**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.

**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: Full Time | Maximum Award: 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: Full Time | Maximum Award: Part Time | Length of Service Obligation |
|---|---|---|---|
| APRN (CRNP, CNM, CRNA, CNS) | $100,000 | $50,000 | 2 years |
| RN, LPN | $50,000 | $25,000 | 2 years |
| Nursing Support Staff (CMT, CMA, CNA, GNA) | $5,000 | $2,500 | 1 year |

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.

**Where can I work and be 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 doing so) 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 practice site must be 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.

**What is the application process for the Maryland Loan Repayment Programs?**
MLRP follows an annual application cycle. The application is initiated by the applicant's completion of MLRP Application Part I, using an online application tool. Part I must be submitted by April 15, 2024. Submission of the Part I triggers communication to an applicants' employer(s) and professional references, who then also complete contributions to the MLRP application on behalf of the applicant. Employers and professional references must submit their contributions by May 1, 2024. 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.**

**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 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