

# South Carolina Rural Dentist Loan Repayment Program

Program Handbook | Updated October 2024

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# SC Rural Dentist Loan Repayment Program Overview

## About the Program

In July of 2005, the Rural Dentist Loan Repayment Program was established by the South Carolina Legislature. The funds for this program are appropriated to the South Carolina Area Health Education Consortium (AHEC) and the Medical University of South Carolina (MUSC) and are administered by AHEC. The program assists in the repayment for educational loans of dentists who practice in a Health Professional Shortage Area (HPSA) or serve as full-time faculty at the MUSC College of Dental Medicine. The expectation is that during their commitment period these dentists will establish viable community practices or academic careers at the College of Dental Medicine, become involved in their respective communities and remain after the funding period is over. Priority for this program is given to those demonstrating need and expressing intent to remain in an underserved area or in an area of critical need at the MUSC College of Dental Medicine.

## Board

While this program is administered by SC AHEC, a Board is created to manage and allocate these funds to ensure the location of licensed dentists in rural areas of South Carolina and on the faculty of the College of Dental Medicine at MUSC. The Board will be composed of the following: The Dean, or his Designee, of the MUSC College of Dental Medicine; three members from the South Carolina Dental Education Foundation Board who represent rural areas; and the President, or his designee, of the South Carolina Dental Association. The Director of DHEC's Office of Primary Care; the Director or his designee of the Department of Health and Human Services (DHHS); and the Executive Director of the SCDA shall serve as ex-officio members without vote.

## Program Details

### Priority

The intent of this program is to assist dentists in repaying educational loans in order that they may practice in a Health Professional Shortage Area (HPSA) in South Carolina or serve as full-time faculty at the MUSC College of Dental Medicine, without the financial burden of unpaid educational loans. The Board expects that during the commitment period, the dentists will either establish viable practices and become involved in their communities so that they will continue practicing in the area after the funding period is over or will establish viable academic careers at the College of Dental Medicine. Priority for this program will be given to those demonstrating need and expressing honest intent to remain in the underserved area once funding is completed or are in an area of critical need at the College of Dental Medicine.

### Applicant Scoring Criteria

Candidates are prioritized using an objective checklist that awards points for categories such as community need, practice type and retention factors (e.g., education and/or training in South Carolina).

### Eligibility

To be eligible for this program, all applicants must have no outstanding service obligation for health professional service to the Federal Government (e.g., an active military obligation or National Health Service Corp), a State (e.g., State Loan Repayment Program or Scholarship Program obligation) or other entity, unless the obligation would be completed prior to receipt of the dental loan repayment award. All applicants must be a U.S. citizen (either U.S. born or naturalized), U.S. national or a Lawful Permanent Resident, and must provide documentation of their status. A Lawful Permanent Resident is also known as a “Permanent Resident Alien,” “Resident Alien Permit Holder,” or “Green Card Holder.”

Applicants must practice in an [area of need](#) or contract to serve full-time at the MUSC College of Dental Medicine. All applicants are expected to be (or become) a Medicaid provider and treat at least 100 unduplicated Medicaid patients a year.

## Application Process

Applications for the Rural Dentist Loan Repayment Program are generally open each year in October and are due in February. Precise application dates will be posted on the [Recruitment & Retention webpage](#) during the application period. Completed applications will be considered by the Board shortly after the application period closes. No late applications will be accepted.

Accepted applicants will be notified if they receive funding in July and more information about contracts will be provided at that time.

Applicants must identify the community in South Carolina in which they wish to practice or are currently practicing. Applications will also be accepted from dentists who wish to serve on the faculty at the MUSC College of Dental Medicine.

## Steps to Apply

1. Complete the Eligibility Form via the “Apply” button on the [Recruitment & Retention webpage](#).
2. If eligible, you will be routed to the full application. If not eligible, please review the [Eligibility](#) section.
3. Please complete the online application in the Submittable portal. You can save as a draft and return to submit when completed.
4. You will receive a confirmation email once submitted. **If you do not receive a confirmation email from Submittable within 24 hours, contact [retention@scahec.net](mailto:retention@scahec.net) for further assistance.**

## Required Documentation

- Proof of U.S. citizenship, U.S. National or Lawful Permanent Resident status (U.S. birth certificate issued by a city, county or state agency of the United States, identification page of an unexpired U.S. passport, or a Certificate of Citizenship, a Naturalization Certificate, or a Green Card). Please note that a state driver’s license, or state-issue non-driver’s identification, Residence Card, or Social Security Card are not acceptable proof of U.S. citizenship or status as a U.S. national.
- A personal statement
- Curriculum vitae
- Minimum of three current signed and dated community letters of support from lay members (not dentists) of the community\*
  - **Please note:** Letters of support must be dated within the application period AND signed by recommenders.
- Copies of all educational loan documents
- Documentation of practice investment from the dentist or other organization or entities\*
- 1040 Form from the most recent tax return with social security number redacted
- Copy of the SLED State Criminal Records Check. Available at <https://catch.sled.sc.gov/> (There is a minimum charge for this check.)\*

\* Not required for MUSC Dental Faculty Applicants

Applications from providers currently in practice **must include an individual Medicaid provider number** in order to be considered. This stipulation does not apply to students who have not yet completed their training who will need to obtain an individual Medicaid provider number to be eligible for loan repayment. For students who will establish practice upon completion of training, to become a Medicaid provider, access the [South Carolina Department of Health and Human Services' \(DHHS\) website](#). The South Carolina Dental Association (SCDA) can assist with obtaining a Medicaid provider number.

## Contract

### Community Dentists

Accepted community dentists will sign a contract with South Carolina AHEC and MUSC to practice in an underserved area for four years. The current contract amount is up to \$75,000 total paid quarterly. The terms of the contract stipulate that all participants will be expected to treat at least 100 unduplicated Medicaid patients in South Carolina each year of the contract.

### MUSC Faculty

Accepted faculty at the MUSC College of Dental Medicine will sign a contract with South Carolina AHEC and MUSC to receive funding for one year. The contract amount varies and is paid annually.

## Penalty for Default

If the dentist fails to execute the full terms of the contract, the Board will determine the appropriate disposition. The penalty may be up to a triple repayment of all money received plus interest at the prime rate plus 10% as of the day of default (plus any legal fees and costs necessary to collect the money). In the case of pregnancy, extended leave or special circumstances during which the dentist does not serve as a full-time dentist, a period of time equal to the extended leave may be added to the contract period.

## More Information

For in-depth information about the South Carolina Rural Dentist Loan Repayment Program, visit [www.scahec.net/recruitment](http://www.scahec.net/recruitment).