



Florida Reimbursement Assistance for Medical Education Programs

Annual Report Fiscal Year 2024-25

October 1, 2025

Ron DeSantis

Governor

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Executive Summary

The 2024 Florida Legislature revised requirements for the Florida Reimbursement Assistance for Medical Education (FRAME) and the Florida Dental Student Loan Repayment (FRAME^{dental}) programs.

The 2024 changes to the FRAME program provided an additional \$30 million in loan payment funding for the 2024 application cycle, added new eligible provider groups, created limits on program participation and loan payments, and added volunteer service requirements. The Florida Legislature also updated the FRAME^{dental} program requirements and provided an additional \$8 million in annual payment funding. Other changes added a new provider type and a new provider practice setting along with limits on participation, payment limits, and a new volunteer service requirement.

The Fiscal Year (FY) 2024-25 loan repayment application cycle opened on April 28, 2025, and closed on May 30, 2025.

The Florida Department of Health (Department), pursuant to section 381.4021, Florida Statutes, submits this annual report for the student loan repayment programs established in sections 381.4019 and 381.402, F.S.

This report, due to the Governor, President of the Senate, and Speaker of the House of Representatives on July 1 annually, details six required statutory components.

1. Number of applicants for loan repayment
2. Number of loan payments made under each program
3. Amounts for each loan payment made
4. Type of practitioner to whom each loan payment was made
5. Number of loan payments each practitioner has received under either program
6. Practice setting where each practitioner who received a loan payment practices

Overview

The Florida Reimbursement Assistance for Medical Education (FRAME) and the Florida Dental Student Loan Repayment (FRAME^{dental}) programs are defined in sections 381.402 and 381.4019, Florida Statutes. These programs encourage qualified medical, mental health, and dental health care practitioners to practice in underserved areas of the state by providing annual loan repayments to offset educational debts incurred for degrees and licensure in these fields.

FRAME and FRAME^{dental} provide direct payment to the participants' educational loan lender(s).

- Loan payments can be applied toward costs associated with tuition, matriculation, registration, books, laboratory, and other fees.
- Eligible health care providers may apply across multiple years within statutory limits.
- Applications will be prioritized for funding each year independent of prior application cycles.

In seeking to encourage qualified health care practitioners to practice in underserved areas, FRAME and FRAME^{dental} awards are tied to health professional shortage areas (HPSAs) as identified by the U.S. Health Resources and Services Administration (HRSA). A HPSA is characterized by several combined factors including the population-to-provider ratio, the percentage of the population below 100% of the federal poverty level, infant health index (based on either the infant mortality or low birth weight rates), and travel time to the nearest source of care.

Florida has 261 HRSA-designated primary care HPSAs. Of these, 11 represent entire counties. The remaining 250 HPSAs include high-needs geographic areas, low-income population zones, federally qualified health centers, rural health clinics, and similar facilities. Every county in Florida is represented, in part or whole, by one or more primary care HPSAs.

Pursuant to Rules 64W-4 and 64W-6, Florida Administrative Code (F.A.C.), the FRAME program reviews and prioritizes completed applications. It determines award funding amounts using a formula that considers factors such as direct patient care hours provided in a federally designated HPSA, the area's HPSA score(s), and the applicant's length of service with their current employer. Limits on the amount of reimbursement are based on the type of medical licensure of the applicant and awards are paid to the applicant's lender.

FRAME Program

Although established in Florida Statute in 2002, the FRAME program was initially funded in the amount of \$6 million during FY 2022-23. During the inaugural application cycle (February 1, 2023, through April 28, 2023), the Florida Legislature increased the loan payment funding available to \$16 million. As a result of the increased funding for FY 2022-23, the FRAME program provided loan payments for 1,097 participants. Funding for FY 2023-24 application cycle was maintained at \$16 million and provided loan payments for 1,157 participants.

During the 2024 Florida Legislative Session, Chapter 2024-15, Laws of Florida, revised the FRAME program requirements and provided an additional \$30 million in loan payment funding for FY 2024-25.¹ These statutory revisions included changes to:

- Eligible provider types
- Participation limits (dependent upon provider type)
- Loan payment limits (dependent upon provider type)
- Volunteer service requirements (all provider types)

¹ Senate Bill 7016 (2024)

Practitioners eligible for FRAME loan payments during the 2025 application cycle included:

- Advanced practice registered nurses (APRNs)
- Autonomous advanced practice registered nurses (AAPRNs)
- Licensed practical nurses (LPNs)
- Mental health practitioners (MHPs): Licensed clinical social workers, licensed marriage and family therapists, licensed mental health counselors, and licensed psychologists (new)
- Physician assistants (PAs)
- Medical doctors (MDs) and osteopathic doctors (DOs) with primary care specialties (i.e., obstetrics, gynecology, general and family practice, geriatrics, internal medicine, pediatrics, and psychiatry)
- Registered nurses (RNs)

Requirements for program eligibility:

- All applicants are required to have a clear and active license status with the Florida Department of Health's (Department) Division of Medical Quality Assurance.
- All applicants must provide 25 hours of volunteer primary care services for each awarded year.

Participation in the FRAME program is limited to four years. Participation years are not required to be consecutive. Annual loan payments are limited to 25% of the participant's loan principal debt at the time of first loan payment award.

Total program loan repayment limits vary by provider type as follows:

- \$150,000 for physicians (MDs and DOs)
- \$90,000 for AAPRNs
- \$75,000 for APRNs and PAs
- \$75,000 for MHPs
- \$45,000 for RNs and LPNs

In response to the changes made by Chapter 2024-15, Laws of Florida, the Department initiated rulemaking for the FRAME program in April 2024. Rule 64W-4, F.A.C., includes eligibility and participation requirements, funding limits, documentation requirements, application processing, and prioritization of payments.

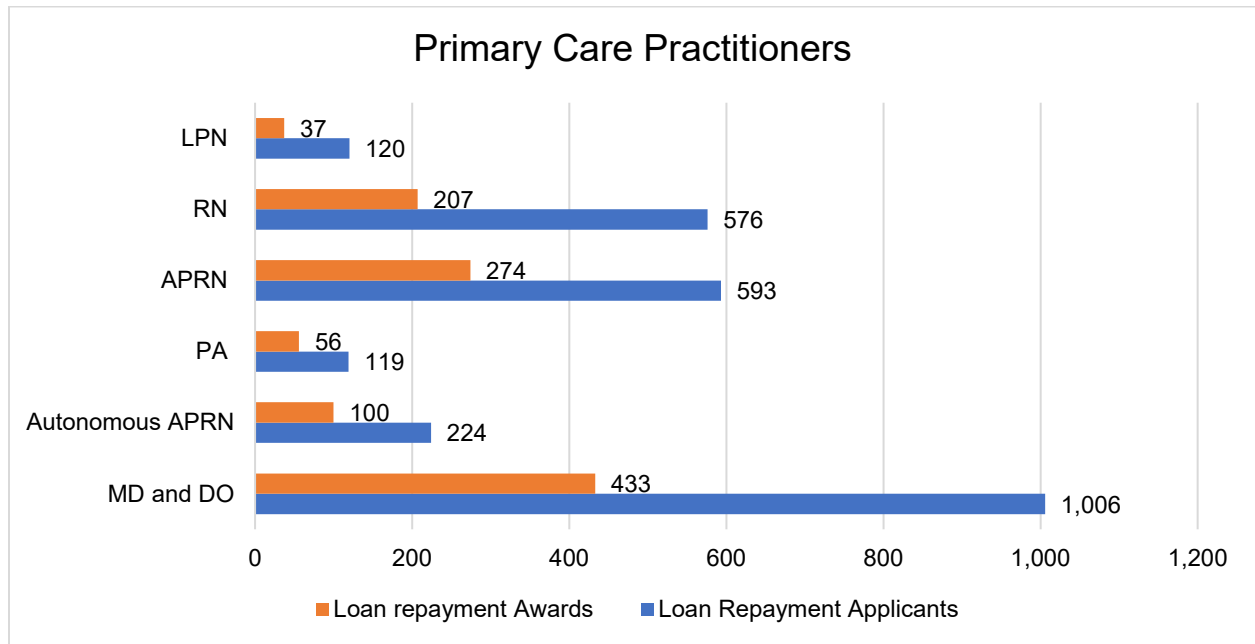
FY 2024-25 FRAME Annual Report Metrics

As a result of increased funding and expanded eligibility during FY 2024-25, the number of FRAME loan repayment awards increased from 1,157 in 2024, to 1,298 in 2025. As shown in Exhibit 1, MDs and DOs comprise the largest number of applicants and awardees.

Exhibits 1 and 2 summarize the applications received by practitioner type and loan payments provided.

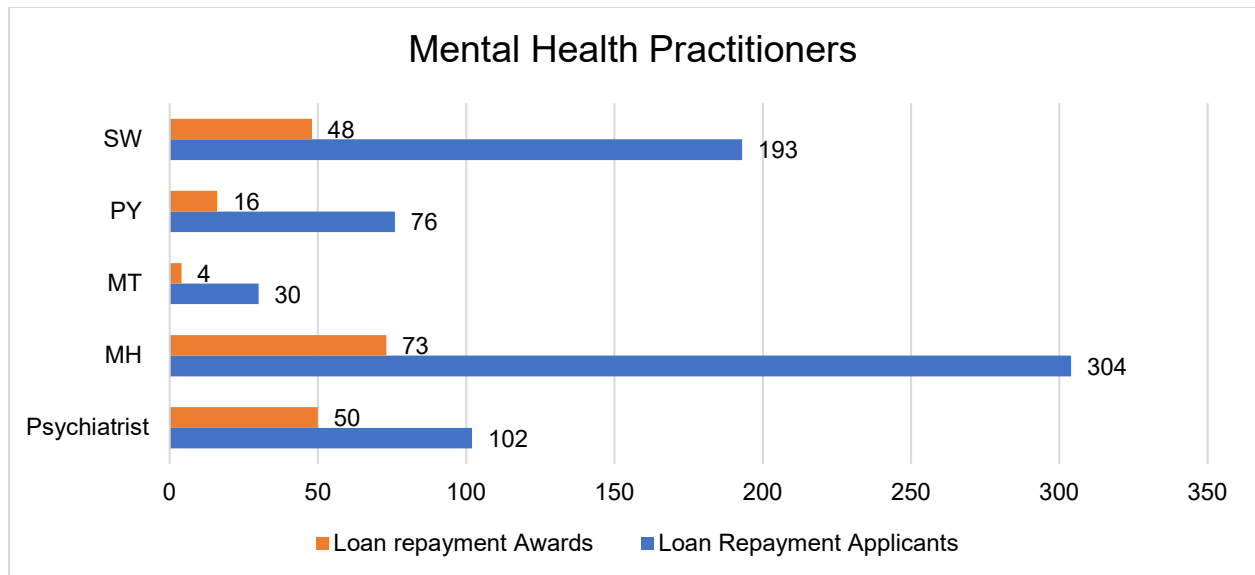
- As shown in Exhibit 1, MD and DO professionals received the highest number of loan repayment awards (433) and submitted the most applications (1,006), accounting for approximately 39% of total awards and 38% of total applicants across all categories.
- As shown in Exhibit 2, Marriage and Family Therapists (MTs) had the lowest number of loan repayment awards among all provider types, with only four awards granted out of 30 applications.

Exhibit 1: Fiscal Year 2024-25 FRAME Primary Care Applications and Loan Repayments by Profession (Total Awards = 1,107, Total Applications = 2,635)



Source: [FRAMEworks portal](#)

Exhibit 2: Fiscal Year 2024-25 FRAME Mental Health Applications and Loan Repayments by Profession (Total Awards = 191, Total Applications = 705)

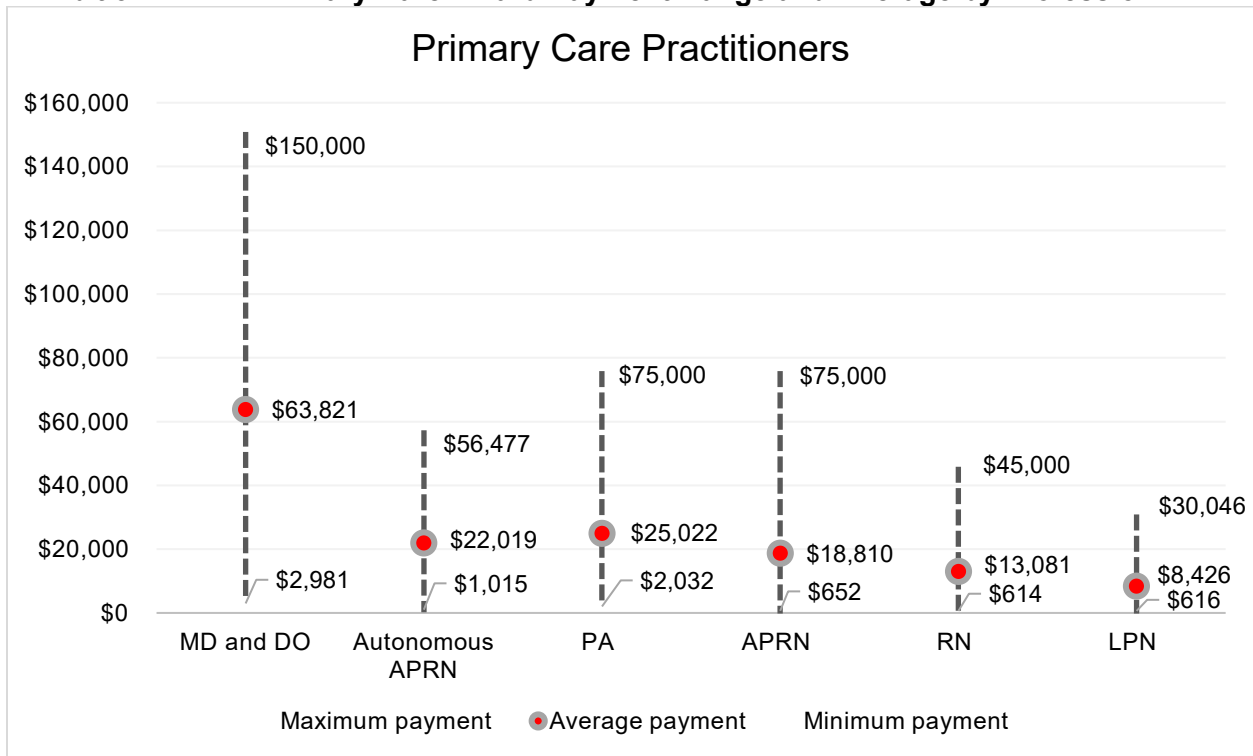


Source: [FRAMEworks portal](#)

Exhibits 3 and 4 summarize the range of loan payments by practitioner type including the average payment amount. The maximum value for loan repayment is established in statute for each practitioner type while the minimum is dependent on the applicant's loan principal debt.

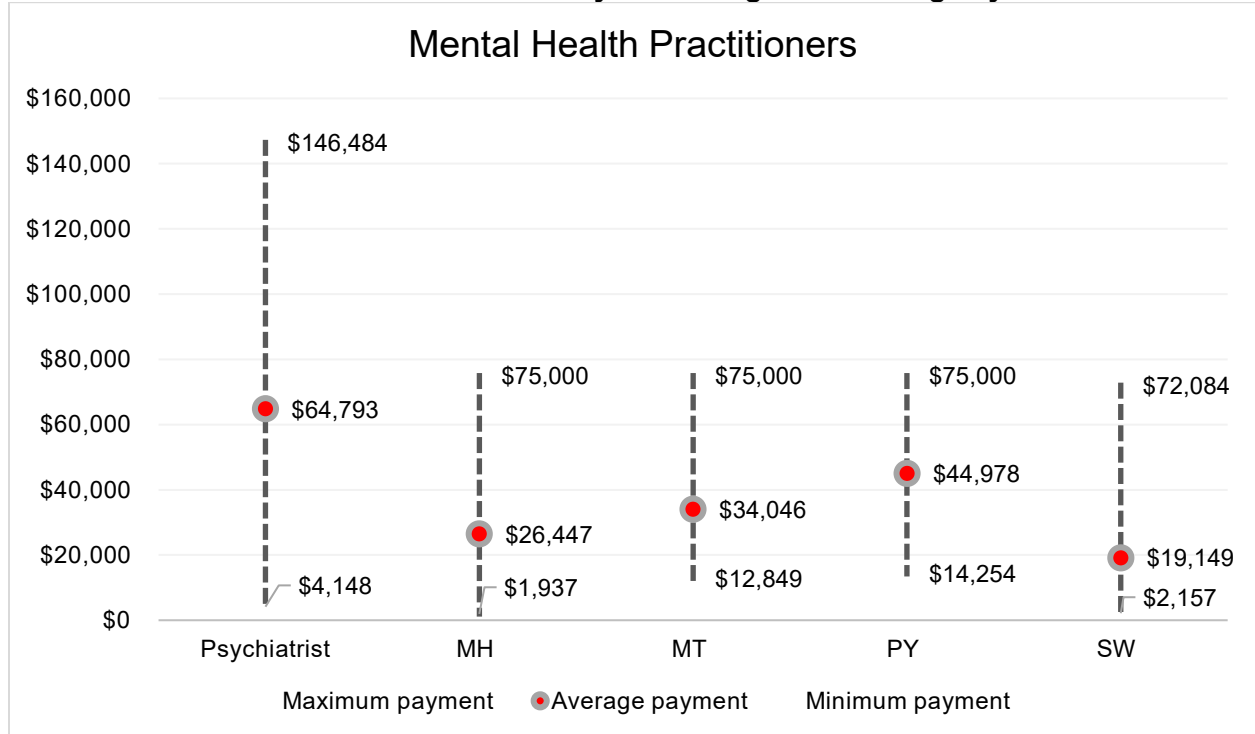
- As shown in Exhibit 3 with Primary Care Practitioners, MDs and DOs have the highest maximum payment (\$150,000) and average payment (\$63,821), while LPNs have the lowest maximum payment (\$30,046) and average payment (\$8,426).
- As shown in Exhibit 4 with Mental Health Practitioners, Psychiatrists lead with the highest maximum payment (\$146,484) and average payment (\$64,793), whereas Clinical Social Workers have the lowest maximum payment (\$72,084) and average payment (\$19,149).

Exhibit 3: FRAME Primary Care Award Payment Range and Average by Profession



Source: [FRAMEworks portal](#)

Exhibit 4: FRAME Mental Health Award Payment Range and Average by Profession



Source: [FRAMEworks portal](#)

Exhibit 5 summarizes the practice setting locations for loan repayment recipients. Recipients may practice in more than one setting.

- **Prioritization of Safety-Net Providers:** Federally Qualified Health Centers (FQHCs) (454 awards), county health departments (43 awards), rural health clinics (35 awards), and free clinics (11 awards) together represent about 40% of awards (543 total), underscoring the program's role in bolstering care for low-income, rural, and vulnerable populations.
- **Government and Institutional Focus:** Settings like veterans affairs/military clinics (65 awards), state/federal correctional institutions (27 awards), and state-owned facilities for the developmentally disabled (4 awards) highlight support for federally or state-run facilities serving specialized groups, such as veterans, inmates, and individuals with disabilities.

Exhibit 5: Practice Setting of Loan Repayment Recipients

Practice Setting	Number
Primary Care Practice Office/Clinic	529
FQHC FQHC Look-alike	454
State University-run Outpatient Clinic	110
Veterans Affairs/Military Clinic	65
Skilled Nursing Facility	56
Children's Medical Services Site	51
County Health Department	43
Rural Health Clinic	35
State/Federal Correctional Institution	27
Home Health Agency	19
Free Clinic	11
State-owned Facility for the Developmentally Disabled	4
Private Practice	3
Other Publicly Funded Agency	2
Other Non-Profit Agency	2
<i>Total</i>	<i>1,411</i>

Source: [FRAMEworks portal](#)

Dental Loan Repayment Program

Established in Florida statute in 2019, the Dental Student Loan Repayment Program, referred to as FRAME^{dental}, was initially funded by the 2023 Florida Legislature in the amount of \$2 million for FY 2023-24. While \$200,000 was directed to the Donated Dental Services program, \$1.8 million was allocated to FRAME^{dental}, which funded 38 awards.

FRAME^{dental} applicants are required to have a clear and active license status with the Florida Department of Health's Division of Medical Quality Assurance, must practice in a public health setting or private practice in a HPSA, and serve Medicaid patients.

In 2024, the Florida Legislature updated the FRAME^{dental} program requirements and provided an additional \$8 million in annual payment funding.² The program updates included changes to:

² Chapter 2024-15, Laws of Florida.

- Eligible provider types (added dental hygienists)
- Eligible practice settings (added private practice)
- Participation limit (five years)
- Payment limits (dependent upon provider type)
- Volunteer service requirements (both provider types)

Participation in the FRAME^{dental} program is limited to five years. Participation years are not required to be consecutive. Annual loan payments are limited to 20% of the participant's loan principal debt at the time of the first loan payment award.

Further, annual payment limits vary by provider type as follows:

- \$50,000 per year for dentists
- \$7,500 per year for dental hygienists

In response to statutory changes in Chapter 2024-15, Laws of Florida, the Department initiated rulemaking for the FRAME program in April 2024. Rule 64W-6, F.A.C., includes eligibility and participation requirements, funding limits, documentation requirements, application processing, and prioritization of payments.

FY 2024-25 FRAME^{dental} Annual Report Metrics

As shown in Exhibit 6, dentists submitted the majority of FRAME^{dental} applications and received the largest number of awards for FY 2024-25.

- The concentration of loan recipients in FQHC or FQHC Look-Alike settings (71 dentists and 13 dental hygienists) likely stems from these locations meeting specific eligibility requirements, including the acceptance of Medicaid and implementation of sliding fee scales. This alignment highlights the program's focus on supporting dental care in underserved areas.

Exhibit 6: Fiscal Year 2024–25 Applications and FRAME^{dental} Loan Payments:

Applicants and Loan Repayments	Dentists	Dental Hygienists
Number of loan repayment applicants	123	29
Number of loan payments made by practitioner type	78	15
Payment amounts		
Minimum	\$433.09	\$1,331.80
Maximum	\$50,000	\$7,500
Average	\$39,030.36	\$4,744.03
Practice setting		
FQHC or FQHC Look-Alike	71	13
County Health Department	2	0
Other Non-Profit Agency	2	0
State University-Run Clinic	2	0
Private Practice	7	2

Source: [FRAMEworks portal](#)