



MARYLAND LOAN REPAYMENT PROGRAMS (MLRP)

Frequently Asked Questions

What are the Maryland Loan Repayment Programs?

The [Maryland Loan Repayment Programs \(MLRP\)](#) are a collaborative effort to positively impact recruitment and retention of the healthcare workforce in Maryland, ultimately improving health care access across the state. MLRP offers higher education loan repayment assistance to health professionals including physicians, physician assistants, medical residents, nurses, and nursing support staff. These professionals have the opportunity to practice in areas of healthcare professional shortages in exchange for educational loan repayment assistance. These programs, including the State Loan Repayment Program (SLRP), the Maryland Loan Assistance Repayment Program (MLARP) for Physicians and Physician Assistants, and the MLARP for Nurses and Nursing Support Staff, are funded via Federal and state-level resources.

What are the differences between SLRP and MLARP?

The main difference between the two programs is their source of funding, federal (SLRP) or state (MLARP). Also, there are some differences in the individuals and practice sites eligible for SLRP and MLARP awards. MLRP operates as one program that happens to utilize multiple funding sources. There is only one application process for all of MLRP.

ELIGIBILITY CRITERIA

What disciplines are eligible to apply for the Maryland Loan Repayment Programs?

MLRP applicants must have completed training in an accredited training program, and possess an active and valid license or certification (without restrictions or encumbrances) to practice in Maryland, in one of the following eligible disciplines:

- MD: Allopathic Medicine
- DO: Osteopathic Medicine
- PA: Physician Assistant
- Final Year Medical Residents (MD or DO)
- CRNP: Nurse Practitioner
- CNM: Certified Nurse-Midwife

- CRNA: Certified Registered Nurse Anesthetist
- CNS: Clinical Nurse Specialist
- RN: Registered Nurse
- LPN: Licensed Practical Nurse
- Certified Medication Technician
- Certified Medicine Aide
- Certified Nursing Assistant
- Geriatric Nursing Assistant

What level of funding can I receive and how long do I need to work as a program participant?
 Maximum award levels and service obligations differ based on discipline as noted below:

Physicians, Medical Residents, and Physician Assistants

Credential	Maximum Award Up To: Full Time	Maximum Award Up To: Part Time	Length of Service Obligation
Physician (MD, DO)	\$100,000	\$50,000	2 years
Final Year Medical Resident (MD, DO)	\$100,000	\$50,000	2 years
Physician Assistant	\$100,000	\$50,000	2 Years

- Full time: ≥40 hours per week worked
- Part time: 20-39 hours per week worked

Nurses and Nursing Support Staff

Credential	Maximum Award Up To: Full Time	Maximum Award Up To: Part Time	Length of Service Obligation
APRN (CRNP, CNM, NRNA, CNS)	\$100,000	\$50,000	2 years
RN, LPN	\$50,000	\$25,000	2 years
Nursing Support Staff (CMT, CMA, CAN, GNA)	\$5,000	\$2,500	1 year

- Full time: ≥40 hours per week worked
- Part time: 20-39 hours per week worked

In the event that there are more recommended applicants than funds available during an application cycle, MLRP implements a funding tier system commensurate with the application's technical score. Applicants in the highest scoring tier may receive the full requested amount, while those who scored high enough to be recommended for funding but in a lower tier may be offered and receive a lower than maximum award amount.

What are the applicant eligibility requirements for the Maryland Loan Repayment Programs?

It is vital that all MLRP applicants review and understand the program eligibility requirements listed in MLRP documentation ([see the MLRP webpage](#)) as the eligibility requirements are part of the application and participation processes. All program participants must meet the eligibility requirements throughout any MLRP service obligation.

Is my workplace eligible for the Maryland Loan Repayment Programs?

MLRP refers to the places that participants work as "practice sites." For all disciplines, practice sites must provide direct patient care services (participants need to spend at least 80% of their time providing direct patient care) and:

- 1) Be physically located in Maryland with participant working at Maryland based sites;
- 2) Charge for professional services at customary prevailing rates, except for free clinics.
- 3) Accept Medicare, Medicaid, and the Children's Health Insurance Program, as appropriate to the patient population.
- 4) Attend to all patients regardless of their ability to pay.
- 5) Provide a sliding fee scale to patients, or some other type of financial assistance policy that allows patients to pay for services based on their income level.
 - For those with annual incomes at or below 100 percent of the HHS Poverty Guidelines, provide services at no charge or at a nominal charge.
 - For individuals between 100 and 200 percent of the U.S. Health and Human Services Poverty Guidelines, provide a schedule of discounts, which must reflect a nominal charge covered by a third party (either public or private).
- 6) Agree to and participate in reporting on behalf of any awarded MLRP participant, including:
 - Verification of on-going employment;
 - Aggregate de-identified data regarding patient population served by the practice site and participant; and
 - Health care quality outcomes priorities and progress.
- 7) Agree to and complete an organizational assessment tool to evaluate organization's current integration of National Standards for Culturally and Linguistically Appropriate Services in Health Care (CLAS), issued by HHS.

For advanced practice nurses, nurses, and nursing support staff, in addition to the above, the applicant/participant **must be employed by a public or non-profit entity, exempt from taxation

under § 501(c)(3) or (4) of the Internal Revenue Code of 1986. This includes State or local governments in the State.

Can I apply for the Maryland Loan Repayment Programs with a multistate/ nursing compact license that originates from a non-Maryland state?

Maryland is a National Nurse Licensure Compact (NLC) member. Nurses with a multistate license who are practicing in Maryland should submit their license, noting the states where they are permitted to work with their unencumbered license, with their application to the program.

What is considered “direct patient care” for the Maryland Loan Repayment Programs?

Program applicants/participants must have a valid employment contract to work, with a minimum 80% of work hours dedicated to direct patient care. Clinical services provided and activities in which a provider participates that have a direct influence on the care of a patient or client. Examinations, treatments, counseling, patient education, self-care training, and the administration of medications are considered direct patient care. Direct patient care does not include time spent on administrative, managerial, teaching/training, or quality improvement tasks. Time spent on-call shall not be counted toward practice hours nor direct patient care hours.

How does the Maryland Loan Repayment Program define “full time” and “part time” program participation?

MLRP applicants who work part time (20-39 hours per week), are automatically considered for part time program participation. MLRP applicants who work full time (40+ hours per week) can be considered for part time or full time program participation depending on their individual circumstances and program intent. These definitions are in place and utilized regardless of applicants’ employer definitions of "full time" or "part time." For example, if a provider works 36 hours per week and is considered full-time by their employer, they would still only be eligible for part-time status by MLRP criteria.

What if my employment will not begin until after July 1 of this year?

MLRP applicants/participants must have a valid employment contract to work at a practice site location in Maryland that will be in effect by the start of any service obligation resulting from the application (July 1 following the application cycle). If a contract or employment agreement will not be available for the July 1 service obligation start date, the individual should wait to apply until this eligibility criteria can be met.

What if I’m not sure that I will be able to fulfill the service obligation due to my personal circumstances?

MLRP participants are required to fulfill any service obligation resulting from their successful application to the program/award for the full duration of the obligation, as required by their Service Obligation and Promissory Note. If an individual is not completely sure of their ability to fulfill a service obligation successfully, they should wait to apply until this criteria can be met.

What counts as an existing or future service obligation?

Individuals that have any outstanding contractual obligations that will be in place during a potential MLRP service obligation for health care professional service to any entity (including, but not limited to, their employer or State/Federal government), are not eligible for MLRP. In addition to loan repayment programs like the National Health Service Corps, certain provisions in employment contracts, can create a service obligation. This would include any agreement to work at that practice site for a certain period of time or pay back the provided funds/resource (such as a sign on or retention bonus, or employer-paid loan repayment program).

APPLICATION PROCESS

What is the application process for the Maryland Loan Repayment Programs?

MLRP follows an annual application cycle. The applicant begins by completing Part I of the MLRP application online. Submission of Part I of the application triggers Part II of the application to be sent to the applicants' employer(s) and the reference form to be sent to identified professional references, who then also complete contributions to the MLRP application on behalf of the applicant. All components of the application must be submitted by April 15 of the application cycle. Details regarding the application process can be found on the [MLRP webpage](#).

When can I apply to the Maryland Loan Repayment Programs?

The application cycle is open from March 1 through April 15 for applicant submissions, annually.

Where can I find the application?

The application is posted on the MLRP webpage from the application open date until it closes: <https://pophealth.health.maryland.gov/Pages/State-Loan-Repayment-Program.aspx>. Any program updates will be posted to the site as well.

Are incomplete applications considered and reviewed?

No. On-line submission must include all required fields and required supplemental documents (uploaded as a part of the submission process). Incomplete applications, which include missing data, missing supplemental documents, or missing references, will be denied. Components received after the deadline will **not** be considered.

Whose responsibility is it to submit a complete application?

Applicants are responsible for ensuring that all application components are submitted by the stated application deadlines, in the formats noted in the current-year application instructions, including components that must be submitted by the Employer and References.

Do all eligible applicants receive an award?

Due to the high volume of applications and limited availability of funding, it is likely that some eligible applicants are not offered an award. After the application closes, there is a comprehensive review of all complete applications. Legislative priorities and a technical scoring process are used to rank applicants to determine who will be awarded, and the associated

award amounts. **All applicants who meet all eligibility requirements may not be awarded if allocated funds are fully expended.** Each application cycle brings a different pool of candidates and potentially different levels of resources.

How many times can I apply and be awarded by the Maryland Loan Repayment Programs?

Applicants can apply to MLRP annually. An applicant can apply and be awarded for up to two (2) service obligation time periods. Being awarded once does not guarantee a second award.

Does an applicant's specialty affect awarding?

As the MLRP application and award processes are competitive, with more interest than available resources, the application review process does include valuation of the applicant's specialty based on state priorities and current workforce shortages.

Who should I contact for more information?

Health Care Access and Workforce Development

Office of Population Health Improvement

Maryland Department of Health

Phone: 410-767-6123

Email: mdh.loanrepaymentprograms@maryland.gov

Website: <https://health.maryland.gov/pophealth/Pages/State-Loan-Repayment-Program.aspx>