

**Michigan State Loan Repayment Program
Michigan Essential Health Provider Recruitment Strategy
FY 2020 - 2022 Report
July 1, 2023**

The Michigan Department of Health and Human Services (MDHHS) administers the Michigan State Loan Repayment Program, also known as the Michigan Essential Health Provider Recruitment Strategy, pursuant to Public Act 368 of 1978, Part 27. Per 2723, MDHHS must report to the Legislature on the status of the Michigan Essential Health Provider Recruitment Strategy biennially. This report is intended to fulfill this requirement.

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Michigan State Loan Repayment Program Overview:

The Michigan State Loan Repayment Program (MSLRP) is known in state statute as the Michigan Essential Health Provider Recruitment Strategy. This program assists employers in the recruitment and retention of medical, dental, and mental health care providers by providing loan repayment to those who enter into MSLRP service obligations. These service obligations require participants to provide full-time, primary health care services at an eligible nonprofit practice site located in a Health Professional Shortage Area for two years. MSLRP loan repayment agreements are funded by a federal/state/local partnership. Federal funds are awarded by the National Health Service Corps (NHSC) of the Health Resources and Services Administration (HRSA).

This report covers three program years; 2020, 2021 and 2022. The FY 2020 MSLRP year began with the February 4, 2019 to February 8, 2019 application period offering loan repayment agreements starting October 1, 2019 through September 30, 2021. The FY 2021 MSLRP year began with the February 3, 2020 to February 7, 2020 application period offering loan repayment agreements starting October 1, 2020 and continuing through September 30, 2022. The FY 2022 MSLRP year began with the March 1, 2021 through March 5, 2021 application period offering loan repayment agreements starting October 1, 2021 and continuing through September 30, 2023.

During the program years of FY 2020 and FY 2021, MSLRP also implemented a program specifically for small counties with a population under 40,000. This program, MSLRP- Small Population, helps employers in federally designated shortage designation areas of counties with small populations below 40,000 recruit and retain primary medical, dental, and mental healthcare providers. The program provides loan repayment to those entering into MSLRP– Small Population service obligations. Two cycles of this program occurred with 38 providers total participating. These obligations were for two years, with 19 providers participating in FY 2020 from September 1, 2019 – August 31, 2021 and 19 providers participating in FY 2021 from September 1, 2020 – August 31, 2022. During these two years, the participants provided full-time primary healthcare services in a Health Professional Shortage Area (HPSA) at a health clinic. To qualify for this program, the health clinic practice site had to be located in a county of under 40,000 people. Applicable counties, as based on the [2010 Census](#) were the following:

Alcona	Alger	Alpena	Antrim	Arenac	Baraga
Benzie	Charlevoix	Cheboygan	Chippewa	Clare	Crawford
Delta	Dickinson	Emmet	Gladwin	Gogebic	Houghton
Huron	Iosco	Iron	Kalkaska	Keweenaw	Lake
Leelanau	Luce	Mackinac	Manistee	Mason	Menominee
Missaukee	Montmorency	Oceana	Ogemaw	Ontonagon	Osceola
Oscoda	Otsego	Presque Isle	Roscommon	Schoolcraft	Wexford

MSLRP Outreach:

MDHHS Services and its partners marketed the application period to employers at eligible practice sites with Health Professional Shortage Area designations. The Michigan Department Health and Human Services distributed its 'Michigan SLRP Opportunity Update' each year through accumulated list of health care training and education programs, healthcare employers in underserved areas and other interested organizations. All information is also posted on the MSLRP Website at www.michigan.gov/mslrp.

MDHHS responded to program inquiries from providers and employers and provided individual consultations. Assisting employers to recruit obstetric service providers, psychiatrists, inpatient pediatric psychiatrists, and Genesee county providers continued to be the program's top priority for FY 2020, 2021 and 2022; and MDHHS made a special effort to market the application period to all known practice sites employing these top priority providers.

MSLRP partners used their unique communication channels to market the program to their member and constituent practice sites. The Michigan Primary Care Association marketed to all Community Health Centers and Federally Qualified Health Center Look-Alikes; the Michigan Center for Rural Health marketed to all Rural Health Clinics and Critical Access Hospital primary care clinics; and the Michigan Health Council marketed the program to primary clinics at larger hospitals.

MSLRP Objectives and Policy:

One of the primary program objectives for FY 2020, 2021 and 2022 was increasing the number of top priority provider types which includes Inpatient Pediatric Psychiatric Providers, Northern Obstetric Providers and Genesee County Providers. Inpatient Pediatric Psychiatric Providers were required to meet all of the Michigan State Loan Repayment Program's eligibility and application requirements except they may be inpatient hospital-based, instead of clinical-based. They may be treating an inpatient hospital instead of an outpatient, ambulatory population. They may also work at practice sites that do not have a mental health geographic HPSA or a mental health HPSA facility designation. Genesee County Providers continued to be priority during the FY 2020, 2021 and 2022 application periods. These providers were required to meet all of the MSLRP requirements except the practice sites of Genesee county providers were not required to be located within a Health Professional Shortage Area. In addition, Northern Obstetric Service Providers also continued to be priority during the FY 2020, 2021 and 2022 application periods. This priority is specific to obstetric service providers practicing in the northern Lower Peninsula and the Upper Peninsula. This included providers practicing in or north of Mason, Lake, Osceola, Gladwin, Arenac, Bay and Huron counties. The program also maintained Psychiatrists as a priority provider type and made no changes to its list of priority practice sites reflecting Michigan's network of safety net clinics providing access to primary care in underserved areas.

Policies implemented to achieve program objectives are described in the MSLRP Opportunity Update, which is distributed through all outreach partners and is posted on the MSLRP website. The update describes the application period, eligibility requirements, employer contribution requirements, and contract amounts, as well as the selection criteria and process in place during each program year.

Results of the FY 2020 Application Period:

MSLRP FY 2020 Applications:

During the FY 2020 application period, the MSLRP received 176 applications. Eighty-eight applicants were awarded loan repayment agreements; fifty applicants were not awarded due to a lack of funds; and 19 withdrew their applications. Nineteen applicants were awarded MSLRP Small Population loan repayment agreements.

MSLRP Small Population 2020 Applications:

During the FY 2020 application period, the MSLRP Small Population utilized the program applications from MSLRP. Nineteen applicants were awarded loan repayment agreements.

MSLRP FY 2020 Funding:

MSLRP is funded by a federal, state, and local partnership. For FY 2020, the program obligated a total of \$2,839,875. This included a \$1,000,000 federal program award, \$1,394,300 state general funds, and \$445,575 in employer contributions. Most provider agreements were funded by 40 percent federal, 40 percent state, and 20 percent employer contributions.

MSLRP Small Population FY 2020 Funding:

MSLRP Small Population was funded by a state and local partnership. For FY 2020, the program obligated a total of \$627,000. This included \$501,600 state general funds, and \$125,400 in employer contributions. All provider agreements were funded by 80 percent state general funds and 20 percent employer contributions.

MSLRP FY 2020 Provider Information:

The table below depicts the FY 2020 providers participating in the MSLRP program. Of the 88 providers awarded, 16 were physicians; five were Medical Doctors (MD) and eleven were Doctors of Osteopathic Medicine (DO). Twenty-two providers were Masters of Social Work, 15 were nurse practitioners, 20 were physician assistants, six were Dentists, two were Certified Nurse-Midwives, four were clinical psychologists, two were psychiatrists and one was a counselor.

FY 2020 MSLRP Providers	
<i>Provider Type</i>	<i>Number</i>
Primary Care Provider – MD	5
Primary Care Provider – DO	11
Masters of Social Work	22
Nurse Practitioners	15
Physicians Assistants	20
Dentists	6
Certified Nurse Midwives	2
Psychiatrists	2
PhD/MA Clinical Psychologists	4
Counselor	1
Total	88

The program met its objective of increasing the number of obstetric service providers in underserved areas with five participants being northern obstetric service providers. Further, two participants were psychiatrists. The program also increased the number of Genesee county participants with twenty-five providers being from Genesee county.

For primary providers receiving awards, including physicians and dentists, average educational debt was \$213,479 with a range of \$37,120 to \$611,866. Average educational debt for awarded mid-level providers, including nurse practitioners, physician assistants, psychologists, counselors, and Masters of Social Work was \$66,812 with a range of \$11,265 to \$263,670.

MSLRP Small Population FY 2020 Provider Information:

The table below depicts the FY 2020 providers participating in the MSLRP Small Population. Of the 19 providers awarded, 6 were physicians; four were Medical Doctors (MD) and two were Doctors of Osteopathic Medicine (DO). Eight were nurse practitioners, 4 were physician assistants, and one was a clinical psychologist.

FY 2020 MSLRP Small Population Providers	
<i>Provider Type</i>	<i>Number</i>
Primary Care Provider – MD	4
Primary Care Provider – DO	2
Nurse Practitioners	8
Physicians Assistants	4
PhD/MA Clinical Psychologist	1
Total	19

For primary providers receiving awards, including physicians, average educational debt was \$221,903 with a range of \$51,329 to \$524,028. Average educational debt for awarded mid-level providers, including nurse practitioners, physician assistants, and psychologists was \$109,085 with a range of \$23,913 to \$180,223.

MSLRP FY 2020 Practice Site Information:

All of the providers awarded were either top priority providers or were working at priority practice sites. The largest number (38) were working at rural health clinics, 23 were at community mental health clinics, 11 were at Federally Qualified Health Centers, four were at hospital-affiliated primary care clinics, four were at Critical Access Hospital affiliated primary care clinics, three were at community dental centers, two were at correctional facilities, two were at an inpatient pediatric hospital, and one was at a local health departments.

Of the 88 providers awarded loan repayment agreements, 52 providers were working at rural practice sites and 36 were working at urban practice sites.

MSLRP FY 2020 Funds Obligated by County:

MSLRP awarded loan repayment agreements to providers in the following counties.

County	Obligated Amount
Allegan	\$ 25,000
Barry	112,000
Berrien	159,625
Clare	25,000
Delta	30,000
Dickinson	73,000
Genesee	675,000
Gladwin	20,000

Houghton	70,000
Ionia	185,000
Isabella	20,000
Jackson	20,000
Kalkaska	218,000
Kent	45,000
Lake	20,000
Manistee	50,000
Mecosta	20,000
Montcalm	55,000
Muskegon	40,000
Newago	171,000
Oakland	55,250
Oceana	20,000
Ogemaw	20,000
Oscoda	26,000
Roscommon	100,000
Sanilac	70,000
Shiawassee	148,000
Tuscola	74,000
Van Buren	50,000
Washtenaw	46,000
Wayne	127,000
Wexford	70,000
Grand Total	\$2,839,875

MSLRP Small Population FY 2020 Practice Site Information:

All of the providers awarded were working at priority practice sites. The largest number (11) were working at rural health clinics, 6 were at hospital-affiliated primary care clinics, and 2 were at community mental health clinics.

Of the 19 providers awarded loan repayment agreements, all 19 were working at rural practice sites.

MSLRP Small Population FY 2020 Funds Obligated by County:

MSLRP Small Population awarded loan repayment agreements to providers in the following counties.

County	Obligated Amount
Arenac	\$50,000
Cheboygan	22,000
Chippewa	37,000
Clare	39,000
Dickinson	23,000

Gladwin	35,000
Gogebic	70,000
Houghton	80,000
Iosco	20,000
Mason	40,000
Ontonagon	20,000
Osceola	120,000
Otsego	71,000
Grand Total	\$627,000

Results of the FY 2021 Application Period:

MSLRP FY 2021 Applications:

During the FY 2021 application period, the MSLRP received 160 applications. 91 applicants were awarded loan repayment agreements; 31 applicants were not awarded due to a lack of funds; 19 withdrew their applications. Nineteen applicants were awarded MSLRP Small Population loan repayment agreements.

MSLRP Small Population 2021 Applications:

During the FY 2021 application period, the MSLRP Small Population utilized the program applications from MSLRP. Nineteen applicants were awarded Loan repayment agreements.

MSLRP FY 2021 Funding:

MSLRP is funded by a federal, state, and local partnership. For FY 2021, the program obligated a total of \$3,096,125. This included a \$1,000,000 federal program award, \$1,428,300 in state general funds and \$667,825 in employer contributions. Most provider agreements were funded by 40 percent federal, 40 percent state, and 20 percent employer contributions.

MSLRP Small Population 2021 Funding:

MSLRP Small Population was funded by state and local partnership. For FY 2021, the program obligated a total of \$623,000. This included \$498,400 state general funds, and \$124,600 in employer contributions. All provider agreements were funded by 80 percent state general funds and 20 percent employer contributions.

MSLRP FY 2021 Provider Information:

The table below depicts the FY 2021 providers participating in the MSLRP program. Of the 91 providers awarded, 20 were physicians. Thirteen were Medical Doctors (MD) and seven were Doctors of Osteopathic Medicine (DO). Twenty-three were nurse practitioners, 21 were physician assistants, twelve providers were Masters of Social Work, 4 were counselors, three were dentists, three were Certified Nurse Midwives, three were clinical psychologists and two were Psychiatrists.

FY 2021 MSLRP Providers	
<i>Provider Type</i>	<i>Number</i>
Primary Care Provider – MD	13
Primary Care Provider – DO	7
Nurse Practitioners	23
Physicians Assistants	21

Masters of Social Work	12
Dentists	3
Certified Nurse Midwives	3
Counselors	4
PhD/MA Clinical Psychologists	3
Psychiatrists	2
Total	91

The program met its objective of increasing the number of obstetric service providers in underserved areas with four participants being northern obstetric service providers. Further, two participants were psychiatrists. Ten participants were from Genesee county.

For primary providers receiving awards, including physicians and dentists, average educational debt was \$268,608 with a range of \$39,254 to \$685,008. Average educational debt for awarded mid-level providers, including nurse practitioners, physician assistants, Masters of Social Work, certified nurse midwives, counselors, and psychologists was \$97,775 with a range of \$17,583 to \$314,011.

MSLRP Small Population FY 2021 Provider Information:

The table below depicts the FY 2020 providers participating in the MSLRP program. Of the 19 providers awarded, 4 were physicians; three were Medical Doctors (MD) and one was a Doctor of Osteopathic Medicine (DO). Seven were nurse practitioners, 6 were physician assistants, one was a dentist, and one was a counselor.

FY 2021 MSLRP Small Population Providers	
<i>Provider Type</i>	<i>Number</i>
Primary Care Provider – MD	3
Primary Care Provider – DO	1
Nurse Practitioners	7
Physicians Assistants	6
Dentist	1
Counselor	1
Total	19

For primary providers receiving awards, including physicians and dentists, average educational debt was \$247,627 with a range of \$200,000 to \$321,061. Average educational debt for awarded mid-level providers, including nurse practitioners, physician assistants, and counselors was \$116,686 with a range of \$52,650 to \$261,568.

MSLRP FY 2021 Practice Site Information:

Most of the providers awarded were either top priority providers or were working at priority practice sites. The largest number (36) were working at rural health clinics, 11 were at Federally Qualified Health Centers, 15 were working at not-for-profit hospital affiliated primary care clinics, eight were at a Critical Access Hospital affiliated primary care clinic, six were at correctional

facilities, twelve were at community mental health clinics, one was at a dental clinic, one was at a local health department and one was at an inpatient pediatric hospital.

Of the 91 providers awarded loan repayment agreements, 67 were working at rural practice sites and 24 were working at urban practice sites.

MSLRP FY 2021 Funds Obligated by County:

MSLRP awarded loan repayment agreements to providers in the following counties.

County	Obligated Amount
Alger	\$50,000
Allegan	43,000
Arenac	20,000
Baraga	23,000
Barry	29,000
Berrien	50,000
Branch	48,000
Calhoun	97,000
Cass	29,000
Charlevoix	70,000
Cheboygan	90,000
Clare	73,000
Delta	70,000
Eaton	61,125
Genesee	292,000
Gladwin	50,000
Gogebic	191,000
Huron	50,000
Ionia	187,000
Isabella	100,000
Jackson	80,000
Kalkaska	43,000
Kent	98,000
Lake	23,000
Lapeer	23,000
Luce	62,000
Macomb	21,000
Mason	75,000
Mecosta	103,000
Montcalm	100,000
Montmorency	50,000
Muskegon	59,000
Newago	196,000
Otsego	129,000
Ottawa	20,000
Roscommon	36,000
Sanilac	75,000
Schoolcraft	20,000
Shiawassee	150,000

Tuscola	20,000
Wexford	70,000
White Cloud	20,000
Grand Total	\$3,096,125

MSLRP Small Population FY 2021 Practice Site Information:

All of the providers awarded were either top priority providers or were working at priority practice sites. The largest number (10) were working at rural health clinics, 4 were at community mental health clinics, two were at hospital-affiliated primary care clinics, one was at a Critical Access Hospital affiliated primary care clinics, one was at community dental center, and one was at a private nonprofit clinic.

Of the 19 providers awarded loan repayment agreements, all 19 were working at rural practice sites.

MSLRP Small Population FY 2021 Funds Obligated by County:

MSLRP Small Population awarded loan repayment agreements to providers in the following counties.

County	Obligated Amount
Alpena	\$ 50,000
Cheboygan	50,000
Chippewa	124,000
Dickinson	50,000
Emmet	34,000
Gladwin	50,000
Huron	20,000
Iosco	41,000
Kalkaska	20,000
Lake	20,000
Montmorency	26,000
Oscoda	28,000
Otsego	34,000
Roscommon	50,000
Schoolcraft	26,000
Grand Total	\$623,000

Results of the FY 2022 Application Period:

MSLRP FY 2022 Applications:

During the FY 2022 application period, the program received 136 applications. Eighty applicants were awarded loan repayment agreements; 29 applicants were not awarded due to a lack of funds; and twenty-seven withdrew their applications.

MSLRP FY 2022 Funding:

MSLRP is funded by a federal, state, and local partnership. For FY 2022, the program obligated a total of \$2,955,025. This included a \$1,000,000 federal program award, \$1,347,820 state general funds, and \$607,205 in employer contributions. Most provider agreements were funded by 40 percent federal, 40 percent state, and 20 percent employer contributions.

MSLRP FY 2022 Provider Information:

The table below depicts the FY 2022 providers participating in the MSLRP program. Of the 80 providers awarded, 25 were physicians; thirteen were Medical Doctors (MD) and twelve were Doctors of Osteopathic Medicine (DO). Twenty were physician assistants, 18 were nurse practitioners, five providers were Masters of Social Work, three were Dentists, three were clinical psychologists, three were counselors, two were psychiatrists, and one was a Certified Nurse-Midwife.

FY 2022 MSLRP Providers	
<i>Provider Type</i>	<i>Number</i>
Primary Care Provider – MD	13
Primary Care Provider – DO	12
Masters of Social Work	5
Nurse Practitioners	18
Physicians Assistants	20
Dentists	3
Certified Nurse Midwife	1
Psychiatrists	2
PhD/MA Clinical Psychologists	3
Counselors	3
Total	80

The program met its objective of increasing the number of obstetric service providers in underserved areas with five participants being northern obstetric providers. Further, two participants were psychiatrists. The program also had several Genesee county participants with nine providers being from Genesee county.

For primary providers receiving awards, including physicians and dentists, average educational debt was \$281,533 with a range of \$58,690 to \$700,098. Average educational debt for awarded mid-level providers, including nurse practitioners, physician assistants, psychologists, counselors, and Masters of Social Work was \$98,642 with a range of \$20,991 to \$244,695.

MSLRP FY 2022 Practice Site Information:

All of the providers awarded were either top priority providers or were working at priority practice sites. The largest number (34) were working at rural health clinics, 10 were at community mental health clinics, eight were at a private non-profit clinic, 6 were at Federally Qualified Health Centers, six were at hospital-affiliated primary care clinics, 6 were at rural health clinics, four were at Critical Access Hospital affiliated primary care clinics, two were at a community health center, two were at correctional facilities, one was at a community dental center, and one was at an inpatient pediatric hospital.

Of the 80 providers awarded loan repayment agreements, 56 were working at rural practice sites and 24 were working at urban practice sites.

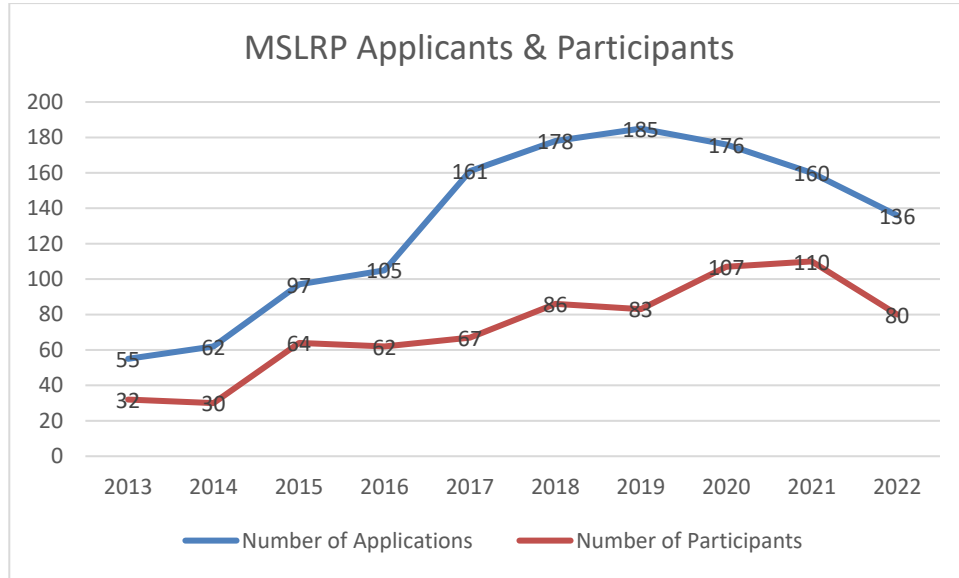
MSLRP FY 2022 Funds Obligated by County:

MSLRP awarded loan repayment agreements to providers in the following counties.

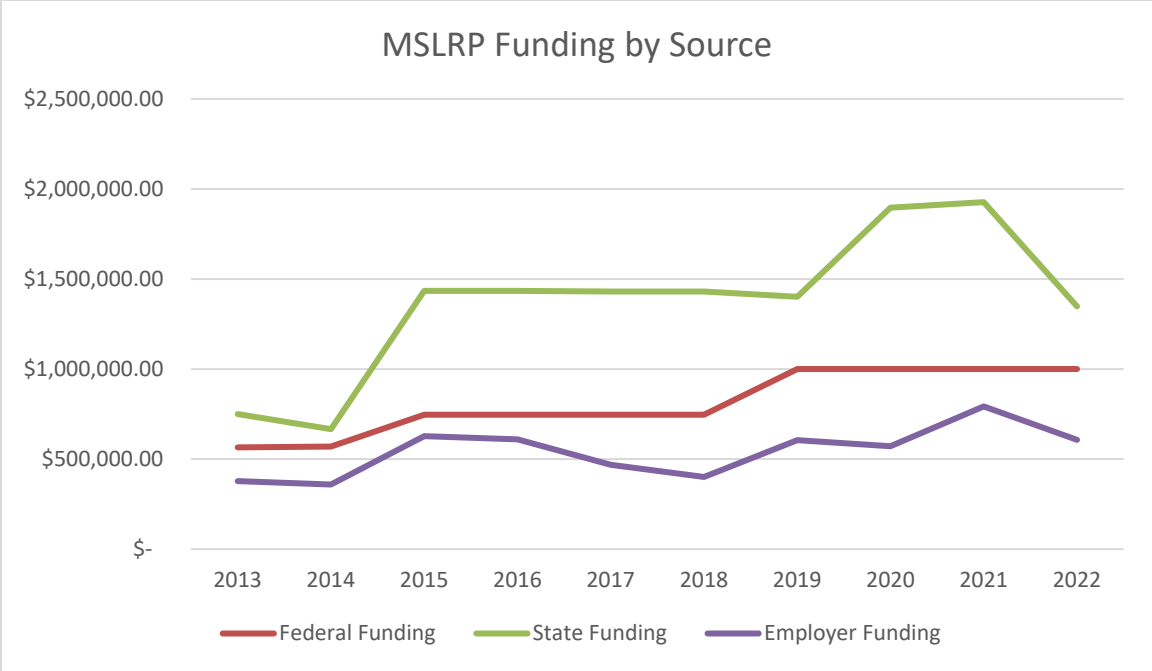
County	Obligated Amount
Alpena	\$ 57,000
Berrien	129,000
Chippewa	165,000
Clare	71,000
Crawford	77,375
Delta	70,000
Dickinson	70,000
Eaton	40,000
Genesee	277,500
Gladwin	66,000
Gratiot	46,000
Ionia	140,000
Jackson	54,000
Kalkaska	189,900
Kent	73,000
Lake	15,000
Lenawee	50,000
Macomb	50,000
Mason	130,000
Mecosta	120,000
Montcalm	47,000
Muskegon	5,000
Newago	138,000
Oakland	48,250
Oceana	50,000
Ogemaw	72,000
Osceola	36,000
Ottawa	120,000
Roscommon	120,000
Sanilac	23,000
Shiawassee	128,000
Washtenaw	47,000
Wayne	200,000
Wexford	30,000
Grand Total	\$2,955,025

Trends in the MSLRP Program:

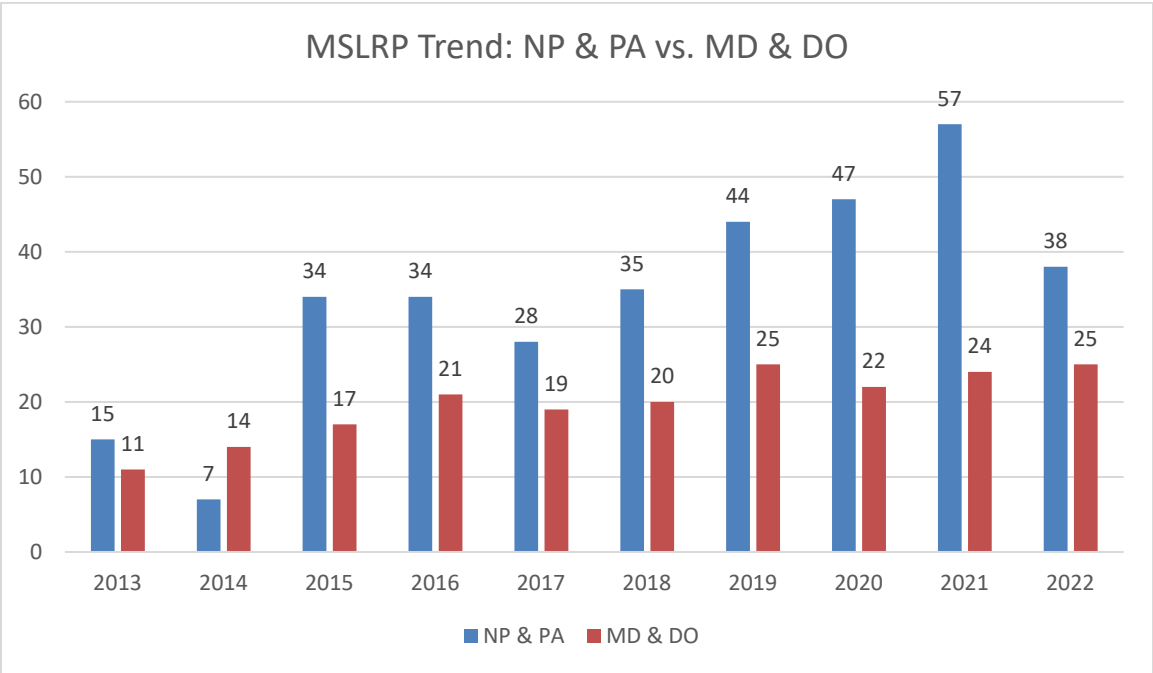
One major trend in the MSLRP program has been a dramatic growth in the number of applications received. In 2013, the program received 55 applications and in 2022 the program received 136. The number of participants has increased since 2013 while the funding has increased as well. The graph below depicts the number of MSLRP applications from 2013 to 2022 and the number of participants that successfully joined the program from each application period.



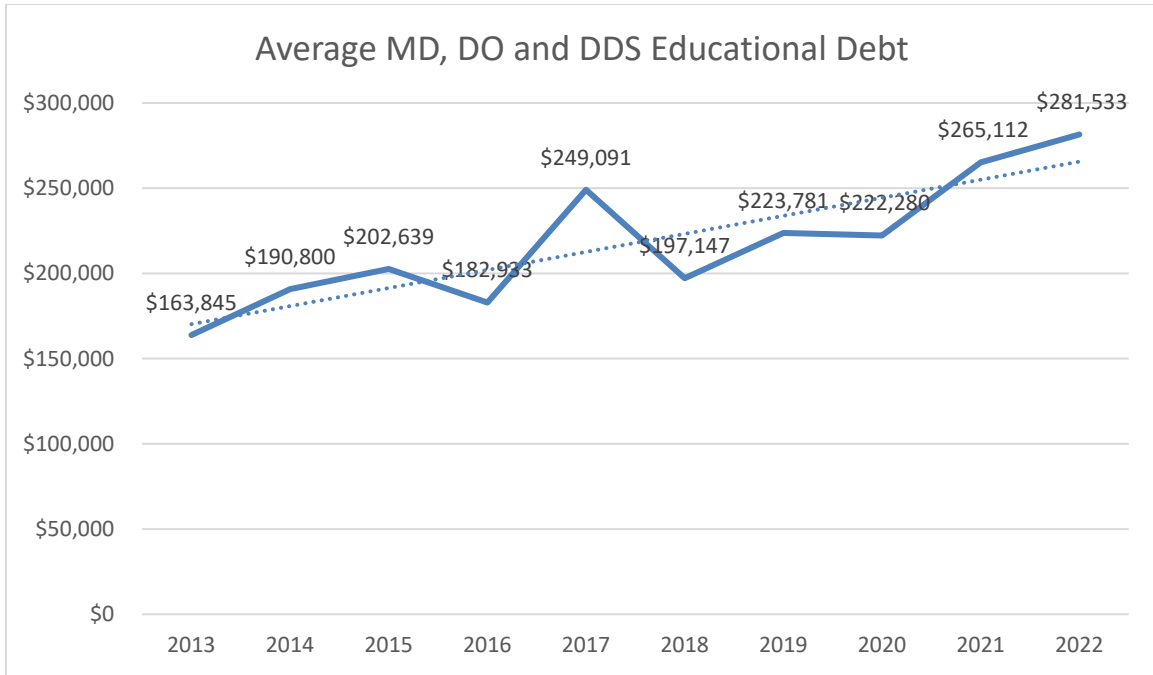
The graph below illustrates the funding trends for the MSLRP program. In 2020, 2021, and 2022, MSLRP received \$1,000,000 federal dollars. State general funds have increased since 2015. Together these funds have been used together to maximize the number of participants in the program.



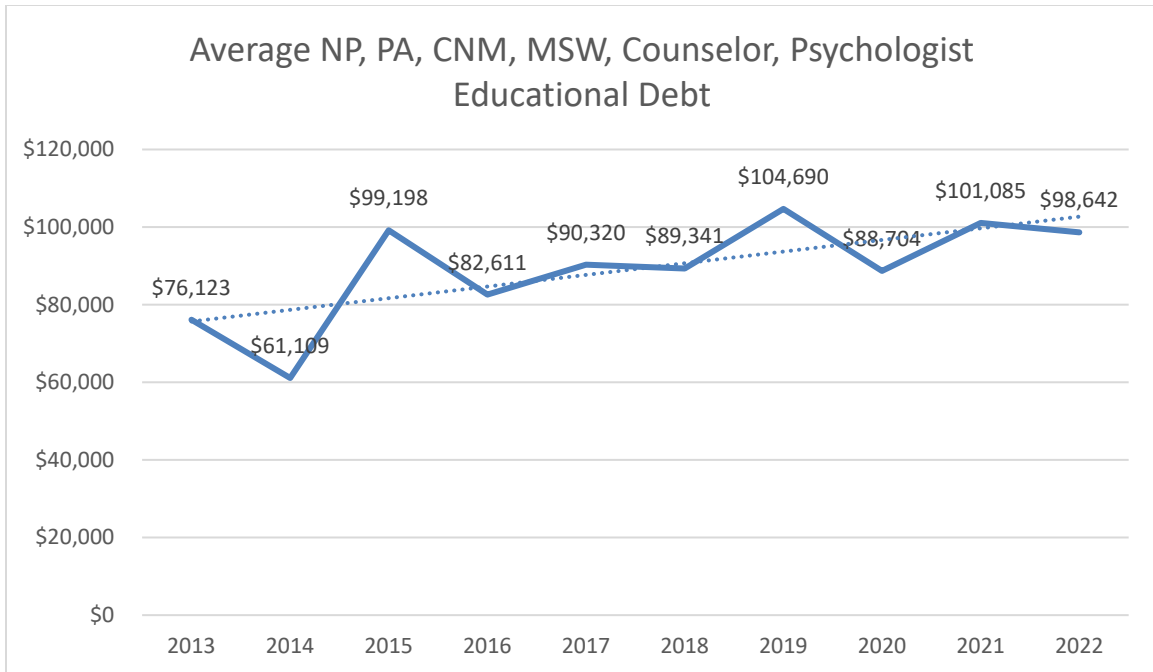
Another interesting trend in this program is the number of Nurse Practitioners (NP) and Physician Assistants (PA) using the program versus the number of Medical Doctors (MD) and Doctors of Osteopathic Medicine (DO). The graph below shows that in recent years, the number of NP and PA participants in MSLRP have outnumbered the number of MD and DO participants.



Finally, MSLRP has documented an upward trend in the average amount of education debt being reported by MSLRP participants. Generally, MSLRP participants that are MD, DO or Doctor of Dental Surgery (DDS) have had more educational debt than the mid-level providers. Looking only at the MD, DO and DDS participants, there is a trend in providers starting their professional practice with increasing educational debt. The 2022 MSLRP participants reported significantly more debt than the 2013 MSLRP participants.



Looking at mid-level providers with NP, PA, MSW, CNM, Counselor or Psychologist credentials, an increase in debt is evidenced in the graph below.



MSLRP Retention Study

In November 2022, MDHHS sent out voluntary Retention Surveys to providers that participated in the program during FY2018 and FY2019 whose obligations had ended. This was effective in determining the rate of retention among providers who have recently completed their service obligation to the Michigan State Loan Repayment Program. A series of questions on the survey were asked to assess the providers' experience in the underserved communities in which they live and work, their experience with their employer and practice sites, and determine if they are still employed at their MSLRP approved practice sites.

FY 2018 participants' MSLRP agreements started on October 1, 2017 and their service obligations ended September 30, 2019. There were 86 providers that participated in the program, retention surveys were sent to 49 providers due to 37 providers reapplying to the program and participating during FY 2020, FY 2021 or FY 2022. While surveys were sent to 49 providers, only 14 providers completed the survey. Participants in the survey included 3 MDs, 5 MSWs, 3 NPs and 3 marked other. All of the participants indicated that they were still working at their MSLRP approved practice site. The majority of the participants, 78%, indicated that working near family or in a specific area was an extremely or very important factor that contributed to the selection of their MSLRP practice site. All of the participants indicated that working with an underserved population met their needs at their first MSLRP practice site. The majority of participants indicated that they were satisfied with the practice administrator, financial stability of the practice site, physical condition of the facility, their salary, cross coverage availability, mission and goals of the practice, access to specialist consultations, support by other clinicians, and support they received from MSLRP staff while fulfilling their MSLRP service obligation. Most of the participants indicated that their spouses and children were happy in the community and satisfactory educational opportunities were available for their children while working in their MSLRP practice site.

FY 2019 participants' MSLRP agreement started on October 1, 2018 and their service obligations ended September 30, 2020. In FY 2019, there were 84 providers that participated in the program. Retention surveys were sent to 52 providers due to 32 providers reapplying to the program in FY 2021 or FY 2022. 26 surveys were submitted to the program. Participants in the survey included 2 DDS, 2 DOs, 3 MDs, 1 CNM, 5 MSWs, 7 NPs, 5 PAs and 1 marked other. The majority of the participants, 19 out of the 26 providers, were still working at their MSLRP approved practice site. The majority of the participants, 84%, indicated that working near family or in a specific area was an extremely or very important factor that contributed to the selection of their MSLRP practice site. 96% of the participants indicated that working with an underserved population met their needs at their first MSLRP practice site. The majority of participants indicated that they were satisfied with the practice administrator, financial stability of the practice site, physical condition of the facility, their salary, cross coverage availability, mission and goals of the practice, access to specialist consultations, support by other clinicians, and support they received from MSLRP staff while fulfilling their MSLRP service obligation. Most of the participants indicated that their spouses and children were happy in the community and satisfactory educational opportunities were available for their children while working in their MSLRP practice site.

MSLRP Compared with other State Loan Repayment Programs:

There are 42 other states that offer medical education debt loan repayment programs through a HRSA grant, similar to MSLRP. The grant awards vary from \$1,000,000 to \$80,000. Michigan received an award of \$1,000,000 for FY 2020, FY 2021, and FY 2022. Each state is required to provide a \$1 to \$1 federal funds match. States are given some latitude in the design and implementation of their programs in order to meet state-specific needs, but all must follow a set of federal grant requirements.

Each year HRSA collects the number of providers that are currently serving in each state with the assistance of the State Loan Repayment Program. In FY 2022, Michigan ranked first among all State Loan Repayment programs in number of providers benefitting from our program. Below is a chart of the top 10 largest State Loan Repayment Programs.

State	SLRP Providers in Service
Michigan	168
California	154
Alaska	131
Arizona	131
New York	107
Illinois	95
Tennessee	91
Colorado	88
Pennsylvania	86
Massachusetts	82

MDHHS attributes the size of the program to efficient use of state and federal funds. In the MSLRP program, we are able to benefit additional providers by collecting an employer contribution of 20 percent of the total award. While other states may match each federal dollar with a state dollar, in MSLRP we fund each contract with 40 percent federal dollars, 40 percent state dollars and 20 percent employer contribution. Further, the recent policy MSLRP implemented to assign contract amounts consistently using a formula based on the provider's educational debt also increases the number of providers benefitting from the program without increasing the dollars allocated. It should also be noted that since FY 2015, the Michigan Legislature has funded this program with more than the required federal match, and this investment is a key contributor to MSLRP success.

Forecast for the FY 2023 & 2024 MSLRP Application Periods:

All indications point toward continued growth for the MSLRP program into FY 2023 and FY2024. With the benefit of knowing the preliminary results from the FY 2023 application cycle, MSLRP received 102 applications and gave support for 79 participants. The popularity of the program is largely due to the education and outreach efforts of MSLRP staff and community partners. The ability to fund more providers with the same amount of funding is due to policies that consistently apply a formula based on the amount of each provider's debt to determine the contract amount. In 2023, the program has continued to focus on northern obstetric providers, primary care providers in Genesee county, psychiatrists, and inpatient pediatric psychiatrists statewide.

Work has begun on the FY 2024 program year. The program will work on a way to determine the efficacy of the program in retaining providers both short-term and long-term in underserved areas.