



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

**August 6, 2025**

# Agenda

---

- I. Opening Business and Remarks
- II. Program Updates
  - A. State Loan Repayment Program NOFO
  - B. 2025 MLRP Application Cycle
- III. Discussion
  - A. Profile of MLRP Applicants/ Awardees
  - B. 2025 General Assembly Report
- IV. Next Steps
- V. Open Discussion with Public Comment
- VI. Adjournment

# Introductions/ Roll Call

---

## I. Workgroup Members

1. Name
2. Affiliation
3. Interest in workgroup

## II. Guests

Please note your name and affiliation, as relevant, in the chat box

# Administrative Reminders

---

## Meeting Recording

Posted to workgroup webpage for 5/7/2025 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

[sara.seitz@maryland.gov](mailto:sara.seitz@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**

---

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 each year, 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	<ul style="list-style-type: none"><li>- Application cycle results</li><li>- Preliminary profile of applicants/ awardees</li><li>- Cement/ approve October 1 report for submission</li></ul>	<ul style="list-style-type: none"><li>- Assist in the administration of MLARP</li><li>- Report to Governor &amp; Legislature</li></ul>
October	<ul style="list-style-type: none"><li>- Marketing preparation/plan for winter implementation</li><li>- Member marketing action steps</li></ul>	<ul style="list-style-type: none"><li>- Market and raise awareness of the Program</li><li>- Monitor similar loan programs</li></ul>
February	<ul style="list-style-type: none"><li>- Evaluation plan review/ improvements</li><li>- Application cycle preparation</li><li>- Member action steps toward 10/1 report</li></ul>	<ul style="list-style-type: none"><li>- Direct funding to priority areas</li><li>- Monitor similar loan programs</li><li>- Maximize use of Federal funds</li><li>- Direct funding to priority areas</li></ul>
May	<ul style="list-style-type: none"><li>- Revenue source review</li><li>- Member action steps to expand revenue sources</li><li>- Preliminary recommendations for 10/1 report</li></ul>	<ul style="list-style-type: none"><li>- Revenue sources</li><li>- Direct funding to priority areas</li></ul>

---

# Program Updates



## **State Loan Repayment Program (SLRP)**

---

- Notice of Funding Opportunity (NOFO): [HRSA-26-015](#)
- Project Period: July 1, 2026 – June 30, 2029
- Project Ceiling: \$1M per year
- Alterations:
  - Increases the maximum fed award to \$75,000 for full-time primary care medical providers
  - Reinststitutes 1:1 match (non-federal: federal) requirement
  - Disallows administrative funding
- Application deadline: January 12, 2026
- Expected award date: April 1, 2026

# HRSA-22-048 Letter of Support



Paula Gumbs, MBA  
Project Officer, National Health Service Corp  
Attn: State Loan Repayment Program  
Bureau of Health Workforce  
Health Resources and Services Administration  
5600 Fishers Lane, Room 14N58A  
Rockville, MD 20857


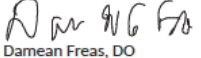

April 5, 2022


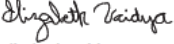

Dear Paula Gumbs:


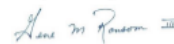
As organizations thoroughly invested in the health of Marylanders and the growth of the state's health workforce, we, the signatories of this letter, are in full support of the Maryland Department of Health's funding application to the Health Resources and Services Administration for the State Loan Repayment Program (SLRP, HRSA-22-048). The Department's application highlights several of the program expansion recommendations developed via our participation in the [Maryland Loan Assistance Repayment Program \(MLARP\) Workgroup](#).

Moving forward, each of our organizations pledges continued support of the Maryland SLRP and intends to participate in the currently proposed MLARP Advisory Council ([Maryland Senate Bill 0626, 2022](#)). Regardless of the bill's passage, we will continue our interest and efforts to market the Maryland SLRP to potentially eligible health care providers. We agree also to support the data gathering and analysis goals of the program and to share our field experiences with the Department in order to improve program operations.

We strongly support the efforts of the Department, noting loan repayment assistance as an effective method of recruiting and retaining providers to sustain a growing primary health care workforce in Maryland HPSAs; increasing access to primary care services in underserved communities/ populations; decreasing health care disparities in underserved communities; and improving overall health care outcomes in underserved communities. We urge you to provide the resources necessary to continue the program for the coming performance period.

  
Bruce E. Jarrell, MD, FACS  
President  
University of Maryland, Baltimore  
  
Damean Freas, DO  
Chairman  
Maryland Board of Physicians  
  
Roy C. Ziegelstein, MD, MACP  
Vice Dean for Education  
Johns Hopkins University

  
Andrew N. Pollak, MD  
Commissioner  
Maryland Health Care Commission  
  
Elizabeth Vaidya  
Director  
Maryland Primary Care Office  
  
Katie Wunderlich  
Executive Director  
Health Services Cost Review Commission

  
Bob Atlas  
President & CEO  
Maryland Hospital Association  
  
Gene M. Ransom  
Chief Executive Officer  
MedChi



## **FY 2025 Application Cycle**

---

- 504 applications received
  - Physician, physician assistant: 166
    - 54 ineligible (Examples: incomplete, current service obligation)
  - APRN, RN, LPN, nursing support staff: 338
    - 163 ineligible (Examples: incomplete, current service obligation, practice site eligibility)
- 275 complete and eligible applications
  - Reviewed, tiered (SLRP eligible, primary care, emergency medicine, specialists (rural/non-rural), scored
  - Physician, physician assistant: 112
  - APRN, RN, LPN: 163

## FY 2025 Application Cycle

---

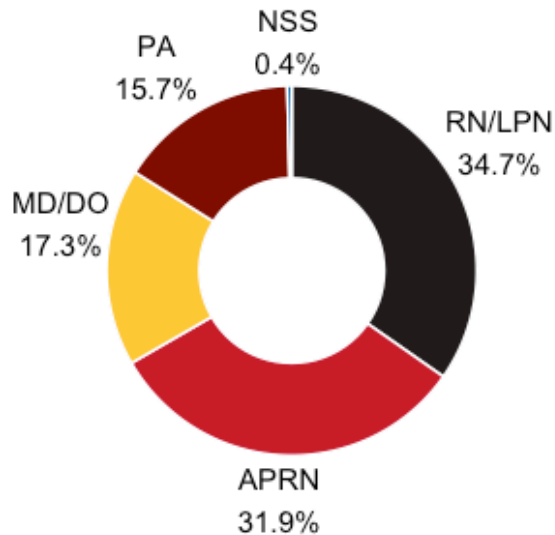
- 138 awards offered
  - Physician, physician assistant: 61
  - APRN, RN, LPN: 77
- Funds obligated: FY26 and FY27

	FY26: Award Offers	FY26: Second Year Obligations	FY27: Award Offers	FY27: Second Year Obligations
<b>SLRP</b>	\$ 107,270.25	\$662,967.20	2026 app cycle	\$ 107,270.25
<b>MLARP PPA</b>	\$ 1,507,575.50	\$953,869.36	2026 app cycle	\$ 1,507,575.50
<b>MLARP NNSS</b>	\$ 1,387,739.25	\$1,625,675.12	2026 app cycle	\$ 1,387,739.25
<b>Total</b>	\$ 3,002,585.00	\$4,242,511.68		\$ 3,002,585.00

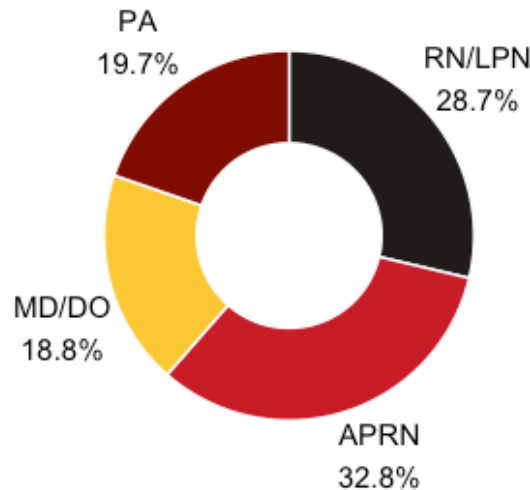
# FY 2025 Application/Awardee Profile

## Applications and Awardees by Profession

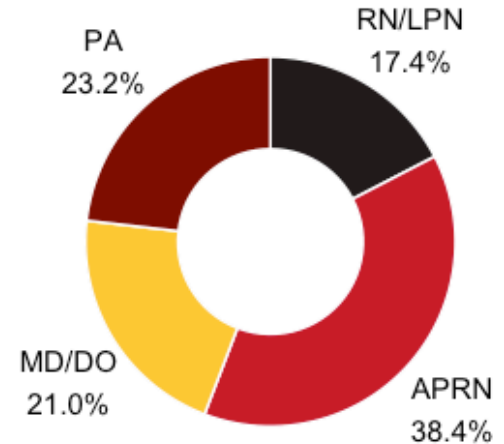
**All Applicants**



**Completed Applications**



**Awardees**

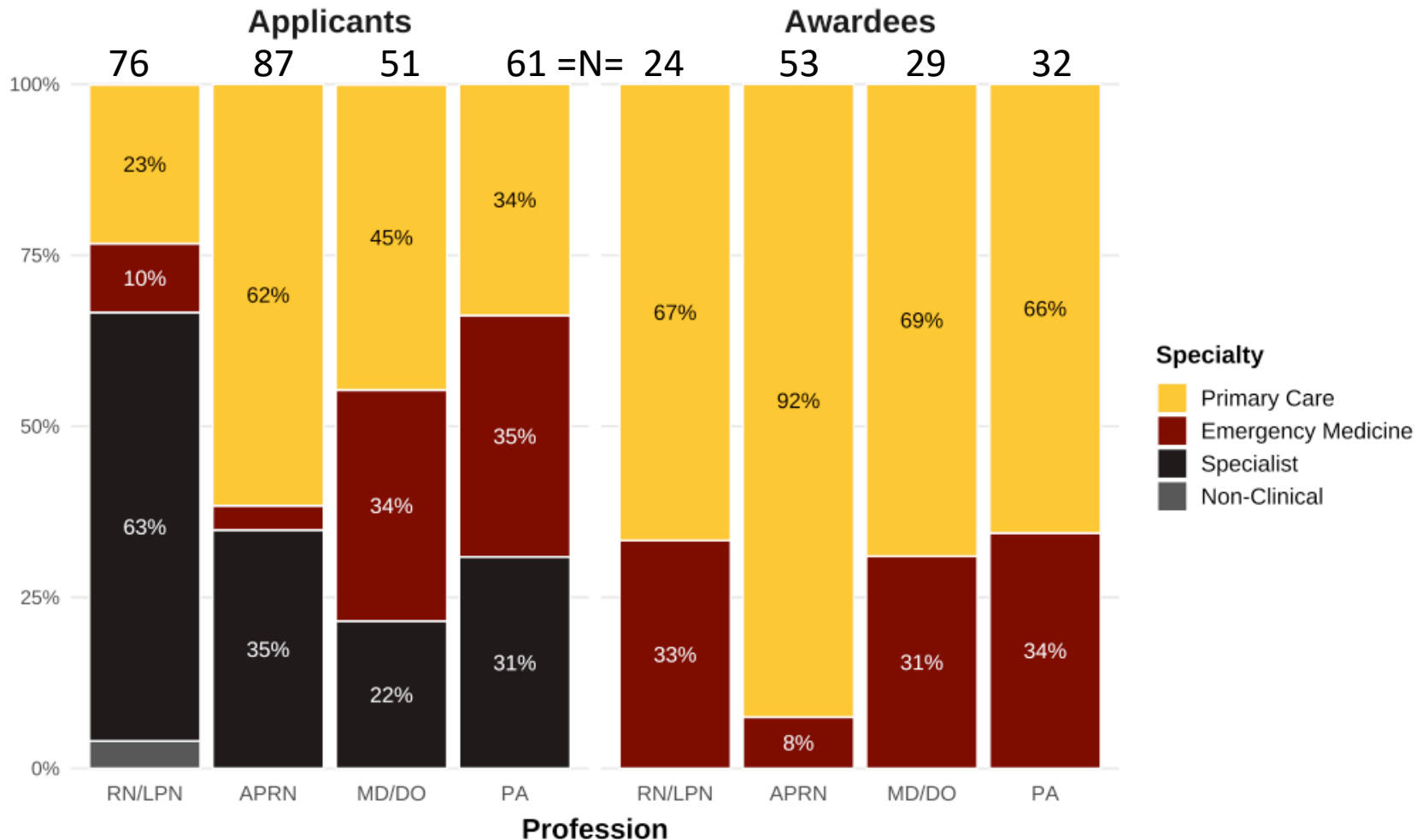


- MD/DO = Licensed Physicians
- PA = Physician Assistant
- APRN = Advanced Practice Registered Nurses, includes Certified Nurse Practitioners (CRNP), Certified Nurse Midwife (CNM), Nurse Anesthetist (NRNA), and Clinical Nurse Specialist (CNS)
- NNSS = Nurses and Nursing Support Staff includes nursing support staff (CMTs, CMAs, CAN, and GNAs), however, this awardee cycle there were no complete and eligible nursing support staff applications

## Program Updates: Maryland Loan Repayment Programs

# FY 2025 Application/Awardee Profile

### Applicant and Awardee Practice Specialty by Profession



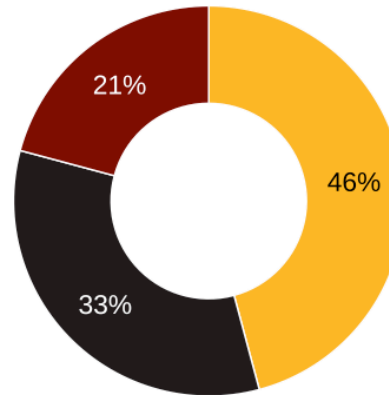
# FY 2025 Application/Awardee Profile

## Awardee Practice Site Types by Profession

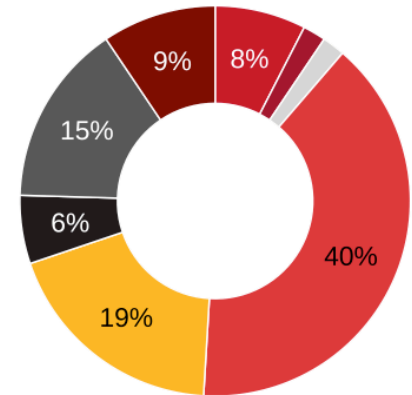
### Practice Type



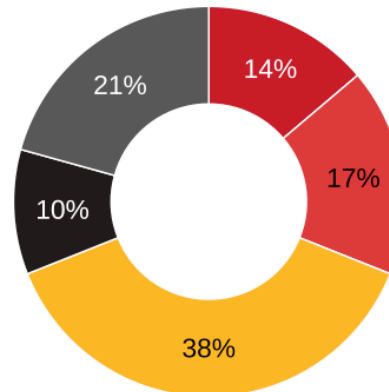
RN/LPN



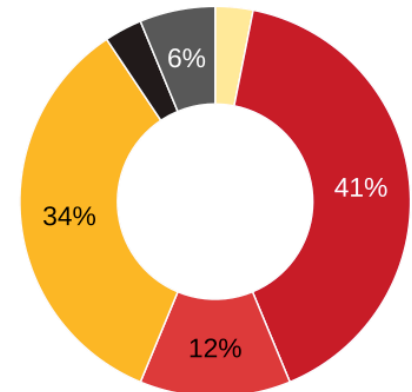
APRN



MD/DO



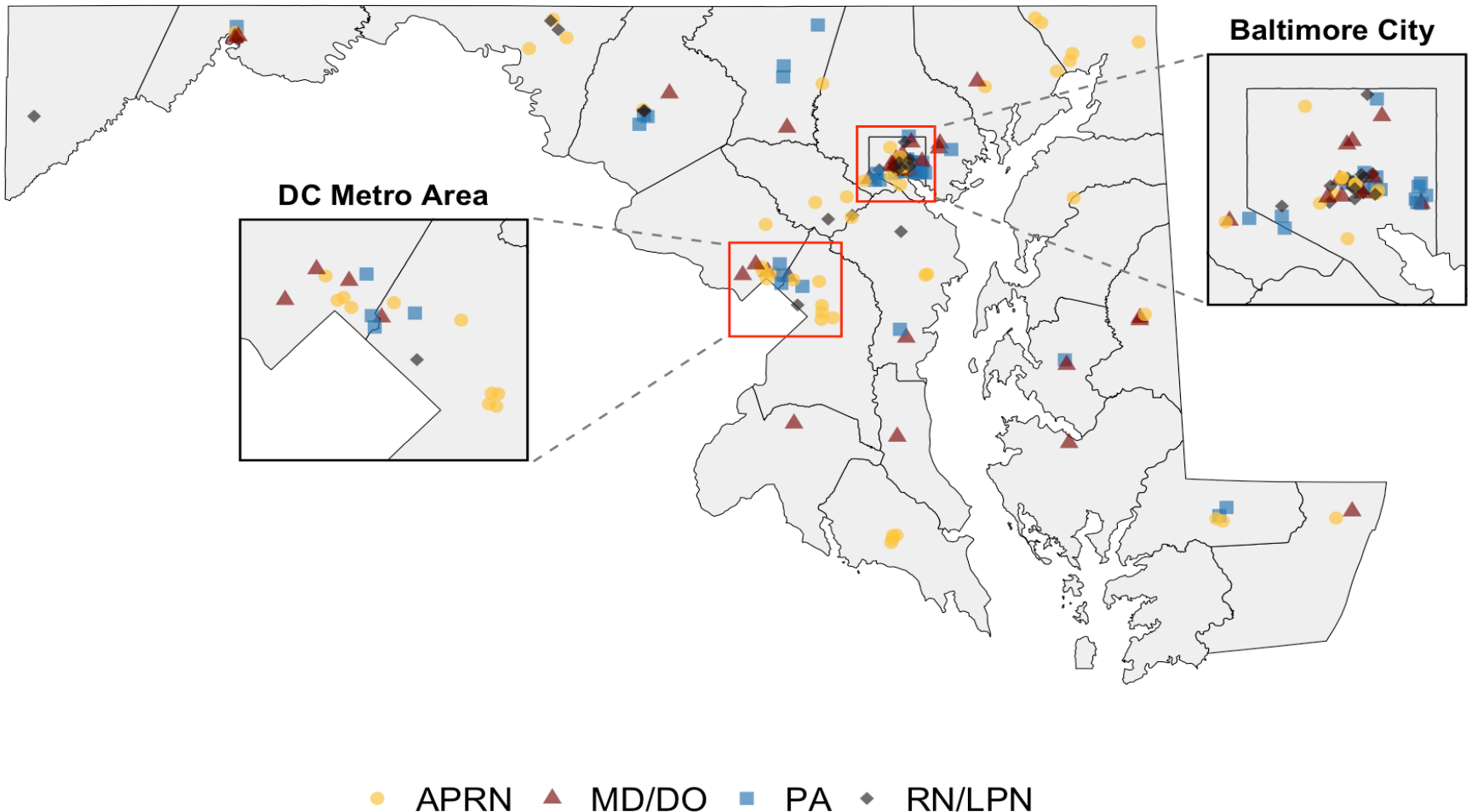
PA



## Program Updates: Maryland Loan Repayment Programs

# FY 2025 Application/Awardee Profile

### MLRP Award Offers Map by Practice Location, by Profession





## FY 2025 Application/Awardee Profile

---

Award Offer Ranges for Two-Year Service Obligation, by Profession

Profession	Awards (n=)	Min Award	Max Award	Average Award	Median Award
MD/DO	29	\$30,000	\$100,000	\$52,069	\$60,000
PA	32	\$14,166	\$60,000	\$49,380	\$60,000
APRN	53	\$10,513	\$100,000	\$45,142	\$50,000
RN/LPN	24	\$6,000	\$50,000	\$21,770	\$17,500
<b>Total</b>	<b>138</b>	<b>\$6,000</b>	<b>\$100,000</b>	<b>\$43,516</b>	<b>\$50,000</b>

## Program Updates: Maryland Loan Repayment Programs

# FY 2025 Application/Awardee Profile

---

### Educational Loan Debt and Award Coverage by Profession

Profession	Aggregate Loan Debt	Avg Loan Debt	Avg Remaining Debt	Avg Debt Covered by MLRP Award
MD/DO	\$6,852,260	\$236,285	\$184,216	31.5%
PA	\$2,987,416	\$93,357	\$43,977	66.9%
APRN	\$5,034,095	\$94,983	\$49,841	61.7%
RN/LPN	\$1,271,322	\$52,972	\$31,202	60.6%
Total	\$16,145,093	\$116,993	\$73,478	56.4%

---

# Discussion

## **2025 General Assembly Report**

---

Discussion regarding Feedback on:

- A. Program Background/ Summary
- B. Advisory Council Activities
- C. Advisory Council Recommendations

## Draft Recommendations

---

### Reiterating 2024 recommendations to General Assembly:

- Incorporate workforce development benefits such as educational loan repayment for healthcare professions into the AHEAD model.
- Broaden current MLARP PPA authorizing language to explicitly allow and invite funding sources to expand revenue sources.
- Include language in the MLARP PPA authorizing statute to specifically state participant exemption from state income tax, mirroring U.S. Department of the Treasury Internal Revenue Service practices ([Publication 970: Tax Benefits for Education](#)).
- Earmark State funds for the support of the costs associated with administration of MLRP operations.

## Draft Recommendations

---

**In addition, the Advisory Council specifically calls out the following recommendation:**

The General Assembly should alter the requirement for an annual MLARP Advisory Council for Physicians and Physician Assistants report; [Article - Health - General §24–1708 \(g\)](#) to require a report every three (3) years to better allow the Council to fulfill its mandates and provide robust reporting:

“On or before October 1 each year, the Council shall report to the Governor and, in accordance with § 2–1257 of the State Government Article, the General Assembly on the activities and recommendations of the Council.”

---

# Next Steps

# Next Steps

---

- **Meeting Schedule**

- Wednesday, October 1, 2025; 11:00 a.m.
  - Focus: Program marketing

- **Member Action Steps**

- Letter of support signature availability/contact
- Exploration of award amounts per practitioner/service obligation
- Report activity, if/as discussed today



---

# Open Discussion

*Questions: [sara.seitz@Maryland.gov](mailto:sara.seitz@Maryland.gov)*

---

# Adjournment