



Maryland Loan Assistance Repayment Program Advisory Council for Physicians and Physician Assistants

August 5, 2026

Agenda

- I. Opening Business and Remarks
- II. Program Updates
 - A. State Loan Repayment Program Award
 - B. 2026 MLRP Application Cycle
- III. Discussion
 - A. Profile of MLRP Applicants/ Awardees
- IV. Next Steps
- V. Open Discussion with Public Comment
- VI. Adjournment

Introductions/ Roll Call

- Workgroup Members
 - Name
 - Affiliation
- Guests
 - Please note your name and affiliation, as relevant, in the chat box

Administrative Reminders

Meeting Recording

Posted to workgroup webpage for 4/30/2026 meeting

Workgroup Webpage

<https://health.maryland.gov/pophealth/Pages/MLARP-Advisory-Council-for-Physicians-and-Physician-Assistants.aspx>

Google Share Drive

Shared to members; contact bridget.henderson@maryland.gov if unable to access

Mandated Activities

[SB626 \(2022\)](#), Article – Health – General §§ 24–1701 – 1708

The Council Shall:

- (1) Seek permanent and diverse revenue sources to aid in the stability and further development of the Program;
- (2) Help ensure maximum use of Federal funds;
- (3) Use available data and information to help direct funding to priority areas;
- (4) Monitor similar loan programs in other states and ensure that the Program remains competitive;
- (5) Assist the Department in the administration of the Program;

Mandated Activities Continued

The Council Shall:

(6) Help market and raise awareness of the Program through educational institutions and other appropriate entities as an incentive to health care providers to practice in underserved areas;

Administratively, the Council shall:

(1) Meet at least three times per year

(2) On or before October 1, every three years, the Council shall report to the Governor and the General Assembly on the activities of the Council and recommendations on any necessary changes to the Program

MLARP Advisory Council (Living) Work Plan

Timeframe	Presentations/ Discussion	Mandate Area
Annual Cycle		
August	- Application cycle results - Preliminary profile of applicants/ awardees - Cement/ approve October 1 report for submission (every 3 years)	- Assist in the administration of MLARP - Report to Governor & Legislature (due every 3 years)
October	- Marketing preparation/plan for winter implementation - Member marketing action steps	- Market and raise awareness of the Program - Monitor similar loan programs
February	- Evaluation plan review/ improvements - Application cycle preparation - Member action steps toward 10/1 report	- Direct funding to priority areas - Monitor similar loan programs - Maximize use of Federal funds
May	- Revenue source review - Member action steps to expand revenue sources - Preliminary recommendations for 10/1 report	- Revenue sources - Direct funding to priority areas

Program Updates

State Loan Repayment Program (SLRP)

Notice of Funding Award

- Project Period: July 1, 2026 – June 30, 2029
- Project Award: \$804,990.00 per year (3 years)

Maryland was awarded the highest award amount issued to states. Other states awarded at this level include Colorado, Hawaii, Illinois, Michigan, and PR.

[SLRP state awardee list](#)

Application Year (AY) 2026/ Fiscal Year (FY) 2027

589 applications received

- Physician, physician assistant: 168
 - 66 deemed incomplete and/or ineligible
- APRN, RN, LPN, nursing support staff: 421
 - 240 deemed incomplete and/or ineligible

283 complete and eligible applications

- Physician, physician assistant: 102
- APRN, RN, LPN: 181

Professional License	2026 Eligible Applicants
Physician	39
Physician Assistant (PA)	63
APRN	107
RN	73
LPN	1

Available Funds for AY26/FY27

Source	FY 2027 Available Balance	1st years (fy 27) available total	1st Years (FY27) available annual	2nd Years (FY 26)
SLRP	\$804,990.00	\$735,220	\$367,610	\$69,770.25
MLARP PPA	\$5,279,225	\$3,939,150	\$1,969,575	\$1,340,075.50
MLARP NNS	\$3,319,022.00	\$2,131,259.50	\$1,065,629.75	\$1,187,762.50

AY26/FY27 Application Cycle Awards

146 Total Awards

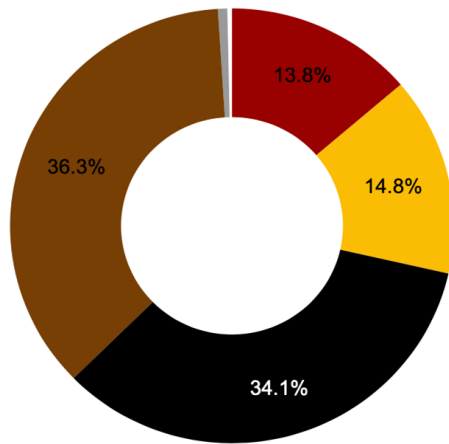
Tier - Funding Source	# Recommend ed for Award	# Not Recommended due to Funding	Funding
SLRP with State match, MLARP PPA or NNSS	18 (7 PPA; 11 NNSS)	29 not recommended for SLRP, but recommended for MLARP Primary Care	\$334,599.68 Federal \$124,855.39 MLARP PPA \$209,744.30 MLARP NNSS
MLARP PPA			
Primary Care	23	0	\$622,231.37
Emergency Medicine	38	0	\$768,343.00
Rural Specialists	8	0	\$180,000.00
Specialists (non-rural)	9	21	\$287,689.25
MLARP NNSS			
Primary Care	50	8	\$862,261.38
Emergency Medicine	0	10	\$0
Rural Specialists	0	32	\$0
Specialists (non-rural)	0	70	\$0

Discussion

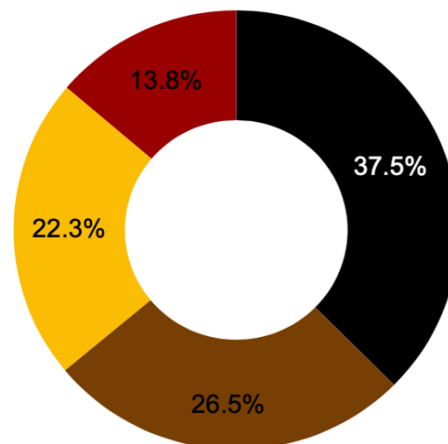
AY26/FY27 Application/Awardee Profile

Applications and Awardees by Profession

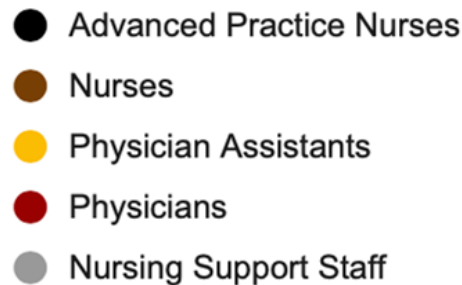
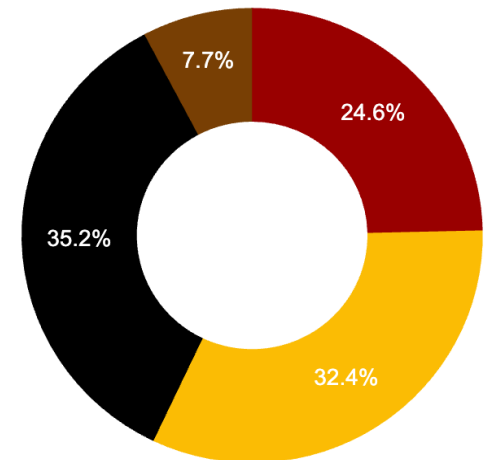
All Applicants



Eligible Applicants

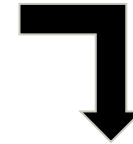


Awardees



AY26/FY27 Application/Awardee Profile (con't)

Awardees across all four professions carried more than **\$19.2 million** in verified educational debt. In the 2026 application cycle, MLARP awards offset between **27%** and **62%** of verified educational debt across provider professions

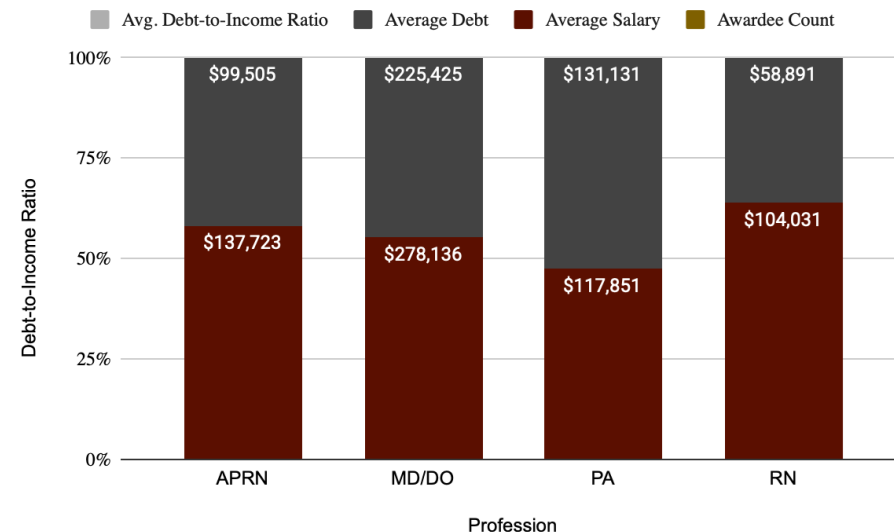


Profession	Awardees	Total Verified Debt	Total Award	% of Debt Covered
APRN	50	\$4,875,734.22	\$3,030,000.00	62%
MD, DO	35	\$7,664,437.63	\$2,050,000.00	27%
PA	46	\$6,032,034.37	\$2,250,000.00	37%
RN	11	\$647,797.39	\$347,500.00	54%

Across all 142 awardees:

- Average annual salary was **\$163,285**
- Average educational debt was **\$137,286**
- Average debt-to-income ratio was **84%**.

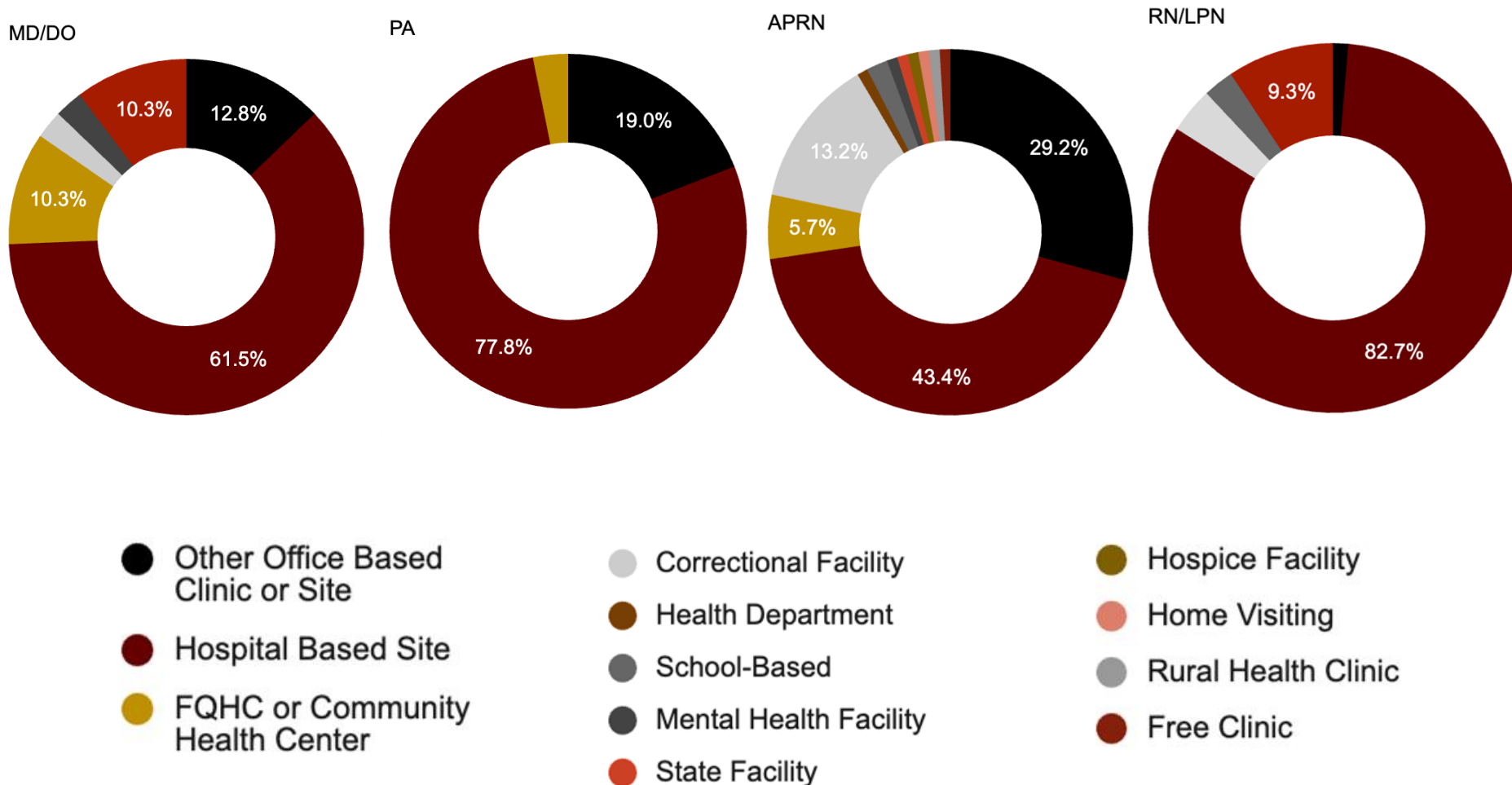
PA's had the **highest average debt-to-income ratio** at 111%, with average educational debt (\$131,131) exceeding average annual salary (\$117,851).



Discussion: Maryland Loan Repayment Programs

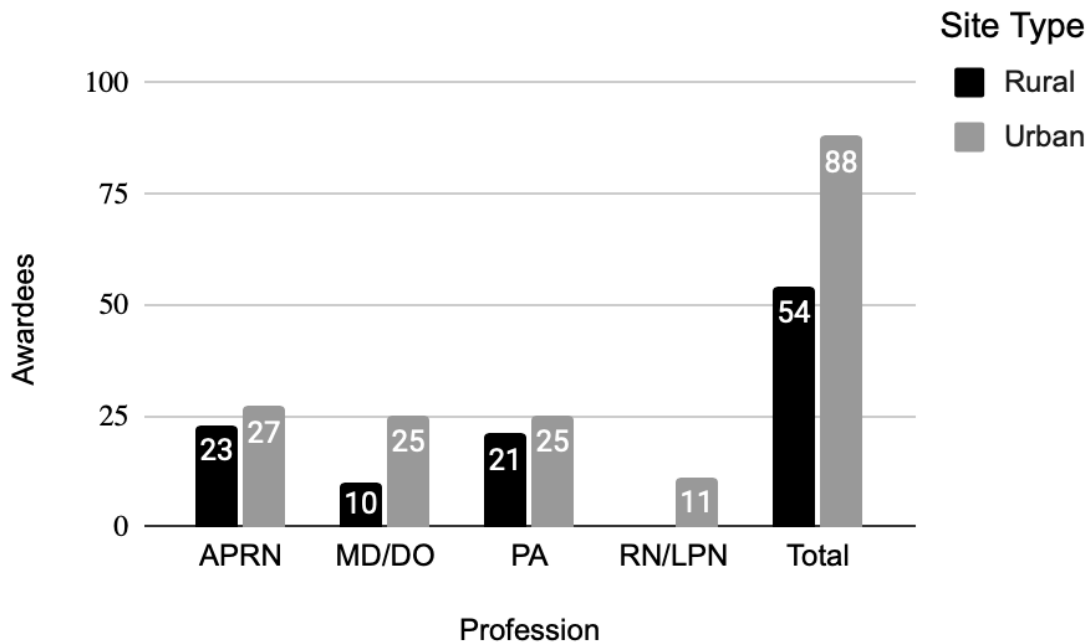
AY26/FY27 Application/Awardee Profile

Awardee Practice Site Types by Practice Discipline



AY26/FY27 Application/Awardee Profile

MLRP Award Offers Practice Location, by Profession



Of 146* awardees:

- 29 not practicing in a HPSA (20%)
- 117 practicing in a HPSA (80%)

Next Steps

Next Steps (details)

- **Meeting Schedule**

- October 7, 2026 - 11am
- Video call link: <https://meet.google.com/jfd-zxxu-qqq>
 - Focus: Program marketing

Open Discussion

Questions:

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Adjournment