



State of Wisconsin
2025 - 2026 LEGISLATURE

LRB-0888/P2
ARG:emw&skw

DOA:.....Kirschbaum, BB0062 - Healthcare provider loan assistance program

FOR 2025-2027 BUDGET -- NOT READY FOR INTRODUCTION

AN ACT ...; relating to: the budget.

Analysis by the Legislative Reference Bureau

EDUCATION

HIGHER EDUCATION

Health care provider loan assistance program

This bill makes three new categories of health care providers eligible for the health care provider loan assistance program and provides additional funding for loans to these health care providers.

Under current law, the Board of Regents of the UW System administers the HCPLA program under which it may repay, on behalf of a health care provider, up to \$25,000 in loans for education related to the health care provider's field of practice. The repayment occurs over three years, with 40 percent of the loan or \$10,000, whichever is less, repaid in each of the first two years of participation in the program and the final 20 percent or \$5,000, whichever is less, repaid in the third year. A health care provider is defined as a dental hygienist, dental therapist, physician assistant, nurse-midwife, or nurse practitioner. The Board of Regents must enter into a written agreement with the health care provider in which the health care provider agrees to practice at least 32 clinic hours per week for three years in one or more eligible practice areas in this state or in a rural area. An "eligible practice area" is defined as a free or charitable clinic, a primary care shortage area, a mental health shortage area, an American Indian reservation or trust lands of an American Indian tribe, or, for a dental hygienist, a dental health shortage area or a free or charitable clinic. Money for loan repayments is derived from several sources, and loan repayments are subject to availability of funds. If insufficient funds are available to repay the loans of all eligible applicants, the Board of Regents must establish priorities among the eligible applicants based on specified considerations, including factors related to the degree of the health care need and shortage in the area. However, some funding for loan repayments is available only for health care providers who practice in rural areas.

The bill adds medical assistants, dental assistants, and dental auxiliaries to the health care providers who are eligible for loan repayment under the HCPLA program. These health care providers are eligible under the current terms of the program, except medical assistants. Medical assistants are eligible for loan

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repayment of up to \$12,500 in total, with repayments of 40 percent of the loan or \$5,000, whichever is less, in each of the first two years and 20 percent or \$2,500, whichever is less, in the third year. For purposes of an eligible practice area, dental assistants, dental auxiliaries, and dental therapists are treated similarly to the way dental hygienists are treated under current law.

For further information see the state fiscal estimate, which will be printed as an appendix to this bill.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

SECTION 1. 36.61 (1) (ae) of the statutes is created to read:

36.61 (1) (ae) “Dental assistant” means an individual who holds a certified dental assistant credential issued by a national credentialing organization.

SECTION 2. 36.61 (1) (af) of the statutes is created to read:

36.61 (1) (af) “Dental auxiliary” means an expanded function dental auxiliary holding a certification under s. 447.04 (3).

SECTION 3. 36.61 (1) (am) of the statutes is amended to read:

36.61 (1) (am) “Eligible practice area” has the meaning given in s. 36.60 (1) (ag); except that, with respect to a dental hygienist, dental assistant, dental auxiliary, or dental therapist, “eligible practice area” means a dental health shortage area or a free or charitable clinic.

****NOTE: This is reconciled s. 36.61 (1) (am). This SECTION has been affected by drafts with the following LRB numbers: -0888/P1 and -1603/P1.

SECTION 4. 36.61 (1) (b) of the statutes is renumbered 36.61 (1) (b) (intro.) and amended to read:

36.61 (1) (b) (intro.) “Health care provider” means ~~a~~ any of the following:

1. A dental therapist,

2. A dental hygienist,

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3. A physician assistant,

4. A nurse-midwife,~~or,~~

5. A nurse practitioner.

SECTION 5. 36.61 (1) (b) 6., 7., 8., 9. and 10. of the statutes are created to read:

36.61 (1) (b) 6. A medical assistant.

7. A dental assistant.

8. A dental auxiliary.

9. A behavioral health provider.

10. A substance abuse treatment provider.

****NOTE: This is reconciled s. 36.61 (1) (b). This SECTION has been affected by drafts with the following LRB numbers: -0888/P1 and -1603/P1.

SECTION 6. 36.61 (1) (c) of the statutes is created to read:

36.61 (1) (c) “Medical assistant” means an individual who has received a medical assistant technical diploma from a technical college under ch. 38 or who has successfully completed the national certification examination for medical assistants.

SECTION 7. 36.61 (2) of the statutes is renumbered 36.61 (2) (a) and amended to read:

36.61 (2) (a) ~~The~~ Except as provided in par. (b), the board may repay, on behalf of a health care provider, up to \$25,000 in educational loans obtained by the health care provider from a public or private lending institution for education related to the health care provider’s field of practice, as determined by the board with the advice of the council.

SECTION 8. 36.61 (2) (b) of the statutes is created to read:

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36.61 (2) (b) For a health care provider that is a medical assistant, the board's repayment under par. (a) may not exceed \$12,500.

SECTION 9. 36.61 (3) (a) of the statutes is amended to read:

36.61 (3) (a) The board shall enter into a written agreement with the health care provider. In the agreement, the health care provider shall agree to practice at least 32 clinic hours per week for 3 years in one or more eligible practice areas in this state or in a rural area, except that a health care provider in the expanded loan assistance program under sub. (8) who is not a dental therapist, dental assistant, dental auxiliary, or dental hygienist may only agree to practice at a public or private nonprofit entity in a health professional shortage area.

SECTION 10. 36.61 (4) of the statutes is renumbered 36.61 (4) (am), and 36.61 (4) (am) (intro.), as renumbered, is amended to read:

36.61 (4) (am) (intro.) ~~Principal~~ Except as provided in par. (bm), principal and interest due on loans, exclusive of any penalties, may be repaid by the board at the following rate:

SECTION 11. 36.61 (4) (bm) of the statutes is created to read:

36.61 (4) (bm) For a health care provider that is a medical assistant, principal and interest due on loans, exclusive of any penalties, may be repaid by the board at the following rate:

1. Up to 40 percent of the principal of the loan or \$5,000, whichever is less, during the first year of participation in the program under this section.

2. Up to an additional 40 percent of the principal of the loan or \$5,000, whichever is less, during the 2nd year of participation in the program under this section.

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3. Up to an additional 20 percent of the principal of the loan or \$2,500, whichever is less, during the 3rd year of participation in the program under this section.

SECTION 12. 36.61 (5) (b) 1. of the statutes is amended to read:

36.61 (5) (b) 1. The degree to which there is an extremely high need for medical care in the eligible practice area, health professional shortage area, or rural area in which an eligible applicant who is not a dental therapist, dental assistant, dental auxiliary, or dental hygienist desires to practice and the degree to which there is an extremely high need for dental care in the dental health shortage area or rural area in which an eligible applicant who is a dental therapist, dental assistant, dental auxiliary, or dental hygienist desires to practice.

SECTION 13. 36.61 (8) (c) 3. of the statutes is amended to read:

36.61 (8) (c) 3. Practice at a public or private nonprofit entity in a health professional shortage area, if the health care provider is not a dental therapist, dental assistant, dental auxiliary, or dental hygienist, or in a dental health shortage area, if the health care provider is a dental therapist, dental assistant, dental auxiliary, or dental hygienist.

SECTION 14. 36.62 (2) of the statutes is amended to read:

36.62 (2) Advise the board on the amount, up to \$25,000 for health care providers other than medical assistants and up to \$12,500 for medical assistants, to be repaid on behalf of each health care provider who participates in the health care provider loan assistance program under s. 36.61.

(END)