



# **Maryland Loan Repayment Programs**

## **Informational Session: 2025 Application Cycle**

**March 7, 2025**

# Information Sources

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

**Pages:**

Overview (includes authorizing statutes)

Eligibility

Application Process, including **Application Instructions**

Frequently Asked Questions

**Program Guidelines**

Listserv sign-up: [click here](#)

## Contact

Email: [mdh.loanrepaymentprograms@maryland.gov](mailto:mdh.loanrepaymentprograms@maryland.gov)

Phone: 410-767-6123

# Eligibility Criteria: Discipline

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

## Program Participation:

Full Time =  $\geq 40$  hours per week

Part Time = 20-39 hours per week

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

# Eligibility Criteria: Participant

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- Have a valid and unrestricted license to practice in the State of Maryland
- Personally owe education loan debt obtained for the pursuit of State certification, undergraduate, or graduate study leading to practice as a physician, physician assistant, advanced practice nurse, nurse, or nursing support staff.
  - Eligible "Education loan" means any loan that is obtained for tuition, educational expenses, or living expenses for State certification, undergraduate, or graduate study leading to practice.
  - Educational loans obtained beyond certification/licensure requirements are not eligible for loan repayment assistance.

# Eligibility Criteria: Participant

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- Have a valid employment contract to work at a practice site location in Maryland
  - Practice part-time (20-39 hours per week) or full-time (40+ hours per week) at an eligible practice site, with a minimum of 80 percent (80%) of work hours dedicated to direct patient care.

Must not have:

- Any outstanding contractual obligations for health care professional service
- Defaults, breaches, uncollectible debt, etc....
- Convictions, suspensions, revocations....

**See Program documentation for complete list of eligibility criteria!**

# Eligibility Criteria: Practice Site

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- Charge for professional services at customary prevailing rates, except for free clinics.
- Accept Medicare, Medicaid, and the Children's Health Insurance Program, as appropriate to the patient population.
- Provide discounts for individuals with limited incomes, in other words, use a sliding fee scale.
- Attend to all patients regardless of their ability to pay.
- Agree to and participate in reporting on behalf of any awarded MLRP participant

**Nurses and nursing support staff: Employer must be a public or non-profit entity**, exempt from taxation under § 501(c)(3) or (4). This includes State or local governments in the State.

# Application Process

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- [Application Instructions](#)
- [Application Checklist](#)
- Part I: Click here to access the Part I online [application](#)  
Click here to [preview](#) the information requested on Part I
- Part II: Click here to [preview](#) the information requested on Part II
- [Part III: Site Eligibility Application](#)
- [Part IV: Cultural Competency Requirements](#)
- [Part V: Experience, Impact, and Retention Data Requirements](#)
- Professional References

**It is the responsibility of applicant to ensure submission following  
2025 MLRP Application Instructions**

# Application Process: Part I

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- 1) Applicant Information
- 2) Applicant Background and Demographics
- 3) Applicant Obligation History
- 4) Medical or Nursing School/Training Program Information
- 5) Medical Residency (if applicable)
- 6) Maryland Medical or Nursing License/Certificate Information
- 7) Educational Loan Debt
- 8) Practice Site Information
- 9) Personal Statements
- 10) Professional References
- 11) Attachments
- 12) Attestations and Signature

**DEADLINE: April 15, 2024, 11:59 p.m.**



# Application Process: Part II/ References

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## Employer Contributions

- 1) Applicant service
- 2) Practice site characteristics
- 3) Verifications/ attachments
- 4) Part III submission, Part IV and V attestation

## Professional Reference Contributions

- 1) Professionalism
- 2) Approach to patients
- 3) Obligation readiness

**DEADLINE: April 15, 2025, 11:59 p.m.**

# Obligation/ Participant Experience

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## Steps to Service Obligation

- Application Process
- Offer of Award
- Acceptance of Award; Documentation Submission
- Payments to Participant Lenders
- Renewal Process for 2-year service obligations

**Service Obligation:** July 1, 2025 – June 30, 2027

Nursing Support Staff: July 1, 2025 – June 30, 2026

**Service Agreement and Promissory Note Required:** Terms of participation are legally binding; eligibility must be continual

**Review and Understand:** Breach of Contract

# 2025 Information and Q/A Sessions

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<b>Date</b>	<b>Time</b>	<b>Session</b>
Monday, March 3	12:00 p.m.	Employer: Informational Presentation
Friday, March 7	12:00 p.m.	Applicant: Informational Presentation
Tuesday, March 11	6:00 p.m.	Office Hour for Q/A
Friday, March 14	12:00 p.m.	Office Hour for Q/A
Wednesday, March 19	8:00 a.m.	Office Hour for Q/A
Thursday, March 27	12:00 p.m.	Office Hour for Q/A
Wednesday, April 2	8:00 a.m.	Office Hour for Q/A
Wednesday, April 9	12:00 p.m.	Office Hour for Q/A

**Program webpage:**

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**Contact**

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**Questions & Answers**