

**SENATE  
STATE OF MINNESOTA  
NINETY-FOURTH SESSION**

**S.F. No. 4170**

(SENATE AUTHORS: KUPEC and Champion)

DATE	D-PG	OFFICIAL STATUS
03/05/2026	6518	Introduction and first reading Referred to Health and Human Services
03/11/2026	6601	Author added Champion

1.1 A bill for an act

1.2 relating to health; making physical therapists and physical therapist assistants

1.3 eligible for loan forgiveness under the health professional education loan

1.4 forgiveness program; appropriating money; amending Minnesota Statutes 2024,

1.5 section 144.1501, subdivisions 1, 2, 3.

1.6 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.7 Section 1. Minnesota Statutes 2024, section 144.1501, subdivision 1, is amended to read:

1.8 Subdivision 1. **Definitions.** (a) For purposes of this section, the following definitions

1.9 apply.

1.10 (b) "Advanced dental therapist" means an individual who is licensed as a dental therapist

1.11 under section 150A.06, and who is certified as an advanced dental therapist under section

1.12 150A.106.

1.13 (c) "Alcohol and drug counselor" means an individual who is licensed as an alcohol and

1.14 drug counselor under chapter 148F.

1.15 (d) "Dental therapist" means an individual who is licensed as a dental therapist under

1.16 section 150A.06.

1.17 (e) "Dentist" means an individual who is licensed to practice dentistry.

1.18 (f) "Designated rural area" means a statutory and home rule charter city or township that

1.19 is outside the seven-county metropolitan area as defined in section 473.121, subdivision 2,

1.20 excluding the cities of Duluth, Mankato, Moorhead, Rochester, and St. Cloud.

2.1 (g) "Emergency circumstances" means those conditions that make it impossible for the  
2.2 participant to fulfill the service commitment, including death, total and permanent disability,  
2.3 or temporary disability lasting more than two years.

2.4 (h) "Hospital nurse" means an individual who is licensed as a registered nurse and who  
2.5 is providing direct patient care in a nonprofit hospital setting.

2.6 (i) "Mental health professional" means an individual providing clinical services in the  
2.7 treatment of mental illness who is qualified in at least one of the ways specified in section  
2.8 245.462, subdivision 18.

2.9 (j) "Medical resident" means an individual participating in a medical residency in family  
2.10 practice, internal medicine, obstetrics and gynecology, pediatrics, or psychiatry.

2.11 (k) "Midlevel practitioner" means a nurse practitioner, nurse-midwife, nurse anesthetist,  
2.12 advanced clinical nurse specialist, or physician assistant.

2.13 (l) "Nurse" means an individual who has completed training and received all licensing  
2.14 or certification necessary to perform duties as a licensed practical nurse or registered nurse.

2.15 (m) "Nurse-midwife" means a registered nurse who has graduated from a program of  
2.16 study designed to prepare registered nurses for advanced practice as nurse-midwives.

2.17 (n) "Nurse practitioner" means a registered nurse who has graduated from a program of  
2.18 study designed to prepare registered nurses for advanced practice as nurse practitioners.

2.19 (o) "Pharmacist" means an individual with a valid license issued under chapter 151.

2.20 (p) "Physical therapist" means an individual licensed as a physical therapist under sections  
2.21 148.65 to 148.78.

2.22 (q) "Physical therapist assistant" means an individual licensed as a physical therapist  
2.23 assistant under sections 148.65 to 148.78.

2.24 ~~(p)~~ (r) "Physician" means an individual who is licensed to practice medicine in the areas  
2.25 of family practice, internal medicine, obstetrics and gynecology, pediatrics, or psychiatry.

2.26 ~~(q)~~ (s) "Physician assistant" means a person licensed under chapter 147A.

2.27 ~~(r)~~ (t) "Public health nurse" means a registered nurse licensed in Minnesota who has  
2.28 obtained a registration certificate as a public health nurse from the Board of Nursing in  
2.29 accordance with Minnesota Rules, chapter 6316.

3.1 ~~(s)~~ (u) "Qualified educational loan" means a government, commercial, or foundation  
3.2 loan for actual costs paid for tuition, reasonable education expenses, and reasonable living  
3.3 expenses related to the graduate or undergraduate education of a health care professional.

3.4 ~~(t)~~ (v) "Underserved urban community" means a Minnesota urban area or population  
3.5 included in the list of designated primary medical care health professional shortage areas  
3.6 (HPSAs), medically underserved areas (MUAs), or medically underserved populations  
3.7 (MUPs) maintained and updated by the United States Department of Health and Human  
3.8 Services.

3.9 Sec. 2. Minnesota Statutes 2024, section 144.1501, subdivision 2, is amended to read:

3.10 Subd. 2. **Availability.** (a) The commissioner of health shall use money appropriated for  
3.11 health professional education loan forgiveness in this section:

3.12 (1) for medical residents, physicians, mental health professionals, physical therapists,  
3.13 physical therapist assistants, and alcohol and drug counselors agreeing to practice in  
3.14 designated rural areas or underserved urban communities or specializing in the area of  
3.15 pediatric psychiatry;

3.16 (2) for midlevel practitioners agreeing to practice in designated rural areas or to teach  
3.17 at least 12 credit hours, or 720 hours per year in the nursing field in a postsecondary program  
3.18 at the undergraduate level or the equivalent at the graduate level;

3.19 (3) for nurses who agree to practice in a Minnesota nursing home; in an intermediate  
3.20 care facility for persons with developmental disability; in a hospital if the hospital owns  
3.21 and operates a Minnesota nursing home and a minimum of 50 percent of the hours worked  
3.22 by the nurse is in the nursing home; in an assisted living facility as defined in section  
3.23 144G.08, subdivision 7; or for a home care provider as defined in section 144A.43,  
3.24 subdivision 4; or agree to teach at least 12 credit hours, or 720 hours per year in the nursing  
3.25 field in a postsecondary program at the undergraduate level or the equivalent at the graduate  
3.26 level;

3.27 (4) for other health care technicians agreeing to teach at least 12 credit hours, or 720  
3.28 hours per year in their designated field in a postsecondary program at the undergraduate  
3.29 level or the equivalent at the graduate level. The commissioner, in consultation with the  
3.30 Healthcare Education-Industry Partnership, shall determine the health care fields where the  
3.31 need is the greatest, including, but not limited to, respiratory therapy, clinical laboratory  
3.32 technology, radiologic technology, and surgical technology;

4.1 (5) for pharmacists, advanced dental therapists, dental therapists, and public health nurses  
4.2 who agree to practice in designated rural areas;

4.3 (6) for dentists agreeing to deliver at least 25 percent of the dentist's yearly patient  
4.4 encounters to state public program enrollees or patients receiving sliding fee schedule  
4.5 discounts through a formal sliding fee schedule meeting the standards established by the  
4.6 United States Department of Health and Human Services under Code of Federal Regulations,  
4.7 title 42, section 51c.303; and

4.8 (7) for nurses employed as a hospital nurse by a nonprofit hospital and providing direct  
4.9 care to patients at the nonprofit hospital.

4.10 (b) Appropriations made for health professional education loan forgiveness in this section  
4.11 do not cancel and are available until expended, except that at the end of each biennium, any  
4.12 remaining balance in the account that is not committed by contract and not needed to fulfill  
4.13 existing commitments shall cancel to the fund.

4.14 Sec. 3. Minnesota Statutes 2024, section 144.1501, subdivision 3, is amended to read:

4.15 Subd. 3. **Eligibility.** (a) To be eligible to participate in the loan forgiveness program, an  
4.16 individual must:

4.17 (1) be a medical or dental resident; a licensed pharmacist; or be enrolled in a training or  
4.18 education program to become a dentist, dental therapist, advanced dental therapist, mental  
4.19 health professional, alcohol and drug counselor, pharmacist, physical therapist, physical  
4.20 therapist assistant, public health nurse, midlevel practitioner, registered nurse, or a licensed  
4.21 practical nurse. The commissioner may also consider applications submitted by graduates  
4.22 in eligible professions who are licensed and in practice; and

4.23 (2) submit an application to the commissioner of health. A nurse applying under  
4.24 subdivision 2, paragraph (a), clause (7), must also include proof that the applicant is employed  
4.25 as a hospital nurse.

4.26 (b) An applicant selected to participate must sign a contract to agree to serve a minimum  
4.27 three-year full-time service obligation according to subdivision 2, which shall begin no later  
4.28 than March 31 following completion of required training, with the exception of:

4.29 (1) a nurse, who must agree to serve a minimum two-year full-time service obligation  
4.30 according to subdivision 2, which shall begin no later than March 31 following completion  
4.31 of required training;

5.1 (2) a nurse selected under subdivision 2, paragraph (a), clause (7), who must agree to  
5.2 continue as a hospital nurse for a minimum two-year service obligation; and

5.3 (3) a nurse who agrees to teach according to subdivision 2, paragraph (a), clause (3),  
5.4 who must sign a contract to agree to teach for a minimum of two years.

5.5 Sec. 4. **APPROPRIATION; HEALTH PROFESSIONAL EDUCATION LOAN**  
5.6 **FORGIVENESS PROGRAM.**

5.7 \$500,000 in fiscal year 2027 is appropriated from the general fund to the commissioner  
5.8 of health for loan forgiveness under Minnesota Statutes, section 144.1501, for eligible  
5.9 physical therapists and physical therapist assistants.