercial, or foundation loan  
2.2 for the actual costs paid for tuition, reasonable education expenses, and reasonable living  
2.3 expenses related to the graduate or undergraduate education of a dental professional.

2.4 (j) "Rural critical access dental provider" means a dental clinic, dental office, or other  
2.5 dental provider:

2.6 (1) that is located outside the seven-county metropolitan area and outside the cities of  
2.7 Duluth, Mankato, Moorhead, Rochester, and St. Cloud; and

2.8 (2) at which at least 50 percent of the dental provider's yearly patient encounters are  
2.9 with patients who are uninsured or covered by medical assistance or MinnesotaCare.

2.10 Subd. 2. **Establishment.** The commissioner must administer a rural dental professional  
2.11 loan forgiveness program to support rural critical access dental providers in recruiting and  
2.12 retaining dental professional employees to provide dental care to patients in rural parts of  
2.13 the state. Under the program, the commissioner must issue grants to rural critical access  
2.14 dental providers, and a rural critical access dental provider that receives a grant must use  
2.15 the grant funds to provide annual loan forgiveness payments to dental professionals employed  
2.16 by the rural critical access dental provider.

2.17 Subd. 3. **Application.** A rural critical access dental provider seeking to participate in  
2.18 the loan forgiveness program must apply to the commissioner for a grant in a form and  
2.19 manner specified by the commissioner. An application for a grant under this section must  
2.20 include a complete description of the provider's loan forgiveness program, the amount of  
2.21 funding sought for the loan forgiveness program, and a proposed budget for the loan  
2.22 forgiveness program, including the number and types of dental professionals to whom the  
2.23 provider plans to provide loan forgiveness payments.

2.24 Subd. 4. **Eligibility for loan forgiveness payments.** To be eligible for loan forgiveness  
2.25 payments from a rural critical access dental provider, an individual must:

2.26 (1) be employed by the rural critical access dental provider as an advanced dental  
2.27 therapist, dental assistant, dental hygienist, dentist, or pediatric dentist; and

2.28 (2) agree to a minimum five-year service commitment with the rural critical access dental  
2.29 provider.

2.30 Subd. 5. **Loan forgiveness.** (a) A rural critical access dental provider receiving a grant  
2.31 under this section must use the grant funds to provide loan forgiveness payments to eligible  
2.32 employees of the provider. Each year an employee meets the eligibility requirements in  
2.33 subdivision 4, up to a maximum of five years unless extended according to paragraph (c),

3.1 the provider must make a loan forgiveness payment to the employee for the employee to  
3.2 use to repay the employee's qualified educational loans. Subject to the limitation in paragraph  
3.3 (b), the amounts for the annual loan forgiveness payments are as follows:

3.4 (1) for an advanced dental therapist, \$14,000;

3.5 (2) for a dental assistant, \$2,400;

3.6 (3) for a dental hygienist, \$6,000;

3.7 (4) for a dentist, \$40,000; and

3.8 (5) for a pediatric dentist, \$60,000.

3.9 (b) The total amount paid to an employee in loan forgiveness payments must not exceed  
3.10 the balance of the employee's qualified educational loans.

3.11 (c) Upon application from a rural critical access dental provider, the commissioner may  
3.12 extend the maximum time period for which an employee may receive loan forgiveness  
3.13 payments for a sixth year if emergency circumstances experienced by the employee make  
3.14 such an extension appropriate.

3.15 Subd. 6. **Penalty for nonfulfillment.** (a) Except as provided in paragraph (b), if an  
3.16 employee receiving loan forgiveness payments under this section does not fulfill the eligibility  
3.17 requirements under subdivision 4, the employee must repay to the rural critical access dental  
3.18 provider that provided the loan forgiveness payments, the entire amount of the loan  
3.19 forgiveness payments paid to the employee under this section plus interest at a rate established  
3.20 according to section 270C.40. A rural critical access dental provider that receives a repayment  
3.21 under this subdivision must either use the amount repaid to provide loan forgiveness  
3.22 payments to another eligible employee or return the amount repaid to the commissioner.  
3.23 The commissioner must use any amounts returned to the commissioner under this subdivision  
3.24 to provide additional grants to rural critical access dental providers under this section.

3.25 (b) Upon application from a rural critical access dental provider, the commissioner may  
3.26 waive all or part of the repayment required under paragraph (a) if emergency circumstances  
3.27 prevented the employee from fulfilling the minimum service commitment.

3.28 Subd. 7. **Reporting and evaluation.** A rural critical access dental provider that receives  
3.29 a grant under this section must report to the commissioner on the use of the grant funds in  
3.30 a form and manner specified by the commissioner. The commissioner must use the  
3.31 information reported to evaluate the program and ensure the provider continues to be eligible  
3.32 for a grant under this section.

4.1       Sec. 2. APPROPRIATION; RURAL DENTAL PROFESSIONAL LOAN  
4.2       FORGIVENESS PROGRAM.

4.3       \$..... in fiscal year 2025 is appropriated from the general fund to the commissioner of  
4.4       health for the rural dental professional loan forgiveness program under Minnesota Statutes,  
4.5       section 144.1916.