



Florida Student Loan Repayment Programs Fiscal Year 2023–24 Annual Report

July 1, 2024

Ron DeSantis
Governor

Joseph A. Ladapo, MD, PhD
State Surgeon General



Mission, Vision, and Values

Mission

To protect, promote and improve the health of all people in Florida through integrated state, county, and community efforts.

Vision

To be the Healthiest State in the Nation.

Values

Innovation: We search for creative solutions and manage resources wisely.

Collaboration: We use teamwork to achieve common goals and solve problems.

Accountability: We perform with integrity and respect.

Responsiveness: We achieve our mission by serving our customers and engaging our partners.

Excellence: We promote quality outcomes through learning and continuous performance improvement.

Submitted to:

The Honorable Ron DeSantis, Governor, State of Florida

The Honorable Kathleen Passidomo, President, Florida State Senate

The Honorable Paul Renner, Speaker, Florida State House of Representatives

Background

Pursuant to section 381.4021, Florida Statutes, the Florida Department of Health is required to submit an annual report for the student loan repayment programs established in sections 381.4019 and 381.402, Florida Statutes (previously sections 1009.65 and 381.409, Florida Statutes).

Beginning July 1, 2024, this report is to be submitted to the Governor, the President of the Senate, and the Speaker of the House of Representatives and detail the following:

- a) The number of applicants for loan repayment.
- b) The number of loan payments made under each program.
- c) The amounts for each loan payment made.
- d) The type of practitioner to whom each loan payment was made.
- e) The number of loan payments each practitioner has received under either program.
- f) The practice setting where each practitioner who received a loan payment practices.

The Florida Department of Health submits this report in compliance with these requirements.

Overview

The Florida Reimbursement Assistance for Medical Education (FRAME) and Florida Dental Student Loan Repayment (referred to here as FRAME^{dental}) are defined in sections 381.4019 and 381.402, Florida Statutes (previously sections 1009.65 and 381.409, Florida Statutes). These programs were established to encourage qualified medical and dental professionals to practice in underserved locations of the state, by providing annual payments intended to offset the loans and educational expenses incurred by students for studies leading to medical and dental degrees and subsequent licensure.



Both student loan repayment programs provide direct payment to selected recipients' educational loan lender(s).

- Loan repayments can be applied toward costs associated with tuition, matriculation, registration, books, laboratory, and other fees.
- Eligible health care providers may apply across multiple years.
- Applications will be evaluated each year independent of applications submitted during prior cycles.

FRAME Program

Established in statute in 2002, the FRAME program was initially funded in 2022 in the amount of \$6 million. During the inaugural application cycle (February 1, 2023, through April 28, 2023), the Florida Legislature increased available funding to \$16 million. As result of the increased funding for Fiscal Year 2022–23, the FRAME program made loan payments for 1,097 recipients. Funding for the 2024 application cycle was maintained at \$16 million.

Practitioners eligible for FRAME loan repayments include:

- Physicians: Medical Doctors (MD) and Osteopathic Doctors (DO)
- Physician Assistants (PA)
- Advanced Practice Registered Nurses (APRN), including those engaging in autonomous practice
- Registered Nurses (RN)
- Licensed Practical Nurses (LPN)

Additional requirements for program eligibility include:

- All applicants are required to have a clear and active license status with the Florida Department of Health's Division of Medical Quality Assurance.
- MDs, DOs, and APRNs must work in primary care.
- Autonomous practice APRNs must work in a health professional shortage area (HPSA) with a score of at least 18 and serve a Medicaid and underserved population.

Loan payment amounts vary by provider type as follows:

- Up to \$20,000 per year for physicians
- Up to \$15,000 per year for APRNs practicing under section 464.0123, Florida Statutes (autonomous practice)
- Up to \$10,000 per year for APRNs and PAs
- Up to \$4,000 per year for RNs and LPNs

Providers may receive less than the maximum award, depending on an individual's outstanding loans.

The Florida Department of Health conducted rulemaking for the FRAME program beginning in August 2023. Rules 64W-4 Florida Administrative Code encompasses components including, but not limited to, eligibility requirements, application documents, processing, prioritization of awards, and funding methodology. Rules governing the FRAME program were adopted in February 2024.

FRAME Annual Report Metrics

The number of FRAME loan repayment awards increased from 1,097 in 2023 to 1,157 in 2024. Exhibit 1 summarizes the applications received and awarded by type of provider as well as average and median payments made.

Exhibit 1: Fiscal Year 2023–24 Applications and FRAME Loan Repayments

FRAME Metrics	MD and DO	PA	APRN	RN	Autonomous Practice APRN	LPN	Total
Number of loan repayment applicants	1707	184	656	385	47	36	3,015
Number of loan repayments made by practitioner type	668	44	235	169	24	17	1,157
Minimum payment	\$2,355	\$2,340	\$2,120	\$1,488	\$12,750	\$564	N/A
Maximum payment	\$20,000	\$10,000	\$10,000	\$4,000	\$15,000	\$4,000	N/A
Average payment	\$18,529	\$8,996	\$9,313	\$3,950	\$14,521	\$3,234	N/A

Source: [FRAMEworks portal](#)

Exhibit 2 presents the numbers of new loan repayment recipients by type along with recipients who received prior year awards. As shown in Exhibit 2, 597 applicants received awards in the prior FRAME cycle in Fiscal Year 2022-23.

Exhibit 2: FRAME Loan Repayment for New and Returning

Practitioner Type	2024 (Returning)	2024 (New)
Advanced Practice Registered Nurse	77	158
Autonomous Practice (APRN)	13	11
Licensed Practical Nurse	8	9
Physician (MD, DO)	217	451
Physician Assistant	18	26
Registered Nurse	49	120
Total	382	775

Source: [FRAMEworks portal](#)

Exhibit 3 provides new information for all loan repayment recipients based on the type of practice setting where they perform services. FY 2023–24 is the first year for reporting this information and some recipients report working in more than one practice setting.

Exhibit 3: Practice Setting Loan Repayment Recipients.¹

Practice Setting ²	2024
Federally Qualified Health Center (FQHC) FQHC Look-Alike ³	287
Indian Tribal Health Clinic	0
County Health Department	39
Children's Medical Services Site	30
Free Clinic	5
Rural Health Clinic	10
State Mental Hospital	3
Veterans Affairs/Military Clinic	52
State University-run Outpatient Clinic	76
State/Federal Correctional Institution	4
State-owned Facility for the Developmentally Disabled	3
None of the above/Did not respond ⁴	1,433

Source: [FRAMEworks portal](#)

¹ Information on an applicant's practice setting was added to statute by the 2024 Florida Legislature in Ch. 2024-15, Laws of Florida, and was included in the 2023 award cycle.

² Applicants may work in and report more than one practice setting.

³ FQHC Look-Alikes are community-based health care providers that meet the requirements of the [HRSA Health Center Program](#), but do not receive Health Center Program funding.

⁴ Includes applicants who did not report their practice setting. Rule 64W-4, Florida Administrative Code, will be revised to include a requirement for applicants to report practice setting.

FRAME^{dental} Program

Originally established in statute in 2019, the Dental Student Loan Repayment Program, referred to as FRAME^{dental}, was initially funded in 2023 for FY 2023–24 in the amount of \$1.8 million. FRAME^{dental} applicants, like all student loan repayment applicants, are required to have a clear and active license status with the Florida’s Division of Medical Quality Assurance. In addition, dentists must practice in a public health setting in a HPSA and serve Medicaid patients. Rules for FRAME^{dental} were included in the Florida Department of Health’s August 2023 rulemaking process that was completed in February 2024. Exhibit 4 presents the basic metrics for the FRAME^{dental} Program.

Exhibit 4: Fiscal Year 2023–24 Applications and for FRAME^{dental} Loan Repayments⁵:

2024	Dentists
Number of loan repayment applicants	69
Number of loan repayments made by practitioner type	38
Payment amounts	
Minimum	\$11,033
Maximum	\$50,000
Median	\$47,930
Dental practice setting	All recipients reported practicing in an FQHC or FQHC Look-Alike

Source: [FRAMEworks portal](#)

⁵ Per section 381.4016, Florida Statutes, the award limit for applicants in the FRAME^{dental} program for the 2024 application cycle was \$50,000 per year.