Rhode Island Dental Education Loan Repayment Program (RI DELRP)

Statement of Eligibility and Requirements

The RI DELRP is funded by the Health Services and Resources Administration (HRSA). Oral health professionals and health care sites participating in the RI DELRP must meet the following eligibility and performance requirements.

Oral Health professionals participating in the RI DELRP:

(1) Must be United States citizens.

(2) Must not have an outstanding contractual obligation for health professional service to the Federal Government (e.g., an active military obligation, NHSC Loan Repayment or Scholarship Program obligation), or a State or other entity, unless that service obligation will be completely satisfied before the contract has been signed. Be aware that certain bonus clauses in employment contracts may impose a service obligation. If the RI DELRP participant's military training and/or service, in combination with the participant's other absences from the service site, exceed 35 workdays per service year, the RI DELRP service obligation should be extended to compensate for the break in "full-time" service.

Individuals in the Reserve Component of the Armed Forces or National Guard are eligible to participate in the RI DELRP.

(3) Must not have a judgment lien against their property for a debt to the United States. Debtors with judgment liens for Federal debts are ineligible to receive Federal financial assistance.

(4) Must not have a history of failing to comply with, or inability to comply with, service or payment obligations.

RI DELRP participants cannot have:

a. defaulted on any Federal payment obligations (e.g., Health Education Assistance Loans, Federal income tax liabilities, FHA loans, etc.) even if the creditor now considers them to be in good standing;

b. breached a prior service obligation to the Federal/State/local government or other entity, even if they subsequently fulfilled the obligation; and

c. had any Federal debt written off as uncollectible (pursuant to 31 U.S.C. 3711(a)(3)) or had any Federal service or payment obligation waived.

(5) Must provide full-time oral health care service in a public or nonprofit private entity located in a current federally designated Dental Health Professional Shortage Area (DHPSA).

Full-time clinical practice" is defined as a minimum of 32 hours per week of direct patient care at an approved service site during normally scheduled office hours. Additional hours may be spent in practice-related administrative activities.

(6) Must be one of the following eligible health professionals:

General Practice Dentist (DDS or DMD)
Pediatric Dentist (DDS or DMD)
Oral & Maxillofacial Surgeon (DDS or DMD with / without MD)
Registered Dental Hygienist (RDH)

(7) Must have Qualifying Educational Loans. Qualifying educational loans are Government and commercial loans for actual costs paid for tuition and reasonable educational and living expenses related to the undergraduate or graduate education of the participant leading to a degree in the health profession in which the participant will satisfy his or her RI DELRP service commitment. Applicants must provide a copy of all qualifying loan documentation (e.g., promissory notes).

(8) Must pay the amount specified in their RI DELRP contract default provision if they fail to complete their service obligation for any reason. The RI DELRP contract states that an oral health professional in breach of contract shall pay an amount equal to the sum of all payments made on behalf of the oral health professional by the Authority plus penalties in accordance with applicable state and federal regulations.

Federal regulations (U.S. Code Title 42/Chapter 6A/Subchapter II/Part D/subpart iii/§ 254o. Breach of scholarship contract or loan repayment contract) provide the following penalties for breach of loan repayment contract:

(A) the total of the amounts paid by the loan repayment program on behalf of the individual for any period of obligated service not served;

(B) an amount equal to the product of the number of months of obligated service that were not completed by the individual, multiplied by $7,500; and

(C) the interest on the amounts described in subparagraphs (A) and (B), at the maximum legal prevailing rate, as determined by the Treasurer of the United States, from the date of the breach; except that the amount to recover under this paragraph shall not be less than $31,000.

I declare that I have read the above Statement of Eligibility and Requirements for oral health professionals participating in the Rhode Island Dental Education Loan Repayment Program and that I understand and agree to abide by the provisions contained herein.

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Name Signature Date