Maryland Dent-Care Loan Assistance Repayment Program

During the 2000 Maryland legislative session, House Bill 543/Senate Bill 519 was passed providing State funding for a loan repayment program for dentists, known as the Maryland Dent-Care Loan Assistance Repayment Program (MDC-LARP). The purpose of MDC-LARP is to increase access to oral health care services for Maryland Medical Assistance Program (MMAP) recipients by increasing the number of dentists who treat this population through receipt of $23,740 per year in loan repayment assistance over a three-year period. The Maryland Department of Health Office of Oral Health, in partnership with the Maryland Higher Education Commission, is charged with the responsibility of implementing and monitoring this program.

Dentists who agree to provide oral health services must serve three years in a full-time practice and provide services to a minimum of 30% MMAP recipients as a proportion of their total patient population. This information must be documented along with the submission of written reports. This program provides loan repayment for up to five Maryland licensed dentists a year for a three-year commitment (a maximum of 15 participants in the program for the 3-year period), depending on available funding.

What makes this program unique is that dentist applicants do not have to practice in a designated Health Professional Shortage Area. Although they are encouraged to practice in rural, underserved areas, these dentists simply need to provide care to MMAP recipients in any area of Maryland and ensure that these patients make up 30% of their patient population. During CY 2017, MDC-LARP dentists treated 24,188 unduplicated Medicaid patients and provided 60,471 dental visits for Medicaid recipients. MDC-LARP dentists have seen 195,372 unduplicated Medicaid patients through 488,431 patient visits since the inception of the program in 2001.

Lessons Learned:

In the original set of program Guidelines, the recipients of the loan repayment received their reimbursement checks within 60 days of beginning the program (January 1st). The Guidelines were then revised so that the recipients received their reimbursement checks within 60 days of completion of their first year of service in the program. This served to reduce the liability of the dentists if the 30% goal was not attained in the first year, and as a motivator to maintain the 30% goal.

Site visits are conducted for participants continuing in the program as well as applicants into the program. Infection control protocols set by the Centers for Disease Control and Prevention are
observed and verbally reinforced to staff by the clinical provider from the Office of Oral Health during the site visit. To ensure spore testing occurs weekly, the Office of Oral Health updated its monthly reporting requirements. In 2014 the Office of Oral Health added monthly documentation of weekly spore test results to be submitted along with the monthly reporting sheet.

The program could be improved by expanding the number of dentists who can participate in the program each year. Right now, the program is on a 3-cycle term with a total of 15 dentists accepted into the program over a 3-year period. To have a significant effect on increasing the number of dental providers who treat the Medicaid population, more dentists need to be accepted into the program.

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