# Health Enterprise Zones Incentive Program

Tax credits and loan repayment assistance are some of the incentives provided in the state's Health Enterprise Zones Initiative to help attract new practitioners to underserved areas. Championed by Lt. Governor Brown, Health Enterprise Zones provide access to a range of incentives, benefits, and resources to address unacceptable and persistent health disparities.

## TAX CREDITS

***What tax incentives are available?***

- *Personal Income Tax Credit* — An eligible practitioner may apply for a tax credit in an amount equal to 100% of the amount of State income tax for income derived from practice in the HEZ. Healthcare practitioners must:
  - specialize in obstetrics, gynecological services, pediatric services, or geriatric services, behavioral health services, including mental health or alcohol and substance abuse services, or dental services;
  - accept Medicaid recipients and uninsured patients as demonstrated by attestation;
  - demonstrate cultural, linguistic, and health literacy competency as shown on application; and
  - receive a letter of support from the zone administrator.

- *Hiring Tax Credit* — A health care entity confirmed by a letter of support from a zone administrator may apply for a tax credit in an amount of $10,000 to be taken over two years for every qualified employee hired. Qualified employees are defined as a health care provider providing primary, behavioral health, or dental services; a community health worker; or an interpreter who:
  - provides direct support to HEZ practitioner; and
  - expands access to services in HEZ.

***Tax credits are subject to the availability of funds for tax credits in the Health Enterprise Zone's budget, and will be awarded on a first-come, first-served basis, as determined by DHMH in its sole discretion.***

## LOAN REPAYMENT

***What loan repayment programs are available?***

- Maryland Loan Assistance Repayment Program (MLARP)- primary care physicians in the fields of family practice, internal medicine, pediatrics, obstetrics and gynecology, and general psychiatry may apply. Physicians Assistants will be able to apply in the Fall of 2014. Awards are up to $25,000 per year for a two-year commitment. Applications are accepted in the Spring (March 1– April 15) and Fall (September 1-October 15). More information available at *http://hsia.dhmh.maryland.gov/opca/SitePages/pco-larp.aspx*
- Janet L. Hoffman Loan Assistance Repayment Program—physician assistants, social workers, nurses and nurse practitioners may apply. Awards can be up to $10,000 a year for a three-year commitment. Applications are accepted July through September. More information available at *https://www.mhec.state.md.us/financialaid/ProgramDescriptions/prog_larp.asp*

***What are the loan repayment eligibility requirements?***

- United States citizen or U.S. National;
- Valid unrestricted license to practice in the State of Maryland;
- Full-time employment at eligible practice site;
- No existing or unserved obligation for any other loan repayment program;
- Existing higher education loan debt in good standing;
- Other requirements as outlined in the eligibility criteria.

**Needs Help? Contact DHMH Workforce Coordinator at 410-767-6523**

Office of Primary Care Access
Health Systems and Infrastructure Administration
**Maryland Department of Health and Mental Hygiene**