



**Testimony in Support of SB 246
To the House Health Policy Committee**

February 10, 2022

Madame Chair and Members of the House Health Policy Committee

My Community Dental Centers, Inc. (MCDC) is a non-profit 501 c3 dedicated to expanding access to quality dental care for all. We focus on providing services to persons enrolled in Medicaid and those without dental insurance. Our 34 dental centers are operated in partnership with local health departments and serve over 86,000 patients annually statewide. Many of our dental centers are in rural areas, with twenty-one of our thirty-four centers (62%) in dental Health Professional Shortage Areas (HPSA).

According to the American Dental Education Association, the average debt of a 2020 graduating dentist was \$304,824 with private school debt averaging \$349,730. The majority of new dentist applicants applying to MCDC, as well as our existing fifty-three dentists, are often asking us about some loan assistance so they can serve the underserved population while getting some debt relief. The part-time dentists are especially disappointed that there is no Michigan State Loan Repayment program (MSLRP) program available to them at all.

We are grateful for the MSLRP and support the required employer commitment by providing 20% of the loan reimbursement. As a non-profit organization, loan repayment is one of our key recruiting and retention tools that helps separate us from the for-profit Dental Service Organizations that are not focused on serving the underserved. We also know the program works. Since 2016, we have supported loan submittals by twenty-seven of our full-time dentists. Ten of those twenty-seven applications (37%) were accepted.

- 60% of the dentists with MSLRP acceptance are still working at MCDC versus only 29% of those who were not accepted.

Staff recruitment has been increasingly challenging for all medical fields including dentistry during this time of COVID and “the great resignation” and patient demand is at unprecedented levels. Our dental center patient schedules are booked-out further than ever before and this is



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not because of our lack of center capacity. We literally have open dental chairs waiting for a dentist to use. Finding dentists willing to serve in rural areas is even more difficult.

MCDC supports SB 246 and an increase in total funding per eligible provider working in underserved areas. MCDC needs your help in filling these critical dentist openings (current FT Manistee, Cadillac, Hillsdale, Sandusky, Mt. Pleasant) and would also encourage adding a loan repayment option that mirrors the Federal program for part-time/half time dentists. Half-Time is considered to be working a minimum of 20 hours per week for a minimum of 45 weeks per year.

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