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Cardin and Wicker Urge Loan Forgiveness to Recruit More Dentists and Dental Hygiene Faculty

WASHINGTON – U.S. Senators Ben Cardin (D-Md.) and Roger Wicker (R-Miss.) have reintroduced the Dental Loan Repayment Assistance Act (S.2172) to help increase the number of dental and dental hygiene faculty in the workforce by assisting dental and dental hygiene training programs attract and retain faculty through loan forgiveness. There are nearly 7,500 dental health professional shortage areas nationwide. Nearly 70 million Americans, including 2.4 million Marylanders, live in dental health professional shortage areas. More than 11,000 practitioners would be needed to eliminate these shortage areas.

Dental faculty are pivotal in training future oral health providers, but efforts to recruit and retain dental loan faculty are hindered by high levels of student loan debt. Too often, these educators are pushed to work in private practice in order to pay off their student loans. This bill would allow full-time educators participating in the Dental Faculty Loan Repayment Program (DFLRP) to exclude from their federal income taxes the amount of the loan forgiveness received from this program.

“Oral health is integral to overall health and well-being. Crippling educational debt coupled with the pandemic has created a shortage of oral health care providers across the nation. Too many Americans already lack access to quality dental care,” said Senator Cardin. “The Dental Loan Repayment Assistance Act will strengthen recruitment and retention efforts for the next generation of dentists and dental hygiene faculty, so we have the oral health workforce to ensure that every American has access to a dentist when they need one.”

We rely on dental faculty to train the next generation of oral health providers, but too often, these educators find themselves pushed to work in private practice in order to pay off their student loans. The Dental Loan Repayment Assistance Act will ease some of this financial burden and allow faculty members to stay where they are needed most by eliminating certain loan assistance benefits from counting as taxable income.

“Communities across the country continue to face unique challenges in recruiting and retaining dentists and dental faculty, drastically impacting access to dental care in underserved areas,”
Senator Wicker said, “Attracting more faculty to train a new generation of dental students is essential to addressing national shortages of dentists, especially in states like Mississippi. This legislation would offer loan relief to encourage dentists to choose teaching over a private sector career.”

The Dental Loan Repayment Assistance Act is supported by the Academy of General Dentistry, American Academy of Oral & Maxillofacial Pathology, American Academy of Oral and Maxillofacial Radiology, American Academy of Pediatric Dentists, American Academy of Periodontology, American Association of Oral and Maxillofacial Surgeons, American Association of Orthodontists, American Dental Association, American Society of Dentist Anesthesiologists, American Student Dental Association and Hispanic Dental Association.

“The Dental Faculty Loan Repayment Program (DFLRP) was created to address the significant difficulties in recruiting qualified individuals to fill faculty positions, especially acute in pediatric dentistry. Pediatric dentists face staggering student loan debt over $300,000, often prohibiting them from entering into or remaining in a career as dental school faculty. “We must do more to support the pediatric dental workforce, and that means working to ensure more dentists choose to become pediatric dental school faculty. By alleviating taxation of loan repayments to the individual, this legislation will make the DFLRP even more effective in recruiting and retaining pediatric dental faculty,” added Dr. Scott W. Cashion, President of the American Academy of Pediatric Dentistry and pediatric dentistry residency program director at the University of North Carolina at Chapel Hill Adams School of Dentistry.

“Dental schools are having a difficult time recruiting quality faculty, especially for pediatric and public health specialties. The Dental Loan Repayment Assistance Act will allow dental schools to recruit and retain full time dental educators by alleviating the tax burden of the loan repayment benefits. We greatly appreciate the support of Senators Cardin and Wicker for recognizing the positive impact this will have on the future of the dental workforce in our country.” George R. Shepley, D.D.S., President of the American Dental Association.

Text of the Dental Loan Repayment Assistance Act (S.2172) can be found here.

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