

LOAN FORGIVENESS FOR DENTISTS

What does the HB 416 do?

- Addresses Kentucky's ranking as number two after West Virginia in toothlessness in the nation.
- Offers newly graduated dentists a loan forgiveness program for working in underserved areas.
- Attempts to close the gap in dental care access for thousands of Kentuckians.

Dental care access is an issue for Kentucky.

Even though Kentucky is lucky enough to have two quality dental schools, there are still entire counties in the Commonwealth with no licensed practicing dentists (Hickman, Owsley, and Robertson). 12 counties only have one practicing dentist. Even if there is a dentist in a county, this does not ensure that the poorest children have access. There are only 74 pediatric dentists in Kentucky and only half of them regularly bill Medicaid for services. Additionally, only 35% of the Medicaid/KCHIP enrolled children received any dental care in 2006.

There are 17 Dental Provider Shortage Areas in Kentucky.

Counties considered a shortage area desperately need quality providers. These areas include whole counties or parts of counties, 12 of which are in Appalachia. The counties include Boyd, Campbell, Clay, Fayette, Floyd, Jackson, Jefferson, Knox, Letcher, Lewis, Madison, Martin, McCreary, Menifee, Muhlenberg, Perry and Warren. A recent University of Louisville study found an uneven distribution of dentists with the Louisville and Central Districts exceeding the American Dental Association national average, and the rest of the state below the average.

Kentucky is not retaining its dentists.

The two dental schools only retained about half of their Kentucky resident dental graduates from 2002-2006. This bill will give our graduates an incentive to stay in the state, specifically in areas with the greatest need. Dentists graduate with up to \$250,000 in debt and the overhead costs for a dentist are up to 67% of their expenses.

References: KIDS COUNT Databook, 2006, University of Louisville, 2007