

Do Scholarships and Loans Help Attract Dentist to Serve MassHealth and the Uninsured?
Office of Community Programs-Commonwealth Medicine - University of Massachusetts Medical School
 Ellen Sachs Leicher, MHA; Janet Pearlman, MPA; Mick Huppert, MPH



Objective

To determine whether scholarships and/or loans provided to dentists in training or recently graduated dentists in exchange for these providers working in a community health center or public health setting is an adequate incentive to attract these professionals to continue serving this population beyond their service obligation of two years. The dentists were surveyed during the time of their service obligation and after they completed it.

Purpose and Background

- In Fiscal year 2003, MAP created two Workforce Development Initiatives (Dental Student Awards and Loan Repayment) providing a financial incentive for dentists to choose to work in a public health setting early in their careers
- These Workforce Development Initiatives award scholarships or assist in the payment of student loans to dentists in exchange for their obligation to provide services (usually two years) to MassHealth members and the uninsured at community health centers across the Commonwealth
- Award amounts were \$40,000 for scholarship awardees, \$30,000 for loan repayment for dentists' full time service obligation and \$20,000 for loan repayment for dentists' part time service

Methods

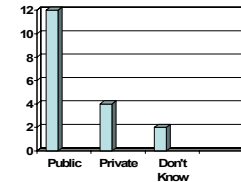
- Dentists participating in these programs over a four year period were surveyed to determine the impact the program has on their career paths and their commitment to serving the MassHealth and uninsured population
- Those surveyed had either completed their service obligation or were in their second year of service. In addition, dental directors of the sites in which the awardees worked were also surveyed regarding the usefulness of the program in meeting their practice needs
- Type of services provided by awardees was collected from community health centers across the Commonwealth

Survey Results

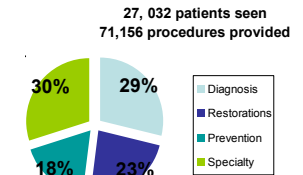
- Dentists were placed in eleven different community health centers
- Of the 27 awardees, 9 received scholarships and 18 received loan repayment
- Three left the programs before completing their service obligations and were not included in the survey
- Eighteen (66%) responded to the survey
 - Of the 7 respondents (39%) who completed their service obligation:
 - Three remain in the public sector
 - Two are in private practices that serve MassHealth
 - Two left the state
 - Of the 11 respondents (69%) still fulfilling their service obligations:
 - The majority (9/82%) expect to stay in the public sector
 - Two state their plans are not known
- These same awardees were interviewed a year earlier and their intentions have not changed (data not included)
- A higher percentage of those receiving loan repayments are staying in the public sector than those who received scholarships
- Five of the loan repayment awardees received the award two consecutive times for a total of four years
- Those that left the public sector noted that the salary differential between private and public practice was too great given the cost of living in the Boston area

Survey Results Continued

Type of Practice Dentists Are Choosing Upon Completion of Service Obligation



Type of Services Provided by Awardees Ove One Year Period



Policy Implications

- The spread in salaries between private and public practice continues to grow and many leaving dental school feel the weight of their loans and the cost of living in Massachusetts is too high to choose to provide care in the public sector
- The MAP scholarships and loan repayment programs have helped attract dentists to the public sector who may have never done so otherwise
- More than half of the dentists who have been involved in the MAP programs are continuing to serve this population upon completion of their service obligation
- At a minimum, the program provides a dentist for two years to a health center, and although the costs of training and turnover are high, the benefits seem to outweigh the costs. If they chose to leave after their service obligation, at least half are also choosing to continue to serve the MassHealth population in their private practices

Several questions remain:

- Is the size of the scholarship or loan repayment enough or should the award be increased with the hope that more dentists will remain in the public sector?
- Should reapplication to the loan/scholarship program for funds to serve four years rather than two years be encouraged, or established as policy, as the data indicated a greater likelihood that these providers will stay in public health dentistry?
- How much is the Commonwealth willing to pay dentists in order to have greater access in public health settings?

"It is satisfying to provide excellent dental care to those in need or others who simply cannot afford the dentists, to restore teeth, smiles and dignity to the overlooked" --- Dr. Nicholas Ciancarelli, Lynn Community Health Center

"I believe that the Loan Repayment helps individuals with the large discrepancy in salary that they might get in a health center setting as compared with private practice. It is difficult to attract dentists to these positions without benefits like the Loan Repayment. The program is a huge benefit to those awarded and is one good incentive for staying at the health center" --- Dental Director, South Boston Community Health