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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

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A N A C T

RELATING TO HEALTH AND SAFETY -- HEALTH PROFESSIONAL LOAN
REPAYMENT PROGRAM

Introduced By: Senators Gallo, Murray, Lawson, Ciccone, Tikoian, and LaMountain

Date Introduced: March 12, 2026

Referred To: Senate Finance

It is enacted by the General Assembly as follows:

1 SECTION 1. Sections 23-14.1-1, 23-14.1-3, 23-14.1-5, 23-14.1-7 and 23-14.1-11 of the
2 General Laws in Chapter 23-14.1 entitled "Health Professional Loan Repayment Program" are
3 hereby amended to read as follows:

4 **23-14.1-1. Legislative findings.**

5 The general assembly finds that:

6 (1) It is the right of every citizen of the state to have ready access to quality health care;

7 ~~and~~

8 (2) Health care facilities serving the poor, including community health centers throughout
9 the state, are experiencing increasing difficulty in attracting and retaining physicians and other
10 health professionals to administer to the ~~needy~~ underserved populations they serve. Therefore, it is
11 the general assembly's intent to provide incentives, in the form of loan repayment, to physicians,
12 dentists, dental hygienists, nurse practitioners, certified nurse midwives, physician assistants and
13 any other eligible health care professional under § 338A of the Public Health Service Act, 42 U.S.C.
14 § 254l, who desire to serve the health care needs of medically underserved individuals in Rhode
15 Island; and

16 (3) There currently exists a national and regional shortage of primary care healthcare
17 providers. Primary care healthcare is provided by physicians, nurse practitioners, and physician
18 assistants and the overall number of medical professionals entering the field of primary care

1 [healthcare is declining. It is increasingly difficult for primary care practices to hire nurses, medical](#)
2 [assistants, behavioral health clinicians and other key staff, which is leading to even higher burnout](#)
3 [among primary care providers. Therefore, it is the intent of the general assembly to provide](#)
4 [incentives, in the form of loan repayment, to physicians, nurse practitioners and physician assistants](#)
5 [who desire to provide primary care health services in Rhode Island.](#)

6 **23-14.1-3. Health professional loan repayment program established.**

7 [\(a\)](#) There is established within the department, to be administered by the director, the health
8 professional loan repayment program whose purpose shall be to support:

9 [\(1\) The ~~the~~ recruitment and retention of high-quality health professionals working with](#)
10 [underserved populations in identified health professional shortage areas \(~~HPSAs~~\) by providing loan](#)
11 [repayment to eligible health professionals to defray the cost of their professional education; or](#)

12 [\(2\) The recruitment and retention of high-quality physicians, nurse practitioners and](#)
13 [physician assistants committed to working in primary care health settings in the state for at least](#)
14 [two \(2\) years providing loan repayment to eligible health professionals to defray the cost of their](#)
15 [professional education.](#)

16 **23-14.1-5. Duties of the board.**

17 The board shall:

18 (1) Determine which areas of the state shall be eligible to participate in the loan repayment
19 program each year, based on health professional shortage area designations;

20 [\(2\) Determine which areas of the state shall be eligible to participate in the loan repayment](#)
21 [program each year, based on primary care provider shortages;](#)

22 ~~(3)~~ (3) Receive and consider all applications for loan repayment made by eligible health
23 professionals;

24 ~~(4)~~ (4) Conduct a careful and full investigation of the ability, character, financial needs, and
25 qualifications of each applicant;

26 ~~(5)~~ (5) Consider the intent of the applicant to practice in a health professional shortage area
27 [or commitment to providing primary care healthcare services,](#) and to adhere to all the requirements
28 for participation in the loan repayment program;

29 ~~(6)~~ (6) Submit to the director a list of those individuals eligible for loan repayment [from](#)
30 [each program](#) and amount of loan repayment to be granted;

31 ~~(7)~~ (7) Promulgate rules and regulations to ensure an effective implementation and
32 administration of the ~~program~~ [programs](#);

33 ~~(8)~~ (8) Within ninety (90) days after the end of each fiscal year, the board shall approve and
34 submit an annual report to the governor, the speaker of the house of representatives, the president

1 of the senate, and the secretary of state, of its activities during that fiscal year. The report shall
2 provide: an operating statement summarizing meetings or hearings held, including meeting
3 minutes, subjects addressed, decisions rendered, applications considered and their disposition, rules
4 or regulations promulgated, studies conducted, polices and plans developed, approved, or modified,
5 and programs administered or initiated; a consolidated financial statement of all funds received and
6 expended including the source of the funds, a listing of any staff supported by these funds, and a
7 summary of any clerical, administrative, or technical support received; a summary of performance
8 during the previous fiscal year including accomplishments, shortcomings, and remedies; a synopsis
9 of hearings, complaints, suspensions, or other legal matters related to the committee; a summary of
10 any training courses held pursuant to this chapter; a briefing on anticipated activities in the
11 upcoming fiscal year, and findings and recommendations for improvements. The report shall be
12 posted electronically on the websites of the general assembly and the secretary of state pursuant to
13 the provisions of § 42-20-8.2. The director of the department of administration shall be responsible
14 for the enforcement of the provisions of this subsection; and

15 ~~(8)~~(9) Conduct a training course for newly appointed and qualified members within six (6)
16 months of their qualification or designation. The course shall be developed by the chair of the
17 board, be approved by the board, and be conducted by the chair of the board. The board may
18 approve the use of any board and/or staff members and/or individuals to assist with training. The
19 training course shall include instruction in the following areas: the provisions of chapter 46 of title
20 42, chapter 14 of title 36, chapter 2 of title 38; and the board's rules and regulations. ~~The director~~
21 ~~of the department of administration shall, within ninety (90) days of June 16, 2006, prepare and~~
22 ~~disseminate training materials relating to the provisions of chapter 46 of title 42, chapter 14 of title~~
23 ~~36, and chapter 2 of title 38.~~

24 **23-14.1-7. Conditions of loan repayment.**

25 (a) Loan repayments under the provisions of this chapter shall be based upon the condition
26 that the recipient apply for a license to practice medicine, dentistry, dental hygiene, nurse
27 midwifery, as a registered nurse practitioner, or as a health care professional under § 338A of the
28 Public Health Service Act, 42 U.S.C. § 254I, or be registered as a physician assistant in Rhode
29 Island at the earliest practicable opportunity.

30 (b) A recipient must agree to accept all patients regardless of their ability to pay for services
31 received. A recipient must agree to accept all forms of insurance as payment in full, including Titles
32 XVIII and XIX of the Social Security Act, 42 U.S.C. § 1395 et seq.

33 (c) A recipient shall be required to practice full-time in a health professional shortage area
34 for a minimum of two (2) years in order to be eligible to participate in the program.

1 (d) Recipients of state-funded primary care loan repayment awards shall be subject to the
2 same service hour requirements applicable under the federal State Loan Repayment Program,
3 including the definition of full-time service or which a minimum percentage shall be dedicated to
4 direct patient care consistent with federal program requirements.

5 **23-14.1-11. Appropriation.**

6 (a) The general assembly shall annually appropriate ~~one hundred thousand dollars~~
7 ~~(\$100,000)~~ five hundred thousand dollars (\$500,000) deposited into a restricted receipt account to
8 implement the loan repayment program established in § 23-14.1-3 for the purpose of repayment of
9 health education loans as outlined in this bill chapter. ~~Those~~ One hundred thousand dollars
10 (\$100,000) in funds shall be taken from the department of health appropriation for the governor's
11 children's health initiative, (RIte Track program). Funds in this account shall be used only for the
12 purpose of repayment of health education loans as outlined in this chapter. The state controller is
13 authorized and directed to draw his or her orders upon the general treasurer for the payment of that
14 sum, or so much of it as may be required from time to time, upon the receipt to him or her of duly
15 authenticated vouchers. Implementation of this program is contingent upon the appropriation of the
16 required resources.

17 (b) Of the funds appropriated pursuant to subsection (a) of this section, five hundred
18 thousand dollars (\$500,000) shall be designated for state-funded primary care loan repayment
19 awards to eligible primary care health professionals, including physicians, physician assistants, and
20 nurse practitioners.

21 (c) Awards funded pursuant to subsection (b) of this section shall be administered through
22 the existing health professional loan repayment program infrastructure, including execution of
23 contracts, enforcement of obligations, and repayment penalties.

24 (d) Awards funded pursuant to subsection (b) of this section shall not be subject to federal
25 Health Professional Shortage Area (HPSA) requirements or federal site eligibility criteria under the
26 State Loan Repayment Program.

27 (e) The department shall administer, track, and report awards issued pursuant to subsection
28 (b) of this section as a distinct funding category separate and apart from federally funded loan
29 repayment awards.

30 (f) Awards funded pursuant to subsection (b) of this section may be supported with state
31 funds or other non-federal funds, and may also be used in combination with federal funds awarded
32 under the federal State Loan Repayment Program established pursuant to 42 U.S.C. § 254q-1,
33 provided that any award funded in whole or in part with federal funds shall remain subject to all
34 applicable federal requirements.

1 (g) Awards funded solely with state or other non-federal funds shall not be subject to
2 federal Health Professional Shortage Area (HPSA) requirements or federal site eligibility criteria.

3 (h) For the fiscal year ending June 30, 2028, and each fiscal year thereafter, the general
4 assembly shall annually appropriate a sum as it may deem necessary, but not less than five hundred
5 thousand dollars (\$500,000), to carry out the purposes of this chapter, and the state controller is
6 hereby authorized and directed to draw the controller's orders upon the general treasurer for the
7 payment of the sum(s) or so much thereof as may be required from time to time to be deposited in
8 a restricted receipt account upon receipt by the general treasurer of properly authenticated vouchers
9 submitted by the director.

10 SECTION 2. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF

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RELATING TO HEALTH AND SAFETY -- HEALTH PROFESSIONAL LOAN
REPAYMENT PROGRAM

- 1 This act would expand the health professional loan repayment program to healthcare
- 2 providers practicing in primary care health settings.
- 3 This act would take effect upon passage.

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