



UPDATE

A legislator's guide to oral health care issues, provided by the members of the Pennsylvania Dental Association

HEALTH PRACTITIONER

LOAN FORGIVENESS PROGRAM

Governor Corbett's 2014-2015 budget proposal included a funding increase for the state's health practitioner loan forgiveness program in the amount of \$4 million dollars, and would have provided loan repayment to an additional 70 primary care practitioners agreeing to serve a certain number of years in a designated health professional shortage area (DHSA). **The final budget that was passed provided for a \$1 million increase in funding for the program.**

The health care practitioner loan forgiveness program reimburses a maximum of \$100,000 to dentists and up to \$60,000 to hygienists for a two-year commitment to practice in a designated professional shortage area. However, despite the fact that Pennsylvania had a total of 72 DHSAs in 2013, only five dentists are currently enrolled in the loan forgiveness program. In addition, the \$100,000 maximum reimbursement amount is inadequate given the average amount of debt that most dental students accumulate.

- More than 90 percent of dental students graduate with debt.
- The cost of student loan debt has grown 66 percent in the last 10 years.
- The average debt for dental school graduates is almost \$241,000.
- 75 percent of students graduate with more than \$100,000 in student loans.

According to the American Dental Education Association, more than 90 percent of dental students graduate with debt. The cost of student loan debt has grown 66 percent in the last 10 years and the average debt for dental school graduates is almost \$241,000. The actual debt amount varies greatly depending on whether students attend a public or private school, but more than 75 percent of students graduate with more than \$100,000 in student loans. This enormous debt can jeopardize a new dentist's ability to choose a preferred career path, and rising educational costs may discourage perspective students from pursuing dentistry altogether.

Pennsylvania's retention rate for recent dental school graduates is low, around 30 percent, compared to the national mean retention rate for public state related schools of 65.4 percent. Many graduates opt to practice in neighboring states such as New Jersey and New York because they offer a friendlier business environment. Reimbursement rates for dental procedures in Pennsylvania are on average 5 to 10 percent lower than nearby states, putting Pennsylvania at a disadvantage for attracting dentists. With more than 50 percent of practicing Pennsylvania dentists set to retire in less than 10 years, the state is not adequately developed to repopulate the current dental workforce, particularly in rural areas of the state, which further contributes to an already existing access to dental care problem.

SUPPORT ANY LEGISLATIVE PROPOSALS TO INCREASE FUNDING FOR THE STATE'S HEALTH PRACTITIONER LOAN REPAYMENT PROGRAM



Increasing both the number of available slots for dentists and funding for the state's health practitioner loan repayment program improves access to dental care by influencing the location of some dental practices.

The majority of dentists are small business owners, and the cost of starting a practice can cost hundreds of thousands of dollars. Recent graduates often shy away from underserved or low density areas because of these overwhelming financial burdens, but new dentists with enormous debt will take advantage of financial incentives, such as an increase in student loan repayment, and practice in underserved areas.

Loan repayment has proven successful in strengthening a community's overall economy. The American Dental Association estimated that in 2000 the total economic impact of just one additional practice was approximately \$1.3 million. Dentists who move into the community will have a significant impact on the local economy and

will also impact the workforce by employing hygienists, assistants and others who have difficulty finding employment. Dental school graduates who take advantage of loan repayment opportunities by practicing in underserved areas will have a significant impact on the local economy.

Increased loan forgiveness has proven to be successful in bringing health care providers to underserved areas. With the misdistribution of dental providers that exists in Pennsylvania, increased funding to the program, in addition to increasing the number of program slots available to dentists, could greatly impact the state's access to dental care issues by increasing

the amount of providers in areas of the state that are in desperate need of providers. Dental school graduates who will be coming out of school with hundreds of thousands of dollars in debt will be looking for opportunities to pay down that debt, and in return they will provide desperately needed services to underserved areas.

We encourage you to support any legislative proposals to increase funding for the state's health practitioner loan repayment program, and welcome any opportunities to work with you on this or any other initiatives aimed at improving access to dental care in your communities.

TAKE ACTION

- Increase funding to the health practitioner loan repayment program
- Increase the number of program slots available to dentists

Greatly impact the state's access to dental care issues

Successfully bring more health care providers to underserved areas

Who We Are:

The Pennsylvania Dental Association (PDA), comprised of over 5,500 actively practicing and retired dentists, is proud of its efforts to improve the oral health of Pennsylvanians. Our goals are to promote optimal dental care for the public, improve the availability of dental care for all citizens, speak on behalf of the public's dental health interests before government entities and educate the public about preventing oral disease and promoting good oral health. This edition of the Oral Health Update is about the Department of Health's health care practitioner loan forgiveness program and the importance of increasing both funding and the number of slots available to dentists. Please consider PDA members not only as a resource on health-related legislative issues, but as experts to help increase oral health literacy and access to dental care in your communities.

Contact Us:

PDA prides itself on being Pennsylvania's premier dental organization and the leading authority on all dental issues. Please contact our government relations staff at mss@padental.org, or (717) 234-5941, for more information about our advocacy goals. You can also contact PDA's government relations consultants, Mark Singel and Peg Callahan of The Winter Group, at (717) 909-9561.

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