

Dental Education Loan Repayment Program

Are you interested in practicing dentistry in a place where:

- People know your name?
- There is no traffic?
- Life follows a slower pace?
- You play an enhanced community role?
- There is a dental practice opportunity?
- The outdoors is in your backyard?

Practicing in an underserved region of Iowa may qualify for added benefits—repayment of your educational loans.

The Delta Dental of Iowa Loan Repayment Program annually offers a \$50,000 award for the repayment of dental education debt to be used over a three-year grant period. In return, the selected dentist agrees to practice in one of Iowa's designated dental shortage areas and to allocate 35% of patient services to underserved populations. The Loan Repayment Program was developed in 2002 as a collaborative effort with the Iowa Department of Public Health and the University of Iowa College of Dentistry. The Loan Repayment Program, which is funded solely by Delta Dental of Iowa, offers at least one \$50,000 award per year, and in some years, multiple awards are given. The program was expanded in 2005 to include a community matching component whereby communities recruiting a dentist develop an economic incentive package to match the loan repayment award.

Who may apply to the Delta Dental of Iowa Loan Repayment Program?

Dentists who are:

- Fully trained and licensed (or in process of becoming licensed)
- Interested in a public health role but in a private practice setting
- Committed to serving in a rural or underserved area classified as one of Iowa's dentist shortage areas
- Willing to allocate 35% of patient load to the underserved during program period (e.g. elderly, nursing home residents, Medicaid, hawk-i, non-insured, etc.)

Applicants may also include dentists with dental public health degrees who practice in public health settings, such as community health centers, and allocate at least 35% of their services to underserved patients.

What are the benefits?

- Qualified educational loans are repaid at a maximum of \$50,000 for a required three year contract period
- Funding is structured to be tax exempt for recipients
- Opportunity to build a diverse patient base

For more information, contact:

Suzanne Heckenlaible
Delta Dental of Iowa
2401 S.E. Tones Dr., Ste. 13
Ankeny, IA 50021

Loan Repayment Program Application

Your application should include:

- Letter of interest (indicate any relationship to Delta Dental of Iowa or potential conflict of interest)
- Resumé
- Private practice setting description (owner, associate to buy, etc.)
- Licensure (or plans for licensure)
- 3 letters of reference
- Verification of educational debt

Your letter of interest or additional document should include responses to:

- Why are you interested in practicing dentistry in an underserved area in Iowa?
- Describe your experience and commitment to public health dentistry.
- Describe your experience with community and volunteer involvement.
- Describe the business plan of your dental practice and its feasibility.
- Describe your immediate and long-term professional goals.
- Describe any community matching funds or relocation incentive packages, if appropriate.

Your application will be scored according to:

- Responses to questions above: 1/3
- Underserved Iowa location selected: 1/3
- Resume and letters of reference: 1/3

All applications are reviewed by a Delta Dental of Iowa (DDIA) committee which includes representation from the DDIA board of directors, the Iowa Department of Public Health, and DDIA Public Benefit Program leadership. Applications are reviewed during June, and recipients are notified in late June. Payments may begin during the second or third quarter of the year and are paid quarterly throughout the grant period.

Send application packet by May 1, 2010 to:

Community Relations
Delta Dental of Iowa
2401 S.E. Tones Dr., Ste. 13
Ankeny, IA 50021