



**DEPARTMENT OF HEALTH**

*Wes Moore, Governor · Aruna Miller, Lt. Governor · Laura Herrera Scott, M.D., M.P.H., Secretary*

June 6, 2024

The Honorable Bill Ferguson  
President of the Senate  
State House, H-107  
Annapolis, MD 21401-1991

The Honorable Adrienne A. Jones  
Speaker of the House  
State House, H-101  
Annapolis, MD 21401-1991

**RE: Report required by Health General § 24-1906 Stakeholder Workgroup Report: Maryland Loan Assistance Repayment Program for Nurses and Nursing Support Staff – Program Establishment and Funding (MSAR# 14489)**

Dear President Ferguson and Speaker Jones:

The Maryland Loan Assistance Repayment Program for Nurses and Nursing Support Staff – Program Establishment and Funding (Article - Health General §§ 24-1801 through 24-1806) establishes the Maryland Loan Assistance Repayment Program for Nurses and Nursing Support Staff (MLARP NNSS) Stakeholder Workgroup. The legislation requires the Maryland Department of Health (Department) to provide staffing for the MLARP NNSS Stakeholder Workgroup, which shall submit an interim and a final report of its findings and recommendations to the General Assembly in accordance with Article - State Government § 2–1257, Annotated Code of Maryland.

The MLARP-NNSS Stakeholder Workgroup supports the General Assembly’s effort to recruit and retain a strong and diverse healthcare workforce capable of providing optimal healthcare to all Marylanders. This interim report presents an initial step in assessing factors affecting the recruitment and retention of healthcare professionals with a focus on advanced practice registered nurses, nurses, and nursing support staff, and the incentives necessary to achieve a robust healthcare workforce. The MLARP-NNSS Stakeholder Workgroup membership viewed the interim report’s findings as a step closer to fully comprehending the challenges in recruiting and retaining these nurse professionals, the various strategies and incentives to employ in the recruitment and retention process, and the means to build a strong foundation for future healthcare workforce development.

The Department respectfully submits this interim report on behalf of the MLARP NNSS Stakeholder Workgroup membership.

If you would like to discuss this further, please do not hesitate to contact Sarah Case-Herron, Director, Office of Governmental Affairs at [sarah.case-herron@maryland.gov](mailto:sarah.case-herron@maryland.gov) or (443) 826-1851.

Sincerely,

A handwritten signature in blue ink, appearing to read 'LH Scott', is positioned above the typed name.

Laura Herrera Scott, MD, MPH  
Secretary

cc: Nilesh Kalyanaraman, MD, Deputy Secretary, Public Health Services  
Sarah Case-Herron, JD, Director, Office of Governmental Affairs  
Kimberly Hiner, Director, Office of Population Health Improvement  
Sarah Albert, Department of Legislative Services (5 copies)

**Maryland Loan Assistance Repayment for Nurses and Nursing Support Staff –  
Program Establishment and Funding**

**Stakeholder Workgroup Interim Report**

**As Required By Senate Bill 696 (2022)**

**December 2022**

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## **Introduction and Background**

### **Introduction and Establishment of Legislation SB 696 (2022)**

In the 2022 session of the Maryland State legislature, Senate Bill 696 (SB696) was enacted to establish the Maryland Loan Assistance Repayment Program for Nurses and Nursing Support Staff to assist certain nurses and nursing support staff with repayment of educational loans, as well as set funding and program priorities for the coming years. In addition, the bill directs the Maryland Department of Health (MDH) to convene a stakeholder workgroup to examine how the State can implement a program within or in addition to the Maryland Loan Assistance Program Fund (MLARP) for Nurses and Nursing Workers Support Staff to further incentivize nursing and nursing support staff students to practice in professional shortage areas and medically underserved areas in the State. The legislation requires the established workgroup to submit an interim report of its findings and recommendations, in accordance with § 2–1257 of the State Government Article, to the General Assembly, by December 1, 2022.

### **Policy Background**

To provide optimal healthcare access to residents across the State, it is vital that the healthcare workforce is available at sufficient levels in all geographic areas and across provider disciplines (e.g. physician, nurse practitioner, licensed clinical social worker, etc.) and specialties (e.g. primary care, oncology, neurology, etc.). Providers in Maryland, like the United States as a whole, are less likely to choose to work in rural and medically underserved regions than in well-resourced communities.<sup>1</sup> This situation creates health professional shortage areas (HPSAs) and medically underserved areas/populations (MUA/Ps). According to a 2022 report released by the Maryland Hospital Association, the shortfall of nurses is expected to double or even triple in the future. The report projects 13,800 additional registered nurses (RNs) and an additional 9,200 licensed practical nurses (LPNs) will be needed by 2035.<sup>2</sup>

MLARP for Physicians and Physician Assistants was initially established in the mid-1990's to attract and incentivize physicians and physician assistants to provide healthcare services in geographic areas of the State deemed to have provider shortages. As shortages persist, SB696 aims to further incentivize healthcare professionals, specifically, nurses and nursing support staff to practice in health professional shortage areas of the State.

The 2022 MLARP for Nurses and Nursing Support Staff (MLARP-NNSS) legislation includes the following individuals as “nurse” and “nursing support staff:”

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<sup>1</sup> Rural Health Information Hub. Rural Healthcare Workforce: <https://www.ruralhealthinfo.org/topics/health-care-workforce#workforce>

<sup>2</sup> GlobalData for the Maryland Hospital Association. Maryland Nurse Workforce Projections:2021 – 2035, June 2022: <https://www.mhaonline.org/docs/default-source/default-document-library/maryland-nurse-workforce-projections-globaldata.pdf>

Table 1. Nurses and Nursing Support Staff Included in SB696 (2022)

Nurses	Health Occupations Article Definition	Nursing Support Staff	Health Occupations Article Definition
Certified Nurse Midwife	§ 8–101(b)	Certified Medication Technician	§ 8–6A–01(h)
Clinical Nurse Specialist	§ 8–101(b)	Certified Medicine Aide	§ 8–6A–01(i)
Registered Nurse Practitioner	§ 8–101(q)	Certified Nursing Assistant	§ 8–6A–01(j)
Nurse Anesthetist	§ 8–101(k)	Geriatric Nursing Assistant	§ 8–6A–01(m)
Registered Nurse	§ 8–101(p)		
Licensed Practical Nurse	§ 8–101(h)		

**Program Background and Updates**

As noted above, MLARP for Physicians and Physicians Assistants (MLARP-PPA) has been a resource for provider recruitment and retention in Maryland since 1994. Administration of MLARP-PPA was shared between MDH and the Maryland Higher Education Commission for many years. Beginning July 1, 2020, the program is completely administered by MDH’s Office of Health Care Workforce Development (OHCWD) within the Office of Population Health Improvement (OPHI), Public Health Services. Senate Bill 501 (2020) established the first MLARP Stakeholder Workgroup, for Physicians and Physician Assistants. That Workgroup had a similar charge as the Workgroup established by SB696 and provided an interim and final report of its findings and recommendations. MDH also stewards federal funds for the administration of the State Loan Repayment Program (SLRP). Together, MLARP and SLRP are noted as the Maryland Loan Repayment Programs (MLRP).

Since the July 1, 2022 effective date of SB696, MDH has undertaken activities to incorporate MLARP-NNSS into its portfolio of loan repayment programs, including:

- **Operational Planning:** MDH developed an operational plan to guide expected activities related to the implementation of MLARP-NNSS, including the overarching areas of: Program conceptualization and integration; program staffing; resources and receipt of funds; regulations development; and preparation for the 2023 application cycle.
- **Program Conceptualization and Integration:** OHCWD intends to fold MLARP-NNSS into the programs under the existing Maryland Loan Repayment Programs, following the same operational processes and policies, as possible, for each program. OHCWD aims to

internally balance divergences in legislation or U.S. Health Resources and Services Administration (HRSA) directives, limiting confusion and administrative (e.g., funding source-specific eligibility) details advertised to potential MLRP applicants where possible. There is and will be a singular contact for MLRP (MLARP-PPA, MLARP-NNSS, and SLRP) matters related to general program information, application inquiries, award and payment processes, and service obligation monitoring.

- **Program Staffing:** Staffing roles and responsibilities were identified among current OPHI staff. OHCWD has two staff, totaling a 0.7 full time equivalent assigned to its programs (MLRP, Conrad 30 (J-1 Visa Waiver) Program, and Tax Credit for Preceptors). The OPHI Fiscal Officer will also be engaged in the receipt of funds and participant payment processing for MLARP-NNSS. Noting the need for expanded staff capacity, an additional administrative assistant position was written into and awarded via the 2022 competitive SLRP application, leveraging available Federal funds via HRSA. OHCWD has noted a vital need for a state merit leadership position to direct the work of the Office. A Director position description has been drafted but does not have a dedicated PIN or funding source.
- **Resources and Receipt of Funds:** To optimize leveraging of federal funding (SLRP), the 2022 competitive proposal process for SLRP was used to expand the disciplines that are eligible for funding through SLRP, including federal fund use (starting in Fiscal Year 2023) for Nurse Practitioners and Certified Nurse-Midwives. To support non-federal funding for nurses and nursing support staff, an MLARP-NNSS accounts receivable process was developed in consultation with relevant partners, such as MDH General Accounting and the Maryland Board of Nursing, with new cost centers developed as needed.
- **Regulations Development:** Regulations for MLARP-NNSS are currently being drafted. The Stakeholder Workgroup will be asked to provide review and comment upon draft readiness.
- **2023 Application Cycle and Marketing:** Application cycle timelines will be integrated into the standing MLRP calendar, with a planned March 1, 2023 opening. The MLRP webpage, focused on the applicant audience, is undergoing updates to incorporate MLARP-NNSS. MDH intends to update all marketing materials as well.

Additional activities took place to officially appoint and organize members of the mandated MLARP workgroup as noted below.

### **MLARP Stakeholder Workgroup for Nursing and Nursing Support Staff**

The SB696 legislation calls for the establishment of a workgroup to explore and recommend how the State should consider moving forward to further recruitment and retention of providers in geographic priority areas. Specifically, SB696 legislation directs the MLARP Stakeholder Workgroup for Nursing and Nursing Support Staff to:

- Review nursing school debt experienced in the United States and in Maryland;
- Examine other models for nurse and nursing support staff recruitment and retention that operate in other states, including how these models are funded and how to improve the Maryland Loan Assistance Repayment Program Fund for Nurses and Nursing Support Staff to ensure that the Program is competitive with other states;
- Examine and recommend methods to incentivize nursing and nursing worker support staff students to commit to practicing in medically underserved areas in the State before entering an educational program or on graduation from nursing school or a program focusing on training for nursing workers support staff;
- Investigate the availability of other federal grants to further expand loan repayment and loan forgiveness for other nurses and nursing support staff in Maryland;
- Make recommendations to the Maryland Department of Health on priorities for funding the repayment of education loans through the Maryland Loan Assistance Repayment Program Fund for Nurses and Nursing Support Staff, including priorities relating to practice settings other than an “eligible field of employment,” as defined by § 24–1804 of the Health – General Article; and
- Provide recommendations on the structure of a permanent advisory council and a permanent funding structure for MLARP-NNSS.

In compliance with SB696, the workgroup shall consist of one representative for the following members:

1. Secretary of Health, or the Secretary’s designee;
2. State Board of Nursing;
3. Maryland Nurses Association;
4. 1199 Service Employees International Union (SEIU) United Healthcare Workers East;
5. Health Facilities Association of Maryland;
6. Maryland Hospital Association; and
7. LifeSpan Network;
8. Leading Age Maryland;
9. American Federation of State, County and Municipal Employees (AFSCME) Maryland;
10. Nurse Practitioner Association of Maryland;
11. Maryland Association of County Health Officers;
12. A community health center; and
13. Any other stakeholder that the Department determines appropriate.

Identification of workgroup representatives began in August 2022. As of the initial meeting of the workgroup, 10 of the prescribed 12 member categories were filled. The initial meeting of



the workgroup took place virtually on November 14, 2022 and was open to public attendance in accordance with the Maryland Open Meetings Act.

During the meeting, the workgroup set forth a general meeting schedule for the 2022-2023 calendar years and determined that facilitation of the group will be conducted by the lead staff member of the OHCWD, Maryland Department of Health (Sara Seitz, Director, State Office of Rural Health). Also, the group drafted a general work plan to enable the group to move toward report submission of MLARP recommendations to the General Assembly by December 1, 2023 (Table 2).

Table 2. Draft Work Plan for Deliverables

<b>Timeframe</b>	<b>Presentations/ Discussion</b>	<b>Post-Meeting Action Steps</b>
<b>November 2022</b>	<ul style="list-style-type: none"> <li>- Introductions</li> <li>- Review of mandated activities/ deliverables</li> <li>- Work plan development</li> </ul>	<ul style="list-style-type: none"> <li>- Google Drive additions – research/data</li> <li>- Draft interim report review</li> <li>- Draft interim report approval</li> </ul>
<b>December 2022</b>	<ul style="list-style-type: none"> <li>- Current MLRP (SLRP and MLARP) intro</li> <li>- Inaugural MLARP for Nurses and Nursing Support Staff application cycle</li> <li>- Research area needs</li> </ul>	- TBD
<b>January – July 2023</b>	Recommendation formulation: <ul style="list-style-type: none"> <li>● Incentive program recommendations</li> <li>● Priority funding areas</li> <li>● Permanent funding structure</li> </ul>	- TBD
<b>August 2023</b>	- Review of recommendations	- Finalize recommendation language for September report draft
<b>September 2023</b>	- Report draft review, final recommendations review and revisions	- Further report review/ feedback via email
<b>October 2023</b>	- Review of completed work, next advisory group steps	- Submission of report to MDH Office of Governmental Affairs before Nov. 1, 2023

Upon enactment of MLARP-NNSS legislation, MDH staff initiated data gathering to support and inform the research areas of the workgroup. Key findings to date are noted in the next section of this interim report.

## Key Findings to Date

As noted above, SB696 requires review of several topic areas related to 10 identified nurse and nursing support staff licensures/certification types. The education pathways for each are slightly different, requiring a wide range of time and cost inputs and leading to varied end results (i.e., licensure/certification and scopes of practice). See Appendix A for background information regarding the education pathways and scopes of practice for the identified nurses and nursing support staff that provides context for the exploration areas below.

### **Nurses and Nursing Support Staff Educational Loan Debt**

Approximately 15% of American adults report having educational loan debt stemming from obtaining an undergraduate degree. National data notes that with increasing degree levels, the average level of educational debt increases, with the average federal student loan debt among associate degree holders at \$20,000 and then notching higher for undergraduate, graduate, and doctorate degree students, respectively. Debt associated with nursing degrees against other health professional degrees is shown in Table 3<sup>3</sup>.

Table 3. Average Student Loan Amounts by Debt Type

<b>Debt type</b>	<b>Average debt</b>
<u>Bachelor's degree debt</u>	\$28,950
<u>Graduate school loan debt</u>	\$71,000
<u>Medical school debt</u>	\$201,490
<u>Dental school debt</u>	\$292,169
<u>Nursing school student debt</u>	\$19,928: Associate Degree Nursing (ADN) \$23,711: Bachelor of Science in Nursing (BSN) \$47,321: Master of Science in Nursing (MSN)

The cost and educational loan debt of a nursing or nursing support staff education varies widely depending on the degree/licensure/certification to be obtained and the school at which the degree is pursued. Initial research does not yield much data regarding LPN and nursing support staff educational debt; however, the costs are typically lower than for ADN, BSN, and MSN nursing degrees. Average educational loan debt, if loans were taken, can be assumed to be lower as well.

More research and insight from the MLARP Stakeholder Workgroup for Nurses and Nursing Support Staff will be needed to further understand the debt associated with education for nurses and nursing support staff.

<sup>3</sup> Nerd Wallet. Student Loan Debt Statistics: <https://www.nerdwallet.com/article/loans/student-loans/student-loan-debt>

### **Loan Repayment Models that Operate in Other States**

There are a multitude of national and state programs that offer student loan repayment for nurses that are designed as recruitment and retention incentives. The programs vary widely regarding nurse type and repayment amounts. Many of the programs require multiple years of work in federally designated health professional shortage areas (HPSAs) or for nonprofit or government employers. Additionally, numerous states limit loan repayment programs to nurse practitioners (NPs), certified nurse midwives (CNM) and/or behavioral health providers. Selected programs, including non-MLRP Maryland programs, are described in this section. Federal and non-Maryland state programs are aggregated and summarized in Appendix B.

### **Maryland Programs**

Maryland has student loan forgiveness programs that focus on Marylanders only. Specific to nurses is the [Janet L. Hoffman Loan Assistance Repayment Program](#). This program may be awarded to Maryland residents who provide public service in Maryland via local government or nonprofits in Maryland that serve low income or underserved residents. Applicants must have earned a degree from a college in Maryland and must be employed full-time in state or local government or in a nonprofit organization located in Maryland. Employers must help low income, underserved residents, or underserved areas in the state. Applicants must have educational loans from a university, government, or commercial source that were used to pay college expenses. Nurses and nursing faculty, except school nurses, are eligible to apply.

### **Federal Programs**

There are several nurse loan repayment programs at the federal level, each with its own criteria and requirements. Federal nurse repayment programs include: Nurse Corps Loan Repayment Program (NCLRP), National Health Service Corps (NHSC) Loan Repayment Program, Perkins Loan Cancellation and Military Student Loan Forgiveness for Nurses. Some nurses also have access to the Public Service Loan Forgiveness Program.

Nurse Corps Loan Repayment Program (NCLRP) - The Nurse Corps Loan Repayment Program is for APRNs, RNs, nurse faculty (educators) who work in underserved communities at critical shortage facilities. Applications are accepted once a year. The NCLRP supports registered nurses, advanced practice registered nurses, and nurse faculty by paying up to 85% of their unpaid nursing education debt.

National Health Service Corps Loan Repayment Program (NHSC) - The NHSC Loan Repayment Program is another loan forgiveness option for APRNs like nurse practitioners, certified

nurse-midwives, and other types of primary care clinicians that work at least two years in a Health Professional Shortage Area (HPSA).

Perkins Loan Cancellation - The Perkins Loan is commonly used by teachers, but nurses can be eligible too. A full-time nurse can be eligible to have 100% of their federal loans completely forgiven if they have five years of eligible services. Full-time nurses who received Perkins loans before 2017 and have worked for five consecutive years in a healthcare professional-shortage area may be eligible.

Military Student Loan Forgiveness for Nurses - In exchange for enlisting in the United States Army, nurses can qualify for up to \$120,000 to repay nursing loans in exchange for a minimum of three years of service to the Army. In addition to the repayment funds, nurses can also earn sign-on bonuses for enrolling in the program. There are also options for Army reserve loan forgiveness, which provides part-time, local options for Army Reserve nurses.

Public Service Loan Forgiveness (PSLF) - If employed by a U.S. federal, state, local, or tribal government or not-for-profit organization, a nurse may be eligible for the Public Service Loan Forgiveness Program (PSLF). The PSLF Program forgives the remaining balance on Direct Loans after making 120 monthly payments under a certain repayment plan while working full-time for a qualifying employer.

### **Other State Programs**

There are many state level loan repayment programs for nurses. Residency requirements vary per state, as do specific eligibility requirements. Information for each program can be found on individual state webpages. Below are a few examples of the loan forgiveness programs for nurses at the state level.

#### Florida

The Florida Legislature established the Nursing Student Loan Forgiveness Program (NSLFP) in 1989 to encourage qualified personnel to seek employment in areas of the state where critical nursing shortages exist. The program provides funds to assist in the repayment of nursing education loans. From funds available, the program may make nursing education loan repayments of up to \$4,000 per year, per nurse enrolled in the program, for a maximum of four years. Applicant must:

- Be licensed as an LPN, RN, or APRN in the state of Florida
- Have loans incurred toward a nursing education
- Work full-time at a designated employment site.

### Vermont

The Vermont Educational Loan Repayment Program for Health Care Professionals is funded by federal and state funds and is administered by the UVM Larner College of Medicine Office of Primary Care and Area Health Education Centers (AHEC) Program. The purpose of this loan repayment program is to respond to the workforce shortage of certain health professionals in Vermont, thereby increasing access to health care for underserved populations and communities.

Current educational loan debt must exceed \$10,000. Awards include up to \$6,000 in state funds per year. State awards may be enhanced by employer or community matching funds. Awards go directly to pay educational loans. Eligibility includes employment as a nurse (RN or LPN) at an eligible work site. Based on identified state priorities and reduced program funding, eligibility is limited to nurses delivering direct care in nursing homes, long-term care, home health, state public health, mental health, behavioral health, and substance abuse settings.

### Texas

The Rural Communities Health Care Investment Program (RCHIP) is administered by the Texas State Office of Rural Health (SORH) and the Texas Department of Agriculture (TDA). The SORH awards \$10,000 of student loan repayment to eligible, non-physician, licensed healthcare providers in response to the recruitment and retention needs of medically underserved areas (MUA) in Texas. Selected participants must agree to work, and complete, a 12-month service obligation in a qualifying community to receive the student loan repayment. Licensed, non-physician healthcare providers practicing in a Texas county with a total population of 50,000 or less may apply.

### **Conclusion**

The development and passing of SB696 demonstrates the General Assembly's commitment to achieving improved healthcare access across Maryland. MDH and members of the workgroup are appreciative of the opportunity to examine and offer recommendations related to strengthening MLARP and the Maryland healthcare provider workforce through its work between this interim report and final reporting by December 1, 2023.

## Appendix A

### Background: Nurses and Nursing Support Staff Education and Pathways

#### **Advanced Practice Registered Nurses (APRN)**

In the Maryland APRN model, there are four roles: certified registered nurse anesthetist (CRNA), certified nurse-midwife (CNM), clinical nurse specialist (CNS), and certified registered nurse practitioner (CRNP). APRN education consists of a broad-based education, including three separate graduate-level courses in advanced physiology/ pathophysiology, health assessment, and pharmacology as well as appropriate clinical experiences. Individuals who have the appropriate education sit for a certification examination to assess national competencies of the APRN core role and at least one population focus area of practice for regulatory purposes. Individuals must complete a Board-approved graduate-level APRN program culminating in a master's degree or post-master's certificate before applying for APRN certification in Maryland. Program lengths are approximately 2 to 3 years for Masters of Science in Nursing (MSN) and 3 to 4 years for Doctor of Nursing Practice (DNP). APRNs are licensed as independent practitioners in Maryland.

Certified Registered Nurse Practitioner (NP or CRNP) - The NP is a member of the health delivery system, practicing autonomously in areas as diverse as family practice, pediatrics, internal medicine, geriatrics, psychiatry, acute care, and women's health. The CRNP is prepared to diagnose and treat patients with undifferentiated symptoms as well as those with established diagnoses.

Certified Nurse Midwife (CNM) - The certified nurse-midwife provides a full range of primary health care services to women throughout the lifespan, including gynecologic care, family planning services, preconception care, prenatal and postpartum care, childbirth, and care of the newborn.

Certified Registered Nurse Anesthetist (CRNA) - The Certified Registered Nurse Anesthetist is prepared to provide the full spectrum of patients' anesthesia care and anesthesia-related care for individuals across the lifespan. CRNAs must obtain a DNP to practice.

Certified Nurse Specialist (CNS) - The CNS is responsible and accountable for diagnosis and treatment of health/illness states, disease management, health promotion, and prevention of illness and risk behaviors among individuals, families, groups, and communities.

#### **Nurses (Registered Nurses and Licensed Practical Nurses)**

Registered Nurse (RN) - There are two predominant pathways to becoming an RN. The first option is completing an associate nursing degree (ADN), available at 15 community colleges in Maryland. This pathway is an average of three years (65 to 70 credits) and includes coursework in general education and in nursing. Graduates are eligible to take the registered nurse licensing examination. Associate degree RNs are prepared to function as caregivers in a variety of settings, and to work with other professional nurses and members of the health care team in

planning and implementing comprehensive health care. Alternately, RNs can earn a Bachelors of Science in Nursing (BSN) by completing a full four year degree program.

After completing an ADN and passing the licensure exam the nurse can complete coursework to obtain a BSN and continue working as a registered nurse (usually with more employment opportunities and higher pay) without need for an additional licensure exam. A continuing BSN course can be completed in about two years.

Licensed Practical Nurse (LPN) - LPN students complete a 12 to 18 month program (40-60 credits) to be eligible for licensure as an LPN. The LPN is prepared to function as a direct caregiver under the supervision of other licensed health professionals, primarily in structured settings such as hospitals, nursing homes and chronic care facilities. Thirteen of the 14 Practical Nursing Programs in Maryland are provided in community colleges. Twelve of these programs are designed to be one year in length, after the completion of a year of prerequisite courses, and allow the graduates to finish the Associate Degree registered nurse program in an average of one additional year.

A Maryland statewide nursing education articulation agreement among all public and some private nursing programs is in effect. The goal of the Maryland statewide education articulation agreement is to minimize barriers to educational advancement for nurses, thereby encouraging nurses to reach the highest possible level of education.

### **Nursing Support Staff (CNA, GNA, CMA, CMT)**

Certified Nurse Assistant (CNA) - The CNA certification is the basic foundation of certification for nursing support staff. Any other certifications are in addition to the CNA certification. The CNA certification must be completed first or in conjunction with any additional certification. This certification course can range from 4 to 12 weeks. A minimum of 100 hours of instruction with at least 60 hours devoted to didactic instruction and classroom laboratory practice and 40 hours devoted to clinical training experiences in a clinical facility are required.

Geriatric Nurse Assistant (GNA) - The GNA is an additional certification to CNA that can be taken in conjunction with or after the CNA certification course. The GNA certification course can range from two to four weeks. A Geriatric Nursing Assistant examination is required. This certification is required to work in licensed comprehensive care facilities.

Certified Medicine Aide (CMA) - Once an individual has at least one year of experience as a CNA/GNA they can pursue a certified medicine aide certification. The certification requires a 60-hour course with a minimum of 30 hours devoted to theoretical instruction and a minimum of 30 hours of supervised clinical training experience in a licensed facility. After completion of the course, the professional can administer medications in a licensed comprehensive care facility.

Certified Medicine Technician (CMT) - This course is designed for persons who wish to administer medication in the home or in assisted living facilities under the delegation or supervision of a registered nurse. This course is a 20-hour program. This course may be taken to supplement a home health aide certification.



## Appendix B

### Loan Repayment Programs Summary: Federal and Other States

Program Name	Program Description	Funding	Program Documents (as available)	Advanced Practice Registered Nurses				Nurses		Nursing Support Staff			Other
				CRNP	CNM	CRNA	CNS	RN	LPN	CNA	GNA	CMA/CMT	Faculty
<b>Federal Loan Repayment Programs</b>													
<a href="#">Nurse Corps Loan Repayment Program (NCLRP)</a>	Program available for RNs & APRNs working in a public or private eligible Critical Shortage Facility (CSF) OR Nurse Faculty employed at an eligible school of nursing.	Nurses can receive to 85% of unpaid nursing education debt	<a href="#">Program Outline</a>	✓	✓	✓	✓	✓					✓
<a href="#">National Health Service Corps (NHSC) Loan Repayment Program</a>	Licensed primary care clinicians in eligible disciplines can receive loan repayment assistance through the NHSC Loan Repayment Program	Up to \$50,000, full-time & up to \$25,000 part-time	<a href="#">Program Outline</a>	✓	✓								
<a href="#">Federal Perkins Loan Cancellation</a>	Program based on eligible employment. Full-time nurses or medical technicians are eligible.	Up to 100% for five years of eligible service						✓					
<a href="#">US Army Health Professions Loan Repayment Program</a>	Army pays back loans for those working in Medical, Dental & Nursing	Up to \$250,000		✓	✓	✓	✓	✓					
<b>Loan Repayment Programs in Other States</b>													
<a href="#">Alaska SHARP Program</a>	Program is a statewide support-for-service effort that provides partial financial support to healthcare practitioners in medical, dental, and behavioral health disciplines.	Up to \$27,000 per year		✓	✓			✓					
<a href="#">Arizona Nursing Loan Forgiveness Program</a>	Program aim to promote the recruitment and retention of health care professionals by repaying their qualifying educational loans	Up to \$50,000 per year	<a href="#">Program Outline</a>	✓	✓								
<a href="#">California State Loan Repayment Program</a>	Program increases the number of providers practicing in federally designated HPSAs	Federal requirements determine award amounts	<a href="#">Program Outline</a>	✓	✓								
<a href="#">Colorado Nursing Loan Forgiveness Program</a>	Program eligible to receive repayment of qualified student loans if practice in a HPSA	Tiered award amounts based on profession & obligation type		✓	✓								

Program Name	Program Description	Funding	Program Documents (as available)	Advanced Practice Registered Nurses				Nurses		Nursing Support Staff			Other
				CRNP	CNM	CRNA	CNS	RN	LPN	CNA	GNA	CMA/CMT	Faculty
<a href="#">Delaware Nursing Loan Forgiveness Program</a>	Program strives to create healthier communities by recruiting and retaining quality health care professionals to practice in rural and urban settings designated HPSAs	Tiered award amounts across three weighted evaluative categories	<a href="#">Program Outline</a>	✓	✓			✓					
<a href="#">Florida Nursing Student Loan Forgiveness Program</a>	Program provides funds to assist in the repayment of nursing education loans.	Up to \$4000 per year for a maximum of four years		✓	✓	✓	✓	✓	✓				
<a href="#">Georgia Advanced Practice Registered Nurse Loan Repayment Program</a>	Program assists advanced practice registered nurses in return for practicing in an underserved rural Georgia county	Up to \$10,000 per year		✓	✓	✓	✓						
<a href="#">Idaho Loan Forgiveness Program</a>	Program is a multi-discipline, state-based loan repayment program for providers working in federally-designated HPSAs.	Up to \$25,000 per year						✓	✓				
<a href="#">Illinois Veteran Home Medical Providers Loan Repayment Program</a>	Program provides the payment of eligible educational loans as an incentive for medical providers to pursue and continue their careers at State of Illinois veterans' homes	Up to \$5000 per year for a maximum of four years		✓				✓	✓	✓			
<a href="#">Indiana State Loan Repayment Program</a>	Program provides assistance incurred by health care professionals to encourage the full-time delivery of health care in shortage areas.	Up to \$20,000 per 2 years		✓	✓			✓					
<a href="#">Iowa Health Professional Recruitment Program</a>	Program provides loan repayment benefits to individuals that practice in specified locations for up to four years	Annual award of \$12,500 for up to four consecutive years		✓	✓	✓	✓	✓					
<a href="#">Kansas State Loan Repayment Program</a>	Program's purpose is to recruit and retain health care professionals at eligible practice sites in federally designated HPSAs.	Up to \$20,000 for initial service, tiered amounts for continued service	<a href="#">Program Outline</a>	✓	✓								
<a href="#">Kentucky State Loan Repayment Program</a>	Recruitment and retention tool to reduce health workforce shortages in rural and underserved locations	NPs, CNMs: \$60,000; RNs: \$40,000	<a href="#">Program Outline</a>	✓	✓			✓					
<a href="#">Louisiana State Loan Repayment Program</a>	Program repays governmental or commercial educational loans in exchange for serving in rural and underserved facilities.	Up to \$15,000 annually for a three-year initial commitment		✓	✓								

Program Name	Program Description	Funding	Program Documents (as available)	Advanced Practice Registered Nurses				Nurses		Nursing Support Staff			Other
				CRNP	CNM	CRNA	CNS	RN	LPN	CNA	GNA	CMA/CMT	Faculty
<a href="#">Maine Health Care Provider Loan Repayment Pilot Program</a>	Program provides one-time funds to support rebuilding Maine's health care industry workforce.	Up to \$25,000 per year	<a href="#">Program Outline</a>					✓	✓				
<a href="#">Massachusetts Loan Repayment Program</a>	Program provides repayment as an incentive for health professionals to practice in communities where significant shortages and barriers to access have been identified.	Up to \$50,000 for a two-year contract		✓	✓	✓	✓						
<a href="#">Michigan State Loan Repayment Program</a>	Assists employers in the retention of healthcare providers who demonstrate their commitment to building long-term primary care practices in underserved communities	Up to \$300,000 in tax-free funds to repay educational debt over a period of up to ten years		✓	✓								
<a href="#">Minnesota Long Term Care Nurse Loan Forgiveness</a>	Program provides funds for repayment of loans for actual costs paid for tuition & reasonable education costs related to the past graduate or undergraduate education of a health care professionals.	Funding is tiered: Nurse Faculty \$11,000/year; Nurses in Nursing Homes/Assisted Living/Home Care Providers \$6,000/year; Rural Public Health Nurses \$6,000/year	<a href="#">Program Outline</a>	✓	✓	✓		✓	✓				✓
<a href="#">Missouri Nurse Student Loan Repayment Program</a>	Competitive state program that awards funding to qualifying licensed Missouri Registered and Advanced Practice Nurses.	\$10,000.00 for RNs, \$20,000.00 for APNs per year	<a href="#">Program Outline</a>	✓		✓	✓	✓					
<a href="#">Montana Institutional Nursing Incentive Program</a>	Program for individuals licensed to practice as a registered professional nurse & currently employed by either the Montana state prison or the Montana state hospital.	Tiered award amounts based on profession & obligation type						✓					
<a href="#">New Hampshire Nursing Loan Forgiveness Program</a>	Program provides funds to health care professionals working in areas of the state designated as being medically underserved	Tiered award amounts based on profession & obligation type		✓	✓	✓	✓	✓					
<a href="#">New Jersey Primary Care Practitioner Loan Redemption Program</a>	Promotes access to primary care services in medically underserved areas of the State by improving the distribution of health providers	Up to \$120,000	<a href="#">Program Outline</a>	✓	✓								

Program Name	Program Description	Funding	Program Documents (as available)	Advanced Practice Registered Nurses				Nurses		Nursing Support Staff			Other
				CRNP	CNM	CRNA	CNS	RN	LPN	CNA	GNA	CMA/CMT	Faculty
<a href="#">New Mexico Health Professional Loan Repayment Program</a>	Program provides repayment for outstanding student loans of practicing health professionals.	Varies on funding		✓				✓					
<a href="#">New York Nursing Faculty Loan Forgiveness Incentive Program</a>	Program offered to increase the number of nursing faculty members and adjunct clinical faculty teaching in the field of nursing	Up to \$40,000											✓
<a href="#">North Dakota Healthcare Professional Loan Repayment Program</a>	Program provides repayment for outstanding student loans of practicing health professionals.	Tiered award amounts based on profession & obligation type		✓	✓			✓					
<a href="#">Ohio Nurse Education Assistance Loan Program</a>	Assist the state in meeting nursing shortages by providing assistance to students enrolled for at least half-time in a pre-licensure nurse education program	Applicants awarded funding based on information received from the applicant's institution, FAFSA data	<a href="#">Program Outline</a>					✓	✓				
<a href="#">Oregon Partnership State Loan Repayment Program</a>	Program is an incentive program for primary care providers working at approved practice sites in Health Professional Shortage Areas (HPSAs).	Full time providers may receive up to a total of 50% up to a maximum of \$35,000. Part time providers may receive up to a total of 50%, to a maximum of \$17,500.						✓					
<a href="#">Pennsylvania Primary Care Loan Repayment Program</a>	Program provides loan repayment to recruit and retain primary care practitioners willing to serve underserved residents & to make a commitment to practicing in federally designated HPSAs	Up to \$48,000 full-time, up to \$24,000 half-time	<a href="#">Program Outline</a>	✓	✓								
<a href="#">Rhode Island Health Professional Loan Repayment Program</a>	Program for providers working in a public or non-profit private health care facility located in and providing HPSA that matches providers profession.		<a href="#">Program Outline</a>	✓	✓	✓	✓	✓					
<a href="#">Tennessee Graduate Nursing Loan Forgiveness Program</a>	Program is designed to encourage Tennessee residents who are registered nurses to become teachers and administrators in Tennessee	Varies		✓	✓	✓	✓	✓					

Program Name	Program Description	Funding	Program Documents (as available)	Advanced Practice Registered Nurses				Nurses		Nursing Support Staff			Other
				CRNP	CNM	CRNA	CNS	RN	LPN	CNA	GNA	CMA/CMT	Faculty
				<a href="#">Texas Rural Communities Health Care Investment Program</a>	The program utilizes funds to assist rural communities in recruiting health care providers to practice in their community by providing partial student loan reimbursements to non-physicians.	\$10,000 to eligible, non-physician, licenses healthcare providers in response to the recruitment and retention needs of medically underserved areas (MUA)	<a href="#">Program Outline</a>	✓	✓	✓	✓	✓	✓
<a href="#">Vermont's Educational Loan Repayment Program for Nurses</a>	Purpose of the program is to respond to the workforce shortage of certain health professionals, thereby increasing access to health care for underserved populations and communities.	Current educational loan debt must exceed \$10,000. Up to \$6,000 in state funds per year. State awards may be enhanced by employer or community matching funds.	<a href="#">Program Outline</a>					✓	✓				
<a href="#">Virginia Loan Repayment Programs</a>	Program provides a non-taxed incentive to qualified medical, dental, behavioral health and pharmaceutical professionals	Up to \$140,000	<a href="#">Program Outline</a>	✓	✓			✓					
<a href="#">Washington Nursing Loan Forgiveness Program</a>	Washington Health Corps programs support licensed health professionals in providing care at approved sites in critical shortage areas.	Up to \$75,000	<a href="#">Program Outline</a>	✓	✓			✓	✓				
<a href="#">West Virginia's State Loan Repayment Program</a>	Program offers student loan forgiveness for nurses practicing full-time for a minimum of two years in underserved rural areas.	\$40,000 for initial 2-year commitment, \$25,000/year for additional 2-year commitment		✓	✓								
<a href="#">Wisconsin Education Loan Program</a>	Wisconsin health care professionals practicing in an outpatient setting	Up to \$50,000	<a href="#">Program Outline</a>	✓	✓								