

Minnesota Health Care Loan Forgiveness Program Frequently Asked Questions

5/7/2025

1. If I apply am I guaranteed to get loan forgiveness?

No, not all who apply will be selected. The number of people selected is based on available funding. Applications will be scored and reviewed by an independent panel of reviewers.

2. What is the service requirement?

If you are selected you will be asked to sign a service contract where you commit to working at least two years or three years depending on your profession. Past work is not counted.

3. Is there a requirement for past work?

No, the requirement is that you are fully licensed and working in an eligible profession by fall of the following year, for example, an applicant who applies in fall 2025 must be licensed by fall 2026.

4. My profession is not listed, am I eligible to apply?

No, only currently listed professions are eligible. Eligible professions are determined by the state legislature. You may consider contacting your state legislators and letting them know loan forgiveness is important to you.

5. I work in a specialty area or in emergency medicine am I eligible?

No, specialties including hospitalists and emergency medicine are not considered primary care.

6. What is direct patient care?

Direct patient care means working with patients, as opposed to other duties such as billing, supervising staff, administrative duties, policy development etc.

7. I am a licensed clinical supervisor for new mental health professionals do I still need 30 hours direct patient care per week?

No, if you are a licensed clinical supervisor up to 20% of the 30 hour direct patient care requirement can be clinical supervision hours.

8. Are telehealth appointments eligible?

Telehealth appointments are eligible if the urban or rural mental health professionals also offers physical appointments to clients. Clients must be living in Minnesota.

9. For Dentists: How do I calculate my annual patient case load for the 25%?

Estimate your total yearly patient case load, and then calculate the number of your patients that use state public programs or sliding fee scale. Divide the number of your patients using state public program or a sliding fee scale by your total yearly patient case load. If the result is 0.25 or higher you have met the 25% requirement.

Example: You have 100 total yearly patients, and 35 of those patients use public programs or a sliding fee scale. $35/100=0.35$ or 35%. This means you have met the requirement.

10. What is the website to look up a HPSA or MUA/P?

Look up by site address [Find Shortage Areas by Address \(hrsa.gov\)](https://hrsa.gov/shortage); look up by geographic, population or facility HPSA [HPSA Find \(hrsa.gov\)](https://hrsa.gov/shortage)

11. My weekly schedule changes, some weeks I work 28 hours some weeks I work 32 hours, am I eligible?

Maybe. If you can meet the average of 30 hours direct patient care/week for 45 weeks per year for the length of the service commitment you would be eligible. Your employer needs to verify your hours at the end of each contract year, and if the hours are not met you will need to repay all funds.

12. Can I take a leave of absence during my service contract example for maternity/paternity leave or due to job layoff?

Yes, we will pause your contract for up to 12 months and then add the time on to the end of your contract, extending your end date.

13. Can I change jobs/job sites during the contract?

Yes, if your new role and site meet the program eligibility requirements.

14. Can I participate in Federal Public Service Loan Forgiveness (PSLF) and the Loan Forgiveness Program?

Yes, but please be aware that if your loans are forgiven by PSLF during the contract you will need to repay the unused funds given to you and you will still need to complete the service requirement.

15. When will decisions be made?

All applicants will receive an email, selected or not, by May 2025. You may need to check your spam or junk mail.

16. If I am not selected can I reapply?

Yes, there is an open application each year.

17. Do you know of any other loan forgiveness programs?

State Loan Repayment Program [Minnesota State Loan Repayment Program \(SLRP\) - MN Dept. of Health](#)

National Health Service Corps has several options-[National Health Service Corps | NHSC \(hrsa.gov\)](#)

Minnesota Department of Human Services has options for those in long term care nursing [MN Nursing facility employee scholarship program / Minnesota Department of Human Services](#)

18. Who can I contact if I have other questions?

health.loanforgiveness@state.mn.us

Minnesota Department of Health
Office of Rural Health and Primary Care
PO Box 64975
St. Paul, MN 55164-0882
651-201-3845
Health.loanforgiveness@state.mn.us
www.health.state.mn.us

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To obtain this information in a different format, call: 651-201-3838