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**OKLAHOMA  
DENTAL LOAN REPAYMENT PROGRAM**

**APPLICATION  
GUIDELINES**



Oklahoma State Dept. of Health  
Dental Health Service  
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# OKLAHOMA DENTAL LOAN REPAYMENT PROGRAM APPLICATION GUIDELINES

## PURPOSE

The Oklahoma Dental Loan Repayment Program (ODLRP) is designed to increase the number of dentists serving and caring for those dependent upon the state for dental care and to make dental care accessible to underserved metropolitan and rural areas by providing educational loan repayment assistance for up to five (5) Oklahoma licensed dentists per year for a two (2) to five (5) year period per dentist. One dentist entering the Program each year shall agree to teach at the University of Oklahoma College of Dentistry.

## AUTHORITY

Oklahoma Dental Loan Repayment Act, S.B. 1737, 2006.  
Oklahoma State Board of Health, O.S. Title 63, Sections 1-2710 et seq.

## DEFINITIONS

**"Advisory Committee"** means a committee utilized during an ODLRP selection process whose responsibilities and makeup are described in these Guidelines.

**"Commissioner"** means the Commissioner of Health of the Oklahoma State Department of Health or his/her designee.

**"Contract"** means a written agreement between the Oklahoma State Department of Health and the participating dentist.

**"Dental Health Professional Shortage Area" or "DHPSA"** means a location in Oklahoma that has been officially designated on January 1 of each year as experiencing special dental health problems and dentist practice patterns that limit access to dental care.

**"Dental Health Service"** means the dental program of the Oklahoma State Department of Health.

**"Dental services"** means the provision of diagnostic, preventive, restorative, emergency and palliative services provided by licensed general or pediatric dentists. The provision of dental services includes a reasonable amount of time for performing tasks related to the service, such as record keeping.

**"Dentist"** means a person who is licensed to practice dentistry by the Oklahoma Board of Dentistry.

**"Dentistry"** means the practice of dentistry by a dentist as defined in the latest editions of the Oklahoma State Dental Act and the Oklahoma Board of Dentistry Rules and Regulations.

**"Department"** means the Oklahoma State Department of Health.

**"Educational expenses"** means all or part of the principal and interest of an educational loan which has been taken out by an individual and which meets the following criteria:

1. The expenses were incurred while the individual was enrolled in a U.S. dental school accredited by the Commission on Dental Accreditation, the commission recognized by the United States Department of Education to accredit dental education programs;
2. The expenses were incurred for:
  - a. Tuition;
  - b. Other educational expenses, such as fees, books, and laboratory expenses, for specific school purposes/requirements and in amounts determined to be reasonable by the Department; and
  - c. Room and board, in an amount determined to be reasonable by the Department.

**"Medicaid dental provider"** means a dentist who has fulfilled the Oklahoma Health Care Authority requirements to be reimbursed fees for services provided to the Title XIX Medicaid population.

**"Medicaid patient"** means a patient enrolled, at the time of dental treatment, in the State Title XIX Medicaid Program as administered by the Oklahoma Health Care Authority.

**"New dental school graduate"** means a dentist who has graduated from an accredited U.S. dental school during the last three years prior to the effective funding cycle for which applicant is submitting an application for the ODLRP.

**"ODLRA"** means the Oklahoma Dental Loan Repayment Act.

**"ODLRP"** means the Oklahoma Dental Loan Repayment Program.

**"Oklahoma Health Care Authority"** or **"OHCA"** means the state agency responsible for the Title XIX Medicaid Program in Oklahoma.

**"Oklahoma State Department of Health"** or **"OSDH"** means the state public health agency responsible for administering the ODLRP.

**"Participating dentist"** or **"participant"** means a dentist selected to participate in the Program and who has an effective ODLRP contract with the Department.

**"Patient"** means the individuals treated at an approved practice site.

**"Program"** means the Oklahoma Dental Loan Repayment Program.

**"Service obligation"** means the terms established by the contract as defined by the Department and may include options to renew for up to a total participation in the Program of five (5) years.

#### **DESCRIPTION AND OPERATION OF THE PROGRAM**

- A. Department's equal opportunity policies applicable.** The Department's Dental Health Service will administer the Oklahoma Dental Loan Repayment Program in accordance with the Department's policies governing equal opportunity and access to programs, services and activities.
- B. General operation of the Program.** The Program will provide educational loan repayment assistance for up to five (5) Oklahoma licensed dentists per year for a 2 to 5 year period per dentist. One dentist entering the Program each year shall agree to teach at the University of Oklahoma College of Dentistry.
- C. Determining individual awards.** The amount of award, not to exceed \$25,000 per year for each participating dentist, shall be determined by the Department annually based upon the amount of funds appropriated to the Department. If the participating dentist's eligible loans are less than the cumulative repayment assistance total available over 5 years, that participating dentist shall be in the Program no longer than required to pay off the total eligible loans and shall not receive more funding assistance than the total eligible indebtedness. Loan repayment funds are treated as taxable income.
- D. Distributing the awards.** Each award shall be distributed to the participating dentist by two-party drafts made payable to the dentist and the appropriate lending institution in equal monthly disbursements throughout the service obligation.
- E. Default.** If the participating dentist does not fulfill the terms of the service obligation, the Department may at its option collect from the participant the entire amount of loan repayment assistance extended to the participant under the Program, plus interest.

#### **ELIGIBILITY TO PARTICIPATE IN THE PROGRAM**

- A. Eligibility for repayment assistance for non-faculty applicants requires compliance with the following.**
  - 1. Receipt of a dental degree from an accredited U.S. dental school within the previous three (3) years. Preference will be given to graduates of the University of Oklahoma College of Dentistry.
  - 2. Completion of all requirements to receive an active unrestricted license to practice dentistry in the State of Oklahoma at the time the service obligation begins.
  - 3. A demonstrable financial need with outstanding eligible dental school loans.

- a. Loans eligible for repayment assistance are any loans for educational expenses while attending dental school from a college, university, government, commercial source, or an organization, institution, association, society, or corporation that is exempt from taxation under 501(c)(3) or (4) of the Internal Revenue Code of 1986. The ODLRP applicant must be able to provide, upon request, documentation that commercial loans were used for payment of educational expenses.
- 4. An established practice, or the commitment to establish a practice, located in an Oklahoma Dental Health Professional Shortage Area (DHPSA). An eligible practice site is a solo, group, or incorporated private practice, and any federal, state, local, or private for-profit or nonprofit dental facility.
- 5. Fulfillment of all applicable requirements of the Oklahoma Health Care Authority to qualify as a Medicaid Dental Provider at the time the service obligation begins.
- 6. Agree that during the service obligation/contract period, a minimum of 30% of participant's patients treated are Medicaid recipients at the time of treatment, or 30% of the patient visits are by Medicaid recipients.
  - a. To satisfy the 30% minimum Medicaid recipient requirement, the participant must use an unduplicated count of the individual patients treated or a duplicated count of total patient visits. The 30% requirement will be monitored monthly, but participating dentist will be found in compliance if the yearly average is 30% or greater.
- 7. Maintain a full-time general or pediatric dental practice at the established DHPSA practice site(s) described in the service contract.
  - a. A full-time practice refers to a minimum average of 32 hours per week performing dental services at the practice site(s).
  - b. Absences up to 224 hours per year shall be allowed away from the practice for holidays, vacation, continuing professional education, or illness. Absences greater than 224 hours in any given 52-week period may result in an assessment that may extend the service obligation end date.

**B. Eligibility for repayment assistance for faculty applicants requires compliance with the following.**

- 1. Receipt of a dental degree from an accredited U.S. dental school within the previous three (3) years. Preference will be given to graduates of the University of Oklahoma College of Dentistry.
- 2. Completion of all requirements to receive an active unrestricted license to practice dentistry in the State of Oklahoma or an applicable faculty permit at the time the service obligation begins.
- 3. A demonstrable financial need with outstanding eligible dental school loans.
  - a. Loans eligible for repayment assistance are any loans for educational expenses while attending dental school from a college, university, government, commercial source, or an organization, institution, association, society, or corporation that is exempt from taxation under 501(c)(3) or (4) of the Internal Revenue Code of 1986. The ODLRP applicant must be able to provide, upon request, documentation that commercial loans were used for payment of educational expenses.
- 4. Agreement to abide by the rules and regulations for a faculty member, and the job duties assigned by the Dean of the University of Oklahoma College of Dentistry.

**C. Limitations upon eligibility common to both non-faculty and faculty applicants.** A non-faculty or faculty applicant's eligibility may be rescinded or terminated if any of the following conditions occur:

- 1. A breach of an obligation for service to a federal, state, or local government entity;
- 2. An obligation for service to a federal, state, or local government entity that remains unsatisfied and will interfere with the fulfillment of the requirements of the Program; or

3. A default or material breach of an agreement to repay a higher education loan or borrowing agreement.

#### **PROCEDURES FOR ADMINISTERING THE PROGRAM**

**A. Application Process.** All interested new dental school graduates shall file an application (*ODH Form 323*) with the Department. Acceptance of an application does not obligate the Department to anything other than the review of the application. Applications may be printed from the internet at <http://den.health.ok.gov> or are available from the Dental Health Service office of the Oklahoma State Department of Health. A complete application must be provided prior to execution of a contract.

1. A complete application, as defined and required by the Department, shall include the following:
  - a. Practice Site Confirmation, *ODH Form 323B*
    - (1) If entering a group practice, incorporated practice, or any federal, state, local, or private for-profit or nonprofit dental practice, a form (*ODH Form 323C*) from the employer stating that the other members of the practice are aware of the Program requirements that need to be fulfilled.
    - (2) If in solo practice, a copy of the most recent business tax return as proof that the practice exists.
    - (3) If applicable, a form (*ODH Form 323D*) from the Dean of the University of Oklahoma College of Dentistry agreeing to employ said applicant, if accepted into the ODLRP, as a faculty member.
  - b. Certification of School Loan, *ODH Form 323E*
    - (1) Lender Verification, *ODH Form 323F*
  - c. Proof of graduation from an accredited U.S. dental school. (An official academic transcript, an official letter from the school showing degree earned and date of graduation, or a copy of diploma will be accepted.)
  - d. Proof of a dental license or faculty permit issued by the Oklahoma Board of Dentistry. (A copy of the license or the certification of paid annual registration fee, or an official letter from the Oklahoma Board of Dentistry will be accepted.)
  - e. Three Letters of Recommendation, *ODH Form 323G*, from professional and/or educational references. Do not include recommendations from relatives or employees.
2. The application may be submitted at any time during the year, but review for eligibility and selection consideration will be quarterly, as needed. See separate document entitled Application Review Cut-Off Dates.
  - a. Applications received, not just postmarked, by the close of business (5:00 pm Central Time) on the applicable cut-off dates will be reviewed for eligibility and selection consideration. If the cut-off date is on a holiday or weekend, the applications will be due at the close of business on the first working day following the holiday or weekend.
  - b. Applications may remain on file with Dental Health Service of the Oklahoma State Department of Health for up to one year. The Department reserves the right to request updated information at any time.
3. All applications, with original signatures, shall be mailed or delivered to the Oklahoma State Department of Health, Oklahoma Dental Loan Repayment Program, Dental Health Service, 1000 NE Tenth Street, Room 712, Oklahoma City, OK 73117-1299.

**B. Selection Process.** Applications shall be reviewed by an Advisory Committee. Following this review, the Advisory Committee will forward recommendations to the Department. Applications will be approved or declined as determined by the Department.

1. The Advisory Committee shall include a representative from the

- a. Oklahoma Dental Association,
  - b. University of Oklahoma College of Dentistry,
  - c. Oklahoma Health Care Authority,
  - d. Oklahoma Board of Dentistry, and
  - e. Oklahoma Children's Oral Health Coalition.
2. The Advisory Committee shall consider the Eligibility Requirements as stated in these guidelines and may consider additional factors in making its recommendations to the Department to fulfill the purpose of the Program such as the following examples:
- a. The professional competence and conduct of applicants.
  - b. The length of time the applicant is willing to serve in the ODLRP.
  - c. Applicant's personal or professional background that shows an understanding of the dental needs that exist in shortage areas or in underserved populations.
  - d. Severity of shortage of Medicaid Dental Providers in selected practice shortage area.
  - e. Number of potential Medicaid clients in selected practice shortage area.
  - f. Distribution of general practice and pediatric dentists in selected practice shortage area.

**C. Contracting Process.** If selected, each applicant, before being granted loan repayment assistance under the Program, shall enter into a contract with the Department agreeing to the terms and conditions upon which the aforementioned assistance shall be granted to the applicant.

1. The participant shall fulfill all contractual obligations outlined, referenced, or described in the contract.
2. The contract shall be signed by the Commissioner on behalf of the Department, and by the applicant.
3. The Department may file suit against any participant for any balance due the Department for any contract, or portion thereof, that is unfulfilled or breached by the participant. The Department may cancel any contract made between it and the participant upon cause deemed sufficient by the Department.
4. The original loan repayment contract may be renewed annually for up to a total participation in the Program of five (5) years, contingent upon funding from the Legislature and review and approval by the Department based upon the dentist's performance and/or recommendations of the Advisory Committee.

#### **CONTACT INFORMATION**

For questions, please refer to the website at <http://den.health.ok.gov> or e-mail Mrs. Susan Potter, Program Manager, Oklahoma Dental Loan Repayment Program, Dental Health Service, Oklahoma State Department of Health, at [ODLRP@health.ok.gov](mailto:ODLRP@health.ok.gov).

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