

Vermont Educational Loan Repayment Program

Primary care includes:

- Family Medicine
- General Internal Medicine/Adult Primary Care
- Pediatrics
- Obstetrics/ Gynecology
- Geriatrics
- Psychiatry (mental health/ substance use disorder)

Benefits of the ELR Program:

- Recruit and retain providers to grow the primary care workforce across the state
- Increase access to primary care in rural and underserved communities
- Reduce disparities and improve health care outcomes for Vermont's most vulnerable populations

Primary care providers eligible for ELR include:

- Physicians
- Nurse practitioners
- Physician assistants
- Certified nurse midwives
- Dentists
- Licensed practical nurses
- Registered nurses

ELR by the numbers (1997 - 2025):

4,808

Total number of applications received

3,364

Total number of awards given

\$21.6M

Total received from the State of Vermont

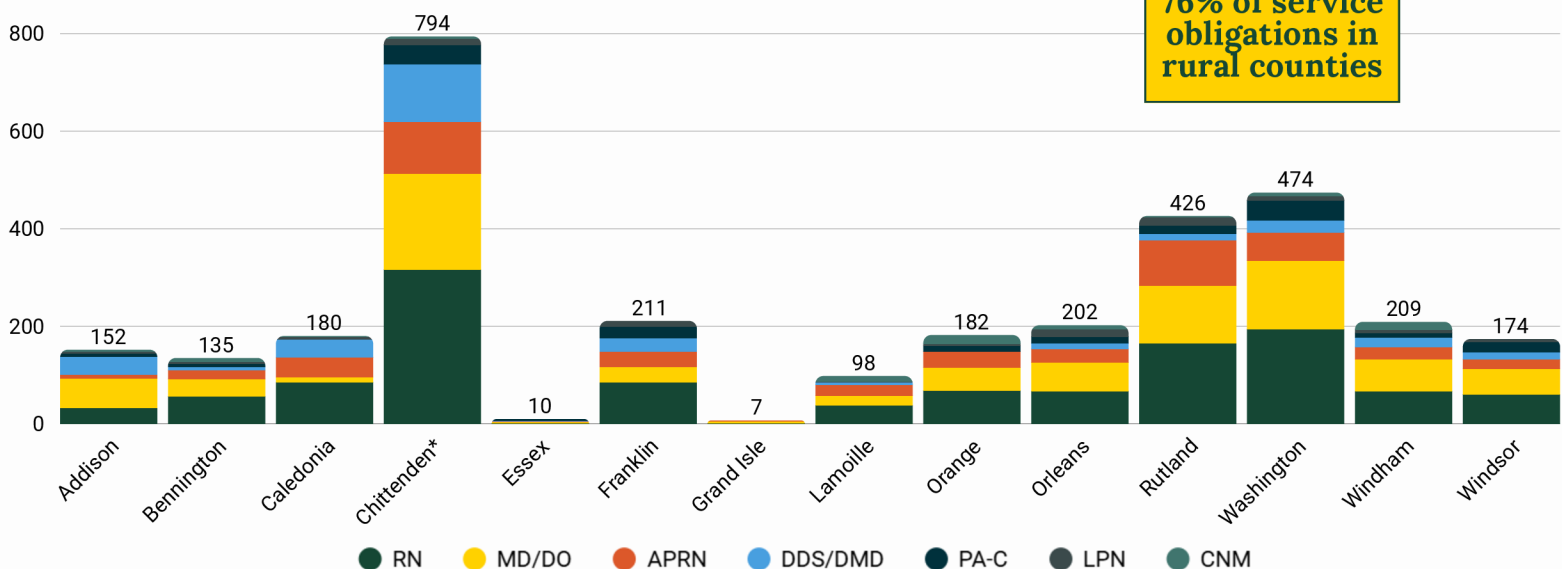
\$7.9M

Total received through worksite contributions

\$29.5M

Total distributed to date

County Location of Recipients (n=3,250)



76% of service obligations in rural counties

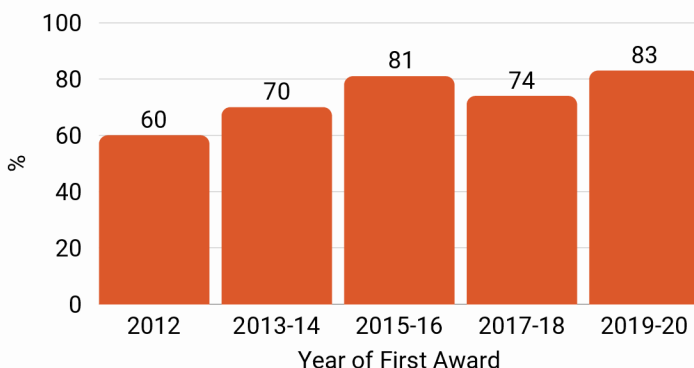
* 46% of Chittenden County recipients are outside of UVMH practices

Vermont Educational Loan Repayment Program

Impact of the ELR Program:

- To date, 37% of state dollars have been matched with worksite dollars
- >60% of recipients continue practicing in Vermont post service obligation
- ELR program strengthens partnerships between academia, primary care delivery sites, primary care associations, and the Vermont Department of Health

ELR Recipients Continue Practicing in VT (data as of 2023)



I cannot express how important AHEC grants have been to my family. Without access to these grants, my family could not have afforded to stay in Vermont. Even if we had managed to stay, I could not have afforded to work in a rural setting.

– ELR Recipient

Without AHEC's support and the ELR I would have likely closed my practice and rejoined academic/corporate medicine. Our practice provides care for 40-60% [of the] Medicaid population from Windsor and Orange counties, providing 50%+ mental health care, as well as school-based care, keeping kids in school and parents at work.

– ELR Recipient

Program Eligibility:

- Vermont resident (currently or time of the award)
- >\$25,000 educational debt
- Worksite accepts Medicaid/Medicare/CHIP and is a primary care practice, urgent care, or mental health/SUD setting
- Provide at least 20 hours direct patient care weekly
- Maximum loan repayment funds per individual: 6 years for physicians and dentists; 4 years for RNs and LPNs

Service Obligation:

- Award is for a specific worksite and time frame
- Generally, 1 year of service
- Retention contracts may be up to 2 years

For More Information:

- Contact Katie Schwartz at Katherine.Schwartz@med.uvm.edu
- <https://www.uvm.edu/lernermed/ahec/vermont-educational-loan-repayment-program-healthcare-professionals>