

Loan Forgiveness for Health Care Professionals – Professionals in needed areas across Minnesota

2025 MINNESOTA LOAN FORGIVENESS PROGRAM INFORMATION NOTICE (PIN)

Program eligibility requirements and benefits are established by [Minnesota statute 144.1501](#), as amended.

Program Purpose

The purpose of the Minnesota Health Professional Loan Forgiveness Program is to recruit and retain health care professionals to needed areas and facilities in Minnesota. Loan forgiveness is an important benefit for health care professionals as well as health care facilities and communities experiencing a shortage of access to health care services.

Program Administration and Funding

This program is administered by the Office of Rural Health and Primary Care, Minnesota Department of Health. Eligibility requirements are established by [Minnesota statute 144.1501](#) as amended.

Program Limitations

Applicants to all programs must be living in Minnesota and have a Minnesota home address by the time of contract start and for the duration of the contract. Applicants who have a home address in another state are not eligible, even if they are serving Minnesota patients/clients. Applicants who have a home address outside of Minnesota and are serving Minnesota patients/clients via telehealth are also not eligible.

Telehealth appointments are eligible as direct patient care if the applicant also offers physical appointments to clients. Clients must be living in Minnesota.

Applicants cannot concurrently participate in any other student loan repayment/student loan forgiveness program with the exception of Public Service Loan Forgiveness (PSLF).

This is a competitive program, and not all eligible applicants will be awarded. The number of awards is dependent on available funding. There is no appeals process.

Eligible Professionals

Eligibility includes the following health professionals who have, or will have, a ***permanent and unrestricted*** license to practice ***independently and unsupervised*** in the state of Minnesota by Fall of 2026.

Eligible Professionals

Profession (Licensure)	Annual Award	Eligibility Requirement	Note
Dentist (DDS/DMD)	\$41,000	25% Public Payment Assistance	Employer confirmation required.
Rural Dental Therapist/Advanced Dental Therapist (DT/ADT)	\$15,000	Designated Rural Area	
Rural and Urban Physicians* (MD/DO)	\$33,000	Designated Rural Area -or- Underserved Urban Community	*Restricted to: Primary Care – Family Practice, Internal Medicine, OB/GYN, Pediatrics, Psychiatry. Emergency, Urgent, or Hospitalist specialties are not eligible.
Rural Pharmacists (PharmD)	\$26,000	Designated Rural Area	
Rural Advanced Practice Provider* (CRNA, ACNS, CNP, PA, CNM)	\$15,000	Designated Rural Area	*Primary Care Only. Emergency, Urgent, or Hospitalist specialties are not eligible.
Nurse Faculty (RN)	\$9,000	Teach in a post-secondary institution for: ≥ 12 credit hours -or- ≥ 720 hours*	Must be licensed as a nurse in Minnesota. Two-year contract with an optional two-year contract extension (four total years). There is no one-year or three-year option. *Prep time included.

Eligible Professions (continued)

Profession (licensure)	Annual Award	Eligibility Requirements	Notes
Long Term Care Nurses (LPN/RN)	\$6,000	Practice in a licensed MN: - Nursing home OR - Intermediate care facility for the developmentally disabled OR - A hospital that owns/operates a MN nursing home* OR - An assisted living facility as defined in section 144G.08, Subd. 7 OR - A home care provider as defined in section 144A.43, subd 4	*If the hospital owns/operates a Minnesota nursing home and a minimum of 50 percent of the hours worked are in a nursing home. Stand-alone hospice is not eligible. Two-year contract with an optional two-year contract extension (four total years). There is no one-year or three- year option.
Rural Public Health Nurse (RN/PHN)	\$6,000	Designated Rural Area	Must hold Public Health Nurse license. Must be working in a public health worker role for a county, elementary school, or other related organization. Hospitals are not eligible.
Urban and Rural Mental Health Professionals Licensed Psychologists Psychiatric NP/CNS LICSW, LMFT, LPCC, LADC	 \$29,000 \$15,000 \$11,000	Designated Rural Area -or- Underserved Urban Community	Must be fully independently licensed. LAMFT, LPC, or LGSW are ineligible. Psychiatric NP must hold Psych/Mental Health NP Certificate

Eligibility Requirements

Eligible duties

- Participants are required to practice at least 30 hours per week, for at least 45 weeks per year, for a minimum of three years, and a maximum of 4 years, unless noted. **Hours must be fulfilled in direct patient care**, with the exception of mental health clinical supervisors where up to 20% of the required 30 hours per week can be spent providing clinical supervision.
- Hours cannot be fulfilled by meeting with providers, process improvement, policy development, general supervising, or program administration activities.

Eligible worksites

- **Designated Rural Area** is defined by [Minnesota statute 144.1501](#), and [section 473.121, subdivision 2](#), as a statutory and home rule charter city or township that is outside of seven metropolitan areas of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington counties.
 - Exceptions:
 - Duluth, Mankato, Moorhead, Rochester, and St. Cloud are considered Urban.
 - Northfield, Cannon Falls, Hanover, Rockford, and New Prague are considered Rural.
- **Underserved Urban Community** is defined by [Minnesota statute 144.1501](#) and [section 473.121, subdivision 2](#) as a health professional shortage area (HPSA), medically underserved area (MUA), or with medically underserved populations (MUP). Use the website from the federal Health Resources and Services Administration (HRSA) to verify that a clinic or facility is in one of these designations.
- **+25% Public Payment Assistance (Dentists Only)** is defined as providing at least 25 percent of the applicant's annual patient case load to state public program enrollees or patients receiving a sliding fee scale schedule discount through a formal sliding fee schedule meeting the standards established by the United States Department of Health and Human Services, under Code of Federal Regulations title 42, section 51, chapter 303. **Employer response must be complete and submitted by application deadline.**

Additional Requirements

- Qualifying student loan debt greater than 2 times the annual award for a single profession, with the exception of Long-Term Care and Nurse Faculty who require student loan debt greater than 1 time the annual award.
- Eligible loans are restricted to those related to the past educational loans leading to licensure applying under.
- Qualified Educational Loans include government, commercial, and foundation loans for actual costs paid for tuition related to the past graduate or undergraduate education of the professional. Credit card debt, non-educational loans, or loans from family members do not qualify. Parent PLUS loans do not qualify. Loans in current or active default are not eligible

Application Checklist

Resume and/or Curriculum Vitae (CV)

- Up to date resume/CV
- Include education details
- Include job history and job duties
- Include volunteer experience
- Include leadership experience

Reference Letters

At least one reference letter needs to be completed by a professional who has directly supervised or trained you.

- References from CFO, COO, CEO, or HR personnel are also not acceptable unless these individuals directly supervisor and evaluate your clinical practice or teaching.
- For private practice applicants, a letter from a fellow colleague is acceptable.
- Acceptable references:
 - Preceptors
 - Managers
 - Professors
 - Clinical supervisors
- Unacceptable references:
 - Co-workers who are direct reports or peers
 - Parents
 - Friends
 - Clergy
 - Classmates

Reference letters should include all of the following

- Examples of applicant's interest and commitment to their profession
- Examples of applicant's commitment to serving underserved populations and communities.
- Examples of applicant's ability to work and communicate constructively with people from diverse backgrounds.
- Explanation of why the applicant is an excellent candidate (e.g. how the applicant has gone above and beyond, what makes them unique, why they are a good fit for the program, etc.)

Reference Letters should include:

- Writer's contact information
- Clearly state writer's relationship to the applicant
- Information unique to the applicant
- Writer's signature on letterhead

Short Answer: All professions *except* Faculty

Please respond to each of the following short answer questions. Answers should be three to five sentences, or a short paragraph, in length. Per state statute, preference is given to those applicants who can demonstrate cultural competencies.

1. Summarize what it means to you to be a culturally competent provider and give examples of how you provide culturally competent care. This response should be in your own words and not be a definition from a dictionary.
2. Describe your connections to the community that you serve. For example, what drew you to practice in your community or what is an experience that led you to better understand your patients/clients?
3. What are some health disparities or inequities you see in the patient populations served in your workplace? Please describe how your work (not your employer) helps address these issues.
4. Please describe how you see your work (not your employer) improving health care outcomes.
5. Please give an example of a time when you went above and beyond when caring for patients.

Short Answer: FACULTY ONLY

Please respond to each of the following short answer questions. Answers should be three to five sentences/a short paragraph/etc. Per state statute, preference is given to those applicants who can demonstrate cultural competencies.

1. Summarize what it means to you to be a culturally competent provider and give examples of how you provide culturally competent care. This response should be in your own words and not be a definition from a dictionary.
2. Share what drew you to become an educator, and your connection to the community you work in.
3. How does your curriculum advance an understanding of health disparities or inequities? How do you help your students understand the patient population they'll be serving?
4. How do you see your work as an educator affecting health care outcomes?

Additional Information

MDH gives preference to applicants that can demonstrate cultural competencies. Preference is also given to those closest to completing their training. Loan forgiveness defines cultural competency as the ability of an individual to understand and respect values, attitudes, practices, and beliefs that differ across cultures, and to consider and respond appropriately to these differences. It includes the application of cultural knowledge, behaviors, and interpersonal and clinical skills that enhances a provider's effectiveness in managing patient care.

Any required third-party responses must be submitted by deadline to be considered a complete application.

Submit Application

All applications and supporting documents must be submitted through the [Online Grants Portal](#)

- Log in to your account or create a new account.
- Select "Apply" from your Grant Portal dashboard.

You can save the application at any time and come back later to finish. You will receive a confirmation email once the application is submitted.

Application Deadline: January 6, 2026, at 11:59 p.m.

There are no exceptions. Late or incomplete applications will not be accepted, regardless of reason.

Link References

- [Minnesota Statute 144.1501 \(https://www.revisor.mn.gov/statutes/cite/144.1501\)](https://www.revisor.mn.gov/statutes/cite/144.1501)
- [Section 473.121, subdivision 2 \(https://www.revisor.mn.gov/statutes/cite/473.121\)](https://www.revisor.mn.gov/statutes/cite/473.121)
- [Online Grants Portal \(http://www.grantinterface.com/Home/Logon?urlkey=mdh\)](http://www.grantinterface.com/Home/Logon?urlkey=mdh)

Minnesota Department of Health
ORHPC - Loan Forgiveness Programs
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10/31/2025

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