

## Comparison of Dentist Loan Repayment Programs

	<a href="#"><u>National Health Service Corps (NHSC) Loan Repayment Program</u></a>	<a href="#"><u>Ohio Dentist and Dental Hygienist Loan Repayment Programs</u></a>
Maximum loan repayment per year	Up to \$50,000 for first two years; part-time option up to \$25,000 for first two years. <a href="#"><u>Additional funding</u></a> is available for continued service; funds are tax exempt.	Up to \$50,000 for first two years; part-time option up to \$25,000 for first two years. Additional funding is available for continued service; funds are tax-exempt.
Length of obligation	Full-time: 2-year initial contract with 1-year renewal contracts. Part-time: 2-year or 4-year initial contract.	Full-time or part-time: 2-year initial contract with maximum of two additional 1-year renewal contracts.
Time commitment	Full-time clinicians work 40 hours/ week; two or more part-time locations can equal one full-time commitment. Part-time clinicians work 20-39 hours per week.	Full-time clinicians work 40 hours/ week; two or more part-time locations can equal one full-time commitment. Part-time clinicians work 20-39 hours per week.
Eligible professionals	General and pediatric dentists and dental hygienists.	General and pediatric dentists and dental hygienists.
Eligible service sites	Safety net or private practice located in federally designated dental HPSA.	Safety net or private practice located in federally designated dental HPSA or state defined dental shortage area.
Population to be served	Medicaid population and others without regard to patient's ability to pay.	Medicaid population and others without regard to patient's ability to pay.
Sliding fee scale	Required.	Not required.
Eligible expenses	Tuition and related educational and living expenses during dental or dental hygiene school.	Tuition and related educational and living expenses during dental or dental hygiene school.
Qualifying loans	Government and commercial loans.	Government and commercial loans.
Provider requirements	Medicaid provider; US citizen or US National with no outstanding obligation to federal programs.	Medicaid provider; US citizen or legal alien with no outstanding obligation to federal programs.
Teaching activities	Limited teaching activities are permitted as defined in the contract.	Limited teaching activities are permitted as defined in the contract.
Penalty for default	Practitioner will repay any amount already paid to him or her, plus \$7,500 times the number of months not completed, plus interest at the maximum prevailing rate.	Practitioner will repay three times the total amount awarded to the clinician. If funds from another source are used to repay loans, penalty will be the amount specified by the other funder, whichever is greater.
Application Deadline	Applications will be accepted until April 5, 2016, 7:30 p.m. ET. Visit the <a href="#"><u>NHSC Web site</u></a> to apply online.	Applications will be accepted until May 2, 2016. Visit the <a href="#"><u>Oral Health Program</u></a> website to obtain the required forms.