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Colorado Department  
of Public Health  
and Environment

## **Dental Loan Repayment Program**

### **Annual Report**

July 2007 – June 2008

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## Document Information

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## **Dental Loan Repayment Program Executive Summary**

**Purpose.** The Dental Loan Repayment Program was authorized by the Colorado General Assembly in the 2001 legislative session as Senate Bill 01-164. The purpose of the legislation was to create a “loan repayment program as an incentive to dental professionals to provide dental services to underserved populations.” The program pays all or part of the principal, interest and related expenses of the educational loan of each eligible dental professional and is open to both dentists and dental hygienists. This was one of nine recommendations submitted to the Governor and General Assembly by the Colorado Commission on Children’s Dental Health in December 2000. The Commission, in recognition of the shortage of dental providers willing to serve low-income populations, recommended offering educational loan repayments and other incentives to recent dental graduates to encourage the retention of current providers and the success in recruitment of new providers.

**Use of funds.** A total of \$200,000 was appropriated for implementation of the Dental Loan Repayment Program from the tobacco settlement monies in FY 2007-08. Of this amount, \$198,271 was expended, with \$189,250 awarded in loan repayments and \$9,021.49 spent on administrative costs. There was \$1,728.51 left that was not expended for fiscal year 2007-2008 due to a few participants leaving the program and not enough time or funds to give an additional award.

Fourteen new dental providers participated in the program during this fiscal year, in addition to 13 continuing providers, bringing the total number of providers participating since the program’s inception to 62. The providers have been located in 13 counties designated as Dental Health Providers Shortage Areas (HPSA), and in five counties with extensive underserved populations.

**Accomplishments.** The total number of underserved patients served by the providers participating in the Dental Loan Repayment Program to date (including the three participating through the federally funded by the Bureau of Health Professions grant) is 159,756, with 37,722 served in FY 2007-08. This fiscal year total includes 17,851 Medicaid-eligible children; 3,776 Child Health Plan Plus children; 15,808 uninsured adults and children; and 287 Old Age Pension recipients.

The program has become very competitive, with 22 applications received for this fiscal year. Applications included 17 dentists and 5 hygienists from 9 counties. Priority was given to returning applicants, followed by Dentist Provider Level I applicants serving more than the required 40 underserved patients per month and practicing in diverse geographic areas.

The Oral Health Unit is in year two of a three-year federal grant from the Bureau of Health Professions, which has allowed the unit to add up to two additional loan repayment participants per year for three years. In this fiscal year, one dentist Level I was added from Larimer County. The two continuing dentist Level I recipients from the first grant year are serving in Weld and Pueblo counties.

The Colorado Health Institute worked with the Oral Health Unit this past year in conducting a rural dentist survey to help understand the characteristics of dental providers that work in remote areas. This will help the organization learn what can entice and keep a provider in a dental professional shortage area and provide more rural Coloradans access to dental care.

## **I. Administrative Report**

### **A. Amount of Tobacco Settlement Monies Received**

The Dental Loan Repayment Program received \$200,000 from tobacco settlement monies for FY 2007-2008.

### **B. Program Description**

The Dental Loan Repayment Program was authorized by the Colorado General Assembly in the 2001 legislative session as Senate Bill 01-164. The purpose of the legislation was to create a “loan repayment program as an incentive to dental professionals to provide dental services to underserved populations.” The program pays all or part of the principal, interest and related expenses of the educational loan of each eligible dental professional and is open to both dentists and dental hygienists. The Oral Health Unit in the Prevention Services Division at the Colorado Department of Public Health and Environment administers the program.

The Dental Loan Repayment Program is a direct result of recommendations to the governor and the Colorado General Assembly from the Colorado Commission on Children’s Dental Health in December 2000. The Commission identified loan repayment as a key strategy for addressing the shortage of dental providers willing to serve underserved populations in Colorado and for overcoming the significant dental education indebtedness. As a result of this recommendation, Senate Bill 01-164 was passed, creating the state Dental Loan Repayment Program.

In FY 2007-2008, providers include 19 Level I dentists (40 patients/month), one Level II dentists (20 patients/month), three Level III dentist (10 patients/month), three Level I hygienists (20 patients/month), and one Level II hygienist (10 patients/month). In total, of the 27 dental providers currently participating, 17 are employed by community health centers or public/private non-profit safety-net clinics and 10 are in private practice.

### **C. Program Goals**

The overall goal of the program is to increase access to care for low-income and underserved populations by offering financial incentives to dental providers to work in dental practices open to these populations. The programmatic goals in this year of implementation included

- 1) Ensuring sufficient applications to ensure maximum expenditure of available funds;
- 2) Collaborating with key stakeholders to market the program to current licensed providers and students; and
- 3) Increasing the number of persons from underserved populations whose dental needs are met.

#### **D. Evaluation of the Operation of the Program**

Appendix A illustrates the distribution of the providers to date. For FY 2007-08, the participating dentists include 19 Level I dentists, who provide dental services to at least 40 underserved patients per month or devote at least 30 percent of a full-time dental practice to providing services to underserved populations. Eleven dentists practice in the public/private nonprofit clinics listed below.

- Clinica Campesina in Adams County
- Pueblo Community Health Center
- Keefe Memorial Hospital, Cheyenne Wells
- Health District of Northern Larimer County
- Southwest Smilemakers in San Juan Basin
- Sunrise Community Health Center in Weld County
- Salud Family Health Centers
- Westside/Eastside Health Centers
- Loveland Community Health Ctr
- Howard Dental
- Marillac Clinic of Mesa County

The other eight Level I dentists are in private practice in Adams, Denver, Jefferson, Mesa, Boulder and Yuma counties. There are three Level III dentists in Boulder, Fremont and Cheyenne counties. The four participating dental hygienists include three Level I providers, providing dental services to at least 20 underserved patients per month in Denver, Weld and Fremont counties. The remaining Level II hygienist, serving at least 10 underserved patients a month, practices in Jefferson County. The Dental Loan Repayment Program is providing support primarily to dental professionals working in “safety net” dental clinics. This is due, in part, to the need to serve as many underserved people as possible and the overall budget of the program.

Contracts were initiated with dental providers in two cycles in July 2007 and February 2008. Contracts reflected loan repayment levels corresponding with the dental professional’s level of service. The loan repayment checks were payable to both the dental professional and the loan company to ensure repayment of educational loans. Participating providers are required to submit documentation from their loan companies indicating the appropriate decrease in balance on their educational loans. The terms of the new contracts are from July 1, 2007, to June 30, 2009, and from Feb.1, 2008, to Jan. 31, 2010, respectively, reflecting the two-year agreement to serve underserved populations.

In addition, quarterly reports of the number of underserved people seen for dental care are requested to verify that the dental professionals are meeting the goals of the program. Quarterly reports are reviewed for completeness and accuracy. For non-“safety net” providers, verification from Medicaid and Child Health Plan Plus is requested for review to substantiate the quarterly reports. All providers have been in compliance to date. As the following table illustrates, the majority of patients served are noninsured. A total of 159,756 underserved patients have benefited from this program since its inception.

	Medicaid	Child Health Plan Plus	Sliding Fee/Noninsured Patients	Old Age Pension	Total
FY 2002-03	3,629	802	10,359	202	14,992
FY 2003-04	6,807	1,399	11,844	478	20,528
FY 2004-05	8,734	873	9,606	97	19,310
FY 2005-06	17,664	2,185	7,488	245	27,582
FY 2006-07	19,807	4,497	15,153	165	39,622
FY 2007-08	17,851	3,776	15,808	287	37,722
<b>Totals</b>	<b>74,492</b>	<b>13,532</b>	<b>70,258</b>	<b>1,474</b>	<b>159,756</b>

All recommendations of the audit conducted by the State Auditor’s Office in 2004 continue to be implemented, including verification of patients served and marketing of the program. In addition, rules promulgated by the state Board of Health also are posted on the program’s Web page at <http://www.cdphe.state.co.us/pp/oralhealth/DentLoan.html>.

**E. Costs Incurred by the Program**

A total of \$200,000 was appropriated in fiscal year 2007-08 for implementation of the Dental Loan Repayment Program from tobacco settlement monies. The statute allows for 20 percent administrative expenditures and 0.2 full-time equivalent employees (FTEs).

In this fiscal year, \$198,271.49 was expended with \$189,250 awarded in loan repayments. The administrative costs, \$9,021.49, were below the 20 percent allowed. Included in the administrative costs are the oversight costs, shared by all the tobacco-funded programs, which amounted to \$80.71 for this program.

The statute also allows the Oral Health Program to seek opportunities for additional funding from other federal and private funding sources. The Oral Health Unit was successful in securing a grant from the Bureau of Health Professions for improving the “dental work force.” This funding is a result of federal appropriation for “Grants to States to Support Oral Health Workforce Activities.” Colorado is one of 18 states to receive this funding, which allows for two additional loan repayment participants each year for the next three years. The grant is in year two, adding one new Dentist Level I loan recipient from Larimer County. The two participants selected from the first year of the grant are also Level I dentists serving in Pueblo and Weld counties.

**F. Areas for Development**

The Dental Loan Repayment Program will continue to seek new venues for marketing the program to private providers to ensure participation and a competitive application process. This will meet the goal of ensuring geographic distribution of funds and providing underserved populations with access to care.

