Wisconsin created the Health Professions Loan Assistance Program in 1989 to address workforce shortages in underserved rural and urban communities. Since then, hundreds of health care providers have received assistance in paying down education loans, in return for three years of service in these communities. In 2014 Wisconsin added the Rural Provider Loan Assistance Program, which addresses chronic provider shortages in rural communities. These programs help to increase access to health care in communities that have traditionally lacked providers, including primary care Physicians, Dentists, Nurse Practitioners, Physician Assistants, Nurse Midwives, and Dental Hygienists. This report reflects Loan Assistance Program (LAP) activity from July 2022 to June 2023.

2022-23 AWARDS

$1,000,097 was awarded to health care providers to pay down educational loans in return for three years of service.

The money was distributed via 105 concurrent awards:

- 25 awards to providers who completed their service this year
- 28 awards to providers who began their first year of service
- 27 awards – began second year of service
- 25 awards – began third year of service
2022-23 Awardees

99 healthcare providers received awards.*

*The number of providers is lower than the number of awards as some awardees received more than one award

Profession:

<table>
<thead>
<tr>
<th>Profession</th>
<th>HPLAP</th>
<th>RPLAP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician</td>
<td></td>
<td>48</td>
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<tr>
<td>Nurse Practitioner</td>
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<tr>
<td>Dentist</td>
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<tr>
<td>Physician Asst</td>
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<td>Dental Hygienist</td>
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<tr>
<td>Cert Nurse Midwife</td>
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</tr>
</tbody>
</table>

**Some physicians received awards from both programs

Specialty:

- General Dentistry: 15%
- Psychiatry: 6%
- OB/GYN: 3%
- Pediatrics: 4%
- Family Medicine: 67%
- Internal Med: 5%

2022-23 Practice Sites

Awardees practiced at 75 sites in underserved areas:

Site type:

- 40% Rural Health Clinic (RHC)
- 17% Federally Qualified Health Center (FQHC)
- 43% Other

Site rurality:

- 84% Rural
- 16% Urban

Rural Health Clinic (RHC) and Federally Qualified Health Center (FQHC) are designations given by the Centers for Medicare and Medicaid Services.
**LAP IMPACTS**

The LAP helps to recruit and retain healthcare providers in communities that experience chronic provider shortages. In their third year of service, LAP awardees are asked about their experience with the Program. Of those who completed their service obligation this year:

- **61%** said LAP was a factor in deciding to work at their practice site
- **96%** intend to stay at their practice site after their LAP contract ends

“Coming from a rural location and understanding the difficulties of finding providers, this program is a wonderful opportunity for providers that have a love of rural health care while having the benefit of reducing loans that as we all know can be rather large. I appreciate this opportunity and happily share it with UW medical students that are considering rural health care. Thank you!” - Internal Medicine Physician

“The program definitely influenced my choice of practice location and I encourage other practitioners who are in school to inquire about the program. It has been very helpful. Thank you!!” – Family Medicine Nurse Practitioner

“The LAP program was a huge help to reduce my student loans I have been paying on for many years while being able to work in a setting I love to come to everyday.” Family Medicine Nurse Practitioner

**PROGRAM SUPPORT & OUTREACH**

LAP administration and promotion are essential for the Program's success. The LAP Manager guides providers and staff through the award process, responding to inquiries on eligibility, Program requirements, completing applications, and receiving award payments. The Program manager also speaks with students, residents, and practice site staff throughout the year to ensure that eligible providers and sites are aware of the Program and its value, both as a recruitment/retention tool and as a method for providers to reduce education loan debt.

- **0.5 FTE** administrative staff
- Reviewed and processed **42 applications**
- Provided assistance **259 times to LAP applicants, awardees, and practice sites**
- Promoted LAP in a variety of ways including **5 presentations to 81 potential participants**
**How Applicants Hear About LAP**

During the application process, providers are asked how they first learned about LAP. This information helps the LAP Manager in targeting Program promotion. Over the past three years, the provider’s practice site has been the most common source of Program information, from either colleagues or their employer. The internet is the most common single source of information. A LAP website redesign within the last year makes navigation easier. Based on this information, the LAP Manager will continue Program promotion to schools and training programs while also focusing on eligible practice sites and raising awareness of LAP among employers.

[Bar chart showing the percentage of how applicants hear about LAP]

- **Internet Search**: 29%
- **Employer**: 23%
- **Colleague**: 19%
- **Prior Award/Applicant**: 13%
- **School/Residency/Training Program**: 12%
- **Presentation by WORH Staff**: 5%
- **Other**: 1%

Thank you to the members of the Rural Health Development Council for assisting with application review and advising WORH on the Loan Assistance Program.

Funding for the Loan Assistance Program is provided by HRSA’s Health Workforce State Loan Repayment Program, Wisconsin Tribal Gaming Revenue, and the Wisconsin Critical Access Hospital Assessment.

For more information about the Loan Assistance Program, visit [worh.org](http://worh.org)

or contact Kevin Jacobson, Loan Assistance Program Manager, kmjacobson2@wisc.edu