

Solicitation of Interest (SOI) # 20652  
New York State Department of Health  
Center for Health Care Policy and Resource Development, Division of Workforce Transformation

Doctors Across New York Loan Repayment Program – Cycle 11

Questions and Answers  
July 7<sup>th</sup>, 2025

*Questions below were received by the deadline announced in the Solicitation of Interest (SOI). New York State Department of Health is not responsible for any errors or misinterpretation of any questions received.*

The responses to questions included herein are the official responses by the State to questions posted by potential bidders and are hereby incorporated into the SOI **20652**. In the event of any conflict between the Solicitation of Interest and these responses, the requirements or information contained in these responses will prevail.

Q#	Category	Question	Answer
1	How To Apply	I am interested in applying and don't see the application online.	<p>The application period for The Doctors Across New York (DANY) Physician Loan Repayment and Physician Practice Support Programs – Cycle 11 runs from June 4<sup>th</sup>, 2025, to August 20<sup>th</sup>, 2025. A link to the Solicitation of Interest document can be found on our department website, as well as the Contract Reporter.</p> <ul style="list-style-type: none"><li>• <a href="https://www.health.ny.gov/professionals/doctors/graduate_medical_education/doctors_across_ny/">https://www.health.ny.gov/professionals/doctors/graduate_medical_education/doctors_across_ny/</a></li><li>• <a href="https://www.nyscr.ny.gov/contracts.cfm">https://www.nyscr.ny.gov/contracts.cfm</a></li></ul>

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2	How To Apply	Can the application be uploaded, or wait until these questions are answered?	As stated in Section V. Review & Award Process, Department staff will review applications in the order in which they are received. You do not have to wait until the Question & Answer Document is posted to submit your application.
3	Who May Apply	I have a two-year contract with a partnership option after the first 2 years in a community based pediatric office. Will this contract be eligible?	<p>Please refer to Section II. Minimum Qualifications, A. Eligible Physician Applicants of the SOI for details about employment contract requirements.</p> <p>All applicants must complete <b>Attachment 5 – Employment Contract (or Business Plan) &amp; Addendum</b> to be considered for DANY grant funding. Attachment 5 requires applicants to include both a copy of the current Employment Contract (or Business Plan) and an Addendum Letter. Applicants <b>do not</b> need to submit a revised employment contract to state that the physician will fulfill the DANY service obligation (which is three years). Instead, when completing the required Addendum Letter per the guidance in Attachment 5, the first bullet will sufficiently address the issue:</p> <p><i>“It is mutually understood that (physician name) intends to fulfill a DANY service obligation with (name of employer) during the period October 1, 2025 through September 30, 2028.”</i></p>

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4	Who May Apply	Does it matter if me or an authorized representative from my practice completes the application?	<p>You may apply as an individual physician applicant, or a health care facility may apply for the grant and name you as the designated physician.</p> <ul style="list-style-type: none"> <li>• <b>If you apply as an individual physician</b> and are selected for award, you will be the grantee and may take the grant with you to a new qualifying job if you choose to make a change during the DANY obligation period of October 1, 2025, through September 30, 2028. Your options are to apply for 1) Repaying qualified educational debt; or 2) Supporting the cost of establishing or joining a medical practice. An individual physician may apply for practice support only if they are the owner of the facility where they work.</li> <li>• <b>If the health care facility applies</b> (and names you as the physician fulfilling the DANY obligation) and are selected for award, they are the grantee, and you cannot take the grant with you if you change employment during the DANY obligation period of October 1, 2025 through September 30, 2028. The options for health care facility applicants are to apply for 1) sign-on, productivity or retention bonus; 2) repayment of outstanding qualified educational debt; 3) enhanced compensation; or 4) or any combination thereof. In all cases, 100 percent of funding provided under the award must go to the physician.</li> </ul> <p>One type of applicant does not have a clear advantage over the other when the Department makes awards. Awards are made in order of the date and time of receipt of initial application until funding is exhausted for that region or provider category.</p>
5	Who May Apply	Are there any programs for physician assistants? If not, why?	<p>Only primary care doctors and specialists who are either a Doctor of Medicine (MD) or a Doctor of Osteopathy (DO) may apply for this grant.</p> <p>This question does not pertain to this SOI. Information about other programs can be obtained at the following website:</p>

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			<ul style="list-style-type: none"> <li>• <a href="https://www.chwsny.org/service-obligated-programs/">https://www.chwsny.org/service-obligated-programs/</a></li> </ul> <p>*Please note this website may not be an exhaustive list of resources.</p>
6	Who May Apply	I have been working as a psychiatrist for the past three years in a low socioeconomic area. Would I be able to apply for loan forgiveness (up to 120,000) or show proof of documents that I have been employed in the area retroactively?	Per Section II, Minimum Qualifications of the SOI, a physician, either a Doctor of Medicine (MD) or Doctor of Osteopathy (DO), may be eligible for a DANY award for the period October 1, 2025 – September 30, 2028, to repay qualified educational debt or pay costs of establishing or joining a medical practice if they meet the requirements as stated in that section. Service time is not credited retroactively.
7	Who May Apply	Does being employed by qualify?	If you are an individual physician applicant, in order to be eligible for the DANY grant you must meet all the mandatory requirements listed in Section II. Minimum Requirements, Subsection A (#1 - #16) of the SOI. This includes but is not limited to working for a qualified health care facility (#10) and maintaining full time clinical work hours (#12).

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8	Who May Apply	<p>I am wondering about the following scenario. I have a current Pediatric resident 2025 to 2028. Expected graduation date June 2028. They will be coding to our office in July 2028 after they get their license and finish residency.</p> <p>Can we apply for the grant now and have them begin their service obligation in 2028? If 2025 is not eligible what is the earliest that we can apply for them with the 2028 graduation., They will have a contract in hand for July 2028 after residency and licensing.</p> <p>The FAQ says the following confusing thing:                  Question 3B: Are residents eligible for this award?                  Answer 3(A-B): Only a Doctor of Medicine (MD) or a Doctor of Osteopathy (DO) may qualify for this opportunity. Per the SOI Section II Minimum Qualifications, the physician must be licensed to practice medicine in New York State by the time the three-year DANY service obligation begins (September 1, 2024) and have an employment contract in place no later than September 1, 2024.</p>	<p>For Cycle XI of Doctors Across New York (this SOI), the Contract Term (or DANY Service Obligation Period) for all grantees is October 1, 2025 – September 30, 2028. All grantees serve the same obligation period.</p> <p>In addition, per Section II. Minimum Qualifications of the SOI, the physician must be licensed to practice medicine in New York State by the time the three-year DANY service obligation begins (October 1, 2025) and have an employment contract in place no later than October 1, 2025.</p> <p>The FAQ for Cycle XI has not yet been posted. The document you are referring to is from Cycle X and does not apply to this SOI.</p>
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9	Who May Apply	<p>I work full time, but part of my job as a generalist ob/gyn includes me working at 2 offices and the hospital to get my 40 hours. one office is in an underserved zip code, am I still eligible?</p>	<p>It is not required that a physician’s full-time employment hours be solely at one institution. If the applicant works at more than one institution, their <b>cumulative contract hours must equate to a full-time schedule</b>. Please refer to Section II. Minimum Qualifications, which states in part:</p> <p><i>“This is the equivalence of 40 hours of service with a minimum of <b>32 clinical hours</b> per week for at least 45 weeks per year. The 32 clinical hours per week should be in direct patient care and therefore does not include time spent conducting teaching or research. The calculation of full time may also be based on working a minimum of 150 hours of service per month when the individual is working in an Emergency Department setting and/or as a Hospitalist.”</i></p> <p>An applicant would need to provide employment contracts and addendum letters from each employer using <b>Attachment 5 - Employment Contract (or Business Plan) &amp; Addendum</b>. Furthermore, an Applicant must be able to provide proof <b>that all work locations are in an underserved area</b> using either Option A, Option B, or Option C in <b>Attachment 6 – Tool to Identify an Underserved Area &amp; Support Documentation</b>.</p>
10	Who May Apply	<p>Do I need to fill out the application by my employer or I could fill out on my own without letting the employer know. I am concerned that if employer knows about it, the salary my employer gives, will cut down or take other advantages.</p>	<p>Refer to Section III. Project Narrative, Section A. Use of Funds of the SOI which states:</p> <p>Doctors Across New York (DANY) funds can be awarded to: (1) a physician to pay qualified educational debt; (2) a physician to pay the costs of establishing or joining medical practices; or (3) a health care facility to recruit or retain a physician by providing that physician with a sign-on or retention bonus, funds to repay outstanding educational debt, or enhanced compensation (except where the award is made to a health care facility operated by SUNY). In all cases, 100 percent of the funds ultimately must be distributed to the physician or the physician’s practice. <b>No facility/employer should reduce a physician’s compensation package because of receiving a DANY grant.</b></p>

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			If you apply as an individual physician and are selected for award, you will be the grantee and may take the grant with you to a new qualifying job if you choose to make a change during the DANY obligation period of October 1, 2025, through September 30, 2028. If the health care facility is selected for award (and names you as the physician fulfilling the DANY obligation), they are the grantee, and you cannot take the grant with you if you change employment during the DANY obligation period.
11	Who May Apply	Hello, our facility is a Federally Qualified Health Center (FQHC). Are our physicians eligible for this funding?	Please refer to <b>Attachment 6 – Tool to Identify an Underserved Area &amp; Support Documentation</b> of the SOI for instructions on how to determine if the facility is located in an underserved area. Based on the type of physician working at the health care facility, complete either Option A, Option B or Option C and provide all required support documentation. If an applicant utilizes Option A, then the health care facility can be located in either a Health Professional Shortage Area (HPSA), Medically Underserved Area(s) (MUA), Medically Underserved Population (MUP) or a Federally Qualified Health Center (FQHC).
12	Who May Apply	I am an emergency medicine doctor and I have worked for hospital A for 4 years however our employer had not informed us that we qualify for DANY grant. If I apply for the grant right now, would the hours worked over the last three years be included and already meeting the criteria for the maximum grant (\$120,000)?	Per Section II. Minimum Qualifications of the SOI, a physician, either a Doctor of Medicine (MD) or Doctor of Osteopathy (DO), may be eligible for a DANY award for the period October 1, 2025 – September 30, 2028, to repay qualified educational debt or pay costs of establishing or joining a medical practice if they meet the requirements as stated in that section. Service time is not credited retroactively.

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13	Who May Apply	I have a physician committed to working in our office, which is located in a Medically Underserved Population (MUP) area. In the past, we've successfully received loan forgiveness for some of our other doctors. This physician will begin their residency in June 2025 and is expected to complete it in June 2028. They plan to obtain their New York State medical license in 2026, after completing one year of residency. We would like to support them in obtaining loan forgiveness and are considering offering them a contract now with a start date of June 2028. I'm wondering if, under these circumstances, we would be eligible to apply for the Doctors Across New York (DANY) Grant on their behalf.	<p>For all Cycle XI grantees, the Doctors Across New York Contract Term (or DANY Service Obligation Period) is October 1, 2025 – September 30, 2028. All grantees serve the same obligation period.</p> <p>In addition, per Section II. Minimum Qualifications of the SOI, the physician must be licensed to practice medicine in New York State by the time the three-year DANY service obligation begins (October 1, 2025) and have an employment contract in place no later than October 1, 2025.</p>
14	Who May Apply	For this cycle, are you excluded if you are currently in practice in an underserved area (ie required to be newly employed, as this has been the case in the past for previous cycles)?	<p>For all Cycle XI grantees, the Doctors Across New York Contract Term (or DANY Service Obligation Period) is October 1, 2025 – September 30, 2028. All grantees serve the same obligation period.</p> <p>If you are an individual physician applicant, in order to be eligible for the DANY grant you must meet all the mandatory requirements listed in Section II. Minimum Requirements, Subsection A (#1 - #16) of the SOI. For Cycle XI, a physician is not required to be “newly” employed in an underserved area.</p>
15	Who May Apply	I am writing to clarify Site and Provider eligibility for the DANY Cycle 11. On page 1-2 of Attachment 6 of the application it states that the following specialties are eligible: Physicians	Only a Doctor of Medicine (MD) or a Doctor of Osteopathy (DO) may qualify for this opportunity. Per Section II. Minimum Qualifications of the SOI, the physician must be licensed to practice medicine in New York State by the time the three-year DANY service obligation begins (October 1, 2025) and have an employment contract in place no later than October 1, 2025. If you are an individual physician

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		<p>practicing in General Internal Medicine, Family Practice, General Pediatrics, Geriatrics, OB/GYN or Adult /Child Psychiatry, AND in a HPSA/MUA/MUP.</p> <p>On page 5 of the SOI guidelines, it states that the following site-types are eligible: A general hospital, D&amp;TC, or a nursing home licensed by the New York State Department of Health pursuant to PHL Article 28; A facility certified, but not operated, by the New York State Office of Mental Health pursuant to MHL Article 31; A facility certified, but not operated, by the New York State Office of Alcoholism and Substance Abuse Services pursuant to MHL Article 32; or A medical practice that is registered with the New York State Department of State as a PC, PLLC, or LLP at the time of application.</p> <p>I am writing to confirm that if you provide primary care services at a hospital affiliated family health outpatient clinic that is non-profit (501c3), you cannot apply to this program because it is not a stand-alone D&amp;TC center and not a privately owned (PC, PLLC, or LLP) clinic. Is that correct?</p>	<p>applicant, to be eligible for the DANY grant you must meet all the mandatory requirements listed in Section II A (#1 - #16) of the SOI. This includes but is not limited to working for a qualified health care facility (#10). If your employer is one of these types of facilities, and if it qualifies as an underserved area, you may qualify for this grant.</p> <p>A physician employed by a health care facility operated by a New York State agency, other than the Department of Health or the State University of New York (SUNY), is not eligible to apply under this Solicitation of Interest. A physician employed by a health care facility operated by the federal government is not eligible to apply under this Solicitation of Interest.</p>
16	Who May Apply	If I had already been submitted to a DANY loan forgiveness 3-year program and just completed it, would I be eligible to apply again?	As stated in Section II. Minimum Qualifications, Subsection A #8 of the SOI, “The physician must not have previously received DANY PLR or PPS funding.”

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17	Who May Apply	My contract includes 37.5 hours of clinical work, with an additional 30 minute break each day adding up to 40 hours. Would this account for the 40 hours required by DANY?	<p>Per Section II. Minimum Qualifications, Subsection A#12 of the SOI:</p> <p><i>"The services that the physician will provide under the employment contract or business plan must constitute full time clinical practice. This is the equivalence of <b>40 hours of service with a minimum of 32 clinical hours per week for at least 45 weeks per year.</b> The <b>32 clinical hours per week</b> should be in direct patient care and therefore does not include time spent conducting teaching or research. The calculation of full time may also be based on working a minimum of 150 hours of service per month when the individual is working in an Emergency Department setting and/or as a Hospitalist. The hours of service may not include time spent in "on-call" status except to the extent that the physician is regularly scheduled and providing patient care at the site(s) identified in <b>Attachment 6 – Tool to Identify an Underserved Area &amp; Support Documentation.</b> A portion of the physician's time may be spent providing telehealth services that are in compliance with applicable NYS regulations. However, telehealth services must be a component of the physician's traditional practice and may not account for more than 40% of their overall clinical work hours per week."</i></p>
18	Scholarships and Loan Forgiveness	Are DANY loan payments only made annually or can they be made monthly? (Trying to determine if monthly IBR (Income Based Repayment) payments, which are required on a monthly basis, must still be made by the applicant or if DANY monthly payments could meet that requirement).	<p>The DANY program dispenses funds to grantees generally every six months. However, the Department has the discretion to make changes to payment schedules as it deems necessary. Grant fund payments are made to the individual or health care facility that holds the contract. For example:</p> <ul style="list-style-type: none"> <li>• If a hospital applied for loan repayment funds for a physician, the payment is made to the hospital with expectation that 100% of the funds be passed along to the physician named in the contract.</li> <li>• If an individual physician applied for loan repayment, the payment is made to the physician.</li> </ul> <p>Either way, it is the physician's responsibility to pass those funds along to the approved educational loan for payment. Documentation of such will be required.</p>

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19	Scholarships and Loan Forgiveness	If I apply to another program but won't know the decision until September, will I have the option to decline the other funds if I prefer to accept the DANY grant instead, since the DANY funds are higher?	<p>Attachment 2 – Program Specific Questions of the SOI states:</p> <p><i>“A physician participating in DANY <b>cannot be fulfilling</b> a public or private obligation under any local, state, or federal government loan repayment program (except the Public Service Loan Forgiveness Program) where the obligation period would overlap or coincide with the DANY obligation period.”</i></p> <p>The DANY Cycle XI service obligation period starts on October 1, 2025 and end on September 30, 2028. See list of some examples, this list is not exhaustive.</p> <table border="1" data-bbox="1150 711 2395 885"> <thead> <tr> <th>PROGRAM</th> <th>Can it Coincide/Overlap With DANY?</th> </tr> </thead> <tbody> <tr> <td>Public Service Loan Forgiveness (PSLF)</td> <td>Yes</td> </tr> <tr> <td>Employer Sponsored Loan Repayment</td> <td>Yes</td> </tr> <tr> <td>Regents Physician Loan Forgiveness</td> <td>No</td> </tr> <tr> <td>National Health Service Corps</td> <td>No</td> </tr> </tbody> </table> <p><b>The New York State Department of Health cannot advise physicians on “un-enrolling” in other loan forgiveness programs since the Department is not aware of the contract requirements or penalties of other programs.</b></p>	PROGRAM	Can it Coincide/Overlap With DANY?	Public Service Loan Forgiveness (PSLF)	Yes	Employer Sponsored Loan Repayment	Yes	Regents Physician Loan Forgiveness	No	National Health Service Corps	No
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20	Scholarships and Loan Forgiveness	<p>My student loans are currently in forbearance, and I am not receiving monthly billing statements. Would another form of proof suffice? I can generate a printable summary of my loans from the Mohela website.</p>	<p>A physician may have loans in deferment or forbearance status to be eligible for the DANY grant; however, applicants are not eligible if loans are in default status.</p> <p>Per Section II. Minimum Qualifications, Subsection A #1 of the SOI, an applicant seeking to use DANY funds for loan repayment must include educational loan statements dated no more than 30 days prior to their application submission. Such statements will be forwarded to the New York State Higher Education Services Corporation (HESC) to verify the existence and amount of qualified education debt. No DANY award shall be made in excess of the outstanding amount of educational debt as verified by HESC. Where a DANY award is made for this purpose, the physician will be required to submit educational loan statements on an annual basis to ensure payments are being applied to the loans.</p> <p>If any loan has been forgiven, it is no longer eligible for repayment through the DANY program. Educational loan balances cannot be accessed or credited retroactively; they are re-assessed at the start date of the contract to determine the final award amount.</p> <p>Per Section II. Minimum Qualifications:</p> <p><b><i>“Awardees are not allowed to hold their DANY award payments in private or business accounts for an extended period of time. All contract disbursements must be applied to the pre-approved outstanding educational debt, or other pre-approved expenses, within a reasonable time frame. If you are not able or willing to apply these funds, you must return all prior disbursements of grant funds not applied to the State. The Department will not be able to disburse any future funds until verifying prior funds that have been received are applied accordingly.”</i></b></p>
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21	Scholarships and Loan Forgiveness	<p>I have Direct Unsubsidized federal loans from medical school. My question is in regards to the following lines from the DANY Cycle 11 section on "Minimum Qualifications" in the portion about "Eligible Physician Applicants" as follows:</p> <p>"...The physician must not be fulfilling an obligation under any local, state, or federal government loan repayment program which overlaps or coincides with the three-year DANY service obligation (except the Public Service Loan Forgiveness Program) ...."</p> <p>In addition to being enrolled in the Public Service Loan Forgiveness program, I am paying my loans back using "Income-Driven Repayment Plan" titled "Pay As You Earn" ("PAYE".)</p> <p>I am asking if, based on the above, if this would make me ineligible (or eligible) to apply based on the fact I am enrolled in PAYE.</p> <p>As a follow up - if the above precludes me from applying, is it possible to apply for DANY Loan Repayment Program and if accepted then disenroll from PAYE?</p> <p>As an additional question, I also work in a General Hospital - I will formally evaluate if it is considered</p>	<p>Attachment 2 – Program Specific Questions of the SOI states:</p> <p><i>“A physician participating in DANY cannot be fulfilling a public or private obligation under any local, state, or federal government loan repayment program (except the Public Service Loan Forgiveness Program) where the obligation period would overlap or coincide with the DANY obligation period.”</i></p> <p>The DANY Cycle XI service obligation period starts on October 1, 2025 and ends on September 30,2028. See list of some examples, this list is not exhaustive.</p> <table border="1" style="width: 100%;"> <thead> <tr> <th>PROGRAM</th> <th>Can it Coincide/Overlap With DANY?</th> </tr> </thead> <tbody> <tr> <td>Public Service Loan Forgiveness (PSLF)</td> <td style="text-align: center;">Yes</td> </tr> <tr> <td>Employer Sponsored Loan Repayment</td> <td style="text-align: center;">Yes</td> </tr> <tr> <td>Regents Physician Loan Forgiveness</td> <td style="text-align: center;">No</td> </tr> <tr> <td>National Health Service Corps</td> <td style="text-align: center;">No</td> </tr> </tbody> </table> <p>Per Section II. Minimum Qualifications:</p> <p><i>“Awardees are not allowed to hold their DANY award payments in private or business accounts for an extended period of time. All contract disbursements must be applied to the pre-approved outstanding educational debt, or other pre-approved expenses, within a reasonable time frame. If you are not able or willing to apply these funds, you must return all prior disbursements of grant funds not applied to the State. The Department will not be able to disburse any future funds until verifying prior funds that have been received are applied accordingly.”</i></p> <p><b>The New York State Department of Health cannot advise physicians on “un-enrolling” in other loan forgiveness programs since the Department is not aware of the contract requirements or penalties of other programs.</b></p>	PROGRAM	Can it Coincide/Overlap With DANY?	Public Service Loan Forgiveness (PSLF)	Yes	Employer Sponsored Loan Repayment	Yes	Regents Physician Loan Forgiveness	No	National Health Service Corps	No
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		underserved, but are you aware if working for this institution is considered "underserved" and eligible for DANY Loan Repayment Program?	Please refer to Attachment 6 – Tool to Identify an Underserved Area & Support Documentation of the SOI for instructions on how to determine if the facility is located in an underserved area. Based on the type of physician working at the health care facility, complete either Option A, Option B or Option C and provide all required support documentation. If an applicant utilizes Option A, then the health care facility can be located in either a HPSA, MUA, MUP or FQHC.
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22	Scholarships and Loan Forgiveness	<p>I am currently enrolled in income driven repayment plan (IBR) for my federal medical school loans in order to qualify for eventually applying for forgiveness through PSLF (i.e. IBR is not a forgiveness program but payment plan to make smaller monthly payments than a standard repayment of which people that do this are eligible for PSLF forgiveness). Can I use DANY funds if I am in income driven repayment?</p>	<p>Per Section II. Minimum Qualifications:</p> <p><b><i>“Awardees are not allowed to hold their DANY award payments in private or business accounts for an extended period of time. All contract disbursements must be applied to the pre-approved outstanding educational debt, or other pre-approved expenses, within a reasonable time frame. If you are not able or willing to apply these funds, you must return all prior disbursements of grant funds not applied to the State. The Department will not be able to disburse any future funds until verifying prior funds that have been received are applied accordingly.”</i></b></p>
23	Scholarships and Loan Forgiveness	<p>I am currently paying my federal loans with intention for 10-year public service loan forgiveness (PSLF). The maximum DANY funding is \$120,000. My loan amount is almost 3x that and will continue to require payments far beyond the 3-year DANY obligation. I will need to keep paying into the PSLF 10-year program. I wanted to make sure that this would be okay and I can still apply for DANY</p>	<p><b>A physician may participate in DANY and PSLF simultaneously.</b> However, per Section II. Minimum Requirements:</p> <p><b><i>“Awardees are not allowed to hold their DANY award payments in private or business accounts for an extended period of time. All contract disbursements must be applied to the pre-approved outstanding educational debt, or other pre-approved expenses, within a reasonable time frame. If you are not able or willing to apply these funds, you must return all prior disbursements of grant funds not applied to the State. The Department will not be able to disburse any future funds until verifying prior funds that have been received are applied accordingly.”</i></b></p>

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24	Use of Funds	<p>I have a question regarding this clause in the application: Please note: Awardees are not allowed to hold their DANY award payments in private or business accounts for an extended period of time. All contract disbursements must be applied to the preapproved outstanding educational debt, or other pre-approved expenses, within a reasonable time frame.</p> <p>Does this mean funds need to be applied to student loans in a lump sum as soon as they are made available?</p> <p>Or is it okay to use the funds to make monthly payments over the course of 12 months as stipulated in the DANY contract?</p>	<p>When DANY funds are being used for preapproved outstanding educational loan debt, the named physician is required to submit documentation showing all funds disbursed for education loan repayment are used for the designated purpose. This reporting requirement will occur no less than once per year. NYS will not disburse any additional funds until existing funds have been shown to be applied properly.</p>
25	Use of Funds	<p>Can an independently owned medical practice (PLLC) receive a full grant for all 3 years to retain a physician employee, even if that employee is also the owner?</p>	<p>When the applicant is a health care facility and the funds are being used for recruitment and retention, the funds are meant for physician employees not the physician owners.</p>

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26	Default Provisions	If an applicant were to leave his or her position prior to the first annual payment being made, would there be any penalty due for default?	The default formula is found on Attachment 9 of the SOI. All applicants should enter into the contract with the intent to fulfill the full 3-year contract obligation. If default should occur, the Department will provide individualized calculations on the amounts owed at the time of default.
27	Contract Modifications / Default	What is the process if in the middle of contract, you change job to a different clinic that still qualifies for DANY?	<p><b>If the DANY grant contract is held by an individual physician</b>, that physician can request a change in employment (or location) during the DANY service obligation period. For a request to be considered, the Department must receive the request in writing at <a href="mailto:DANYprogram@health.ny.gov">DANYprogram@health.ny.gov</a> prior to any action being taken to change employment (or location). The new location must meet all the requirements under the SOI to be approved. The decision to permit a change of location will be solely at the discretion of the Department. If the physician makes an unapproved change, the grant may fall into default.</p> <p><b>If the DANY grant contract is held by a health care facility</b>, a change in location to another site owned by the health care facility is allowed. A change in site to a new or different health care facility is not allowed.</p>
28	Contract Modifications	I will be starting parental leave in October of this year and see that the program contract starts 10/1/25. How do you handle parental leave?	<p>It is the sole discretion of the Department to approve the deferment of a physician’s service obligation. A physician wanting to defer their service obligations for reasonable cause should submit a request in writing, in advance, to the Department at <a href="mailto:DANYprogram@health.ny.gov">DANYprogram@health.ny.gov</a>. Examples of reasonable cause may include (but are not limited to) maternity or paternity leave, personal or family illness, military services, etc.</p> <p>The DANY contract permits a maximum of 35 days away from the work site for any reason per year. Absences beyond the 35-day threshold in any year will result in an equivalent extension of your contractual obligation. You are not required to report days off, such as national holidays for example, if they occurred during weeks in which the physician otherwise physically worked at least 40 hours.</p>

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29	Contract Modifications	<p>Let's say, I am in your program and what if I do not continue my job in the middle of 3 years contract?</p>	<p>All Grantees should enter into the contract with the intent to fulfill the full 3-year contract obligation. If default should occur, the Department will provide individualized calculations on the amounts owed at the time of default that will include interest. The default formula is found on <b>Attachment 9 - Default Penalty Attestation</b> of the SOI. It includes paying back the principal and interest.</p> <p>The most important thing to understand about default is that the financial penalty is always assessed against the individual or organization that holds the DANY grant contract.</p> <p><b>If the DANY grant contract is held by a health care facility</b>, the facility is responsible for any/all default penalties and the physician cannot bring the DANY contract with them to a new employer.</p> <p><b>If the DANY grant contract is held by an individual physician</b>, the physician is responsible for any/all default penalties. The physician <i>MAY</i> be able to bring their contract with them to a new employer if the employer is located in a DANY approved underserved area. However, all modifications are subject to final approval by the Department.</p>
30	Contract Modifications	<p>A. What happens if I move to a different job, but the new hospital is in the same zip code and is registered as an underserved area like my current hospital? B. What happens if I move to a different hospital that is part of the same organization, but it has a different zip code? It is still registered for this type of program.</p>	<p><b>If the DANY grant contract is held by an individual physician</b>, that physician can request a change in employment (or location) during the DANY service obligation period. For a request to be considered, the Department must receive the request in writing at <a href="mailto:DANYprogram@health.ny.gov">DANYprogram@health.ny.gov</a> prior to any action being taken to change employment (or location). The new location must meet all the requirements under the SOI to be approved. The decision to permit a change of location will be solely at the discretion of the Department. If the physician makes an unapproved change, the grant may fall into default.</p> <p><b>If the DANY grant contract is held by a health care facility</b>, a change in location to another site owned by the health care facility is allowed. A change in site to a new or different health care facility is not allowed.</p>

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31	Contract Modifications	<p>If a physician takes maternity leave, is their service obligation period automatically extended to account for the time away?</p>	<p>It is the sole discretion of the Department to approve the deferment of a physician’s service obligation. A physician wanting to defer their service obligations for reasonable cause should submit a request in writing, in advance, to the Department at <a href="mailto:DANYProgram@health.ny.gov">DANYProgram@health.ny.gov</a>. Examples of reasonable cause may include (but are not limited to) maternity or paternity leave, personal or family illness, military services, etc.</p> <p>The DANY contract permits a maximum of 35 days away from the work site for any reason per year. Absences beyond the 35-day threshold in any year will result in an equivalent extension of your contractual obligation. You are not required to report days off, such as national holidays for example, if they occurred during weeks in which the physician otherwise physically worked at least 40 hours.</p>
32	Contract Modifications	<p>If a physician temporarily assumes a non-clinical role (e.g., a Quality Improvement fellowship or a medical school lecturer position), resulting in a reduction of clinical hours below the required annual minimum, does this lead to termination of the grant? Alternatively, can the physician request an extension of their service obligation period to maintain compliance?</p>	<p>Per Section II. Minimum Qualifications, Subsection A#12 of the SOI, full-time status means “the equivalence of <b>40 hours of service with a minimum of 32 clinical hours (excluding teaching or research) per week for at least 45 weeks per year.</b> <u>The 32 clinical hours per week should be in direct patient care and therefore does not include time spent conducting teaching or research.</u> The calculation of full time may also be based on working a minimum of 150 hours of service per month when the individual is working in an Emergency Department setting and/or as a Hospitalist. If the physician fails to meet this clinical full-time status, the grant may fall into default.”</p> <p>All Grantees should enter into the contract with the intent to fulfill the full 3-year contract obligation. If default should occur, the Department will provide individualized calculations on the amounts owed at the time of default that will include interest. The default formula is found on <b>Attachment 9 - Default Penalty Attestation</b> of the SOI.</p> <p>The DANY contract permits a maximum of 35 days away from the work site for any reason per year. Absences beyond the 35-day threshold in any year will result in an equivalent extension of your</p>

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			contractual obligation. However, the grant does not allow for extended time off for fellowships and/or medical school lecturer positions.
33	Contract Modifications	If the contract is broken and the applicant leaves current employment within the 3-year period, what is the penalty, and is there interest in paying back the received funds used/applied until that point?	<p>All Grantees should enter into the contract with the intent to fulfill the full 3-year contract obligation. If default should occur, the Department will provide individualized calculations on the amounts owed at the time of default that will include interest. The default formula is found on Attachment 9 - <b>Default Penalty Attestation</b> of the SOI. It includes paying back the principal and interest.</p> <p>The most important thing to understand about default is that the financial penalty is always assessed against the individual or organization that holds the DANY grant contract.</p> <p><b>If the DANY grant contract is held by a health care facility</b>, the facility is responsible for any/all default penalties and the physician cannot bring the DANY contract with them to a new employer.</p> <p><b>If the DANY grant contract is held by an individual physician</b>, the physician is responsible for any/all default penalties. The physician <i>MAY</i> be able to bring their contract with them to a new employer if the employer is located in a DANY approved underserved area. However, all modifications are subject to final approval by the Department.</p>
34	Contract Modifications	Do medical absences including maternity leave or other medically necessary leaves still require the contract to be extended?	<p>It is the sole discretion of the Department to approve the deferment of a physician’s service obligation. A physician wanting to defer their service obligations for reasonable cause should submit a request in writing, in advance, to the Department at <a href="mailto:DANYprogram@health.ny.gov">DANYprogram@health.ny.gov</a>. Examples of reasonable cause may include (but are not limited to) maternity or paternity leave, personal or family illness, military services, etc. The DANY contract permits a maximum of 35 days away from the work site for any reason per year. Absences beyond the 35-day threshold in any year will result in an equivalent extension of your contractual obligation. You are not required to report days off, such as national holidays for example, if they occurred during weeks in which the physician otherwise physically worked at least 40 hours.</p>

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35	Minimum Qualifications	<p>I am a fellow graduating in 2026. I received a job offer with my current employer - at this time I believe it is a yearly contract with an option to stay longer if I want. I don't plan on leaving NY or leaving a NYS hospital which are pretty much all in underserved areas. Do I need an employment contract to specifically say I am being hired for 3 years. Or are there other options (for me to renew my contract in a year etc.)</p>	<p>Per the SOI Section II. Minimum Qualifications, the physician must be licensed to practice medicine in New York State by the time the three-year DANY service obligation begins (October 1, 2025) and have an employment contract in place no later than October 1, 2025. Only a Doctor of Medicine (MD) or a Doctor of Osteopathy (DO) may qualify for this opportunity.</p> <p>All applicants must complete Attachment 5 - <b>Employment Contract (or Business Plan) &amp; Addendum</b> for DANY grant consideration. It requires applicants include both a copy of the current Employment Contract and an Addendum Letter. Applicants do not need to submit a revised contract to state that the physician will fulfill the DANY service obligation (which is three years). Instead, when completing the required Addendum Letter, the first bullet will sufficiently address the issue:</p> <p><i>“It is mutually understood that (physician name) intends to fulfill a DANY service obligation with (name of employer) during the period October 1, 2025 through September 30, 2028.”</i></p>
36	Attachments	<p>Pertaining question 8 from Solicitation of Interest #20652, does it disqualify physicians with a shorter (1 year) contract that automatically renews?</p> <p>Question 8: "Does the physician have a three-year employment contract or business plan to provide medical services in a health care facility or practice (defined in Section II A &amp; B of this SOI)?"</p> <p>Contract term: "Physician's employment will commence upon a mutually agreed date upon which Physician works his or her first Apogee shift at the Facility hereunder and will</p>	<p>All applicants must <b>complete Attachment 5 - Employment Contract (or Business Plan) &amp; Addendum</b> for DANY grant consideration. It requires applicants include both a copy of the current Employment Contract and an Addendum Letter. Applicants do not need to submit a revised contract to state that the physician will fulfill the DANY service obligation (which is three years). Instead, when completing the required Addendum Letter, the first bullet will sufficiently address the issue.</p> <p><i>“It is mutually understood that (physician name) intends to fulfill a DANY service obligation with (name of employer) during the period October 1, 2025 through September 30, 2028.”</i></p> <p>Please refer to Section II. Minimum Qualifications, A. Eligible Physician Applicants of the SOI for details about employment contract requirements.</p> <p>All applicants must complete <b>Attachment 5 – Employment Contract (or Business Plan) &amp; Addendum</b> to be considered for DANY grant funding. Attachment 5 requires applicants to include both a copy of the</p>

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		continue for twelve (12) consecutive months of employment hereunder (the “Initial Term”). After the Initial Term, this Agreement will renew every year, unless terminated in accordance with the procedures set forth in this Agreement.”	current Employment Contract (or Business Plan) and an Addendum Letter. Applicants <b>do not</b> need to submit a revised employment contract to state that the physician will fulfill the DANY service obligation (which is three years). Instead, when completing the required Addendum Letter per the guidance in Attachment 5, the first bullet will sufficiently address the issue:  <i>“It is mutually understood that (physician name) intends to fulfill a DANY service obligation with (name of employer) during the period October 1, 2025 through September 30, 2028.”</i>
37	Attachments	I am an attending at a hospital looking to apply for the DANY loan forgiveness. I know doctors from area A have applied for this in the past. Do you happen to know what county they use for verifying that this area (area A) is an underserved area? Because the area A is in area B, the data is skewed accounting for richer populations in other areas of New York.	Please refer to <b>Attachment 6 – Tool to Identify an Underserved Area &amp; Support Documentation</b> of the SOI for instructions on how to determine if the facility is located in an underserved area. Based on the type of physician working at the health care facility, complete either Option A, Option B or Option C and provide all required support documentation.  The information in this section is based on your specific work site and its associated address.

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38	Attachments	<p>When you select option C, is there specific specialties that are eligible or are all specialties eligible? I would like to confirm that only providers in these specialties can apply at our other Affiliate sites: SELECT OPTION A IF: ▪ The physician will be practicing in General Internal Medicine, Family Practice, General Pediatrics, Geriatrics, OB/GYN or Adult /Child Psychiatry</p>	<p><b>Per Attachment 6 - Tool to Identify an Underserved Area &amp; Support Documentation</b> of the SOI, Option C should be completed if:</p> <p>1) a physician cannot complete Options A or B OR                  2) the physician is a specialist or Hospitalist, or the physician is employed in the Emergency Department.</p> <p>Both primary care doctors and specialists who are either a Doctor of Medicine (MD) or a Doctor of Osteopathy (DO) may apply for this grant. There are no limitations on the type of eligible specialist.</p>
39	Attachments	<p>Is attachment #12 and Attachment 12 - exhibit 1" only for health care facility applicants? I am a doctor that works for a hospital, applying for myself solely, I'm not sure if I need to get my job to sign either of these.</p>	<p>As stated in Section IV. How to Apply of the SOI, <b>Attachment 12 Employment Contract Addendum #2, and Exhibit 1 is mandatory for health care facility applicants only.</b> If you are an individual physician applicant, you do not need to fill out these forms. Each Attachment in this section details if it is mandatory or not based on the type of applicant.</p>
40	Attachments	<p>In attachment 12, Dr. A is the physician at Dr. A, PLLC. Is this being filled out correctly? Also, Dr. A has privileges at the hospital to see his patients.</p>	<p>As stated in Section IV. How to Apply of the SOI, <b>Attachment 12 - Employment Contract Addendum #2, and Exhibit 1</b> are mandatory for health care facility applicants only. If you are an individual physician applicant, you do not need to fill out these forms. Each Attachment in this section details if it is mandatory or not based on the type of applicant.</p>

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41	Attachments	In attachment 2 part 4 it asks, “what is the physician’s start date for their employment contract?” Is this the actual date the company started or the contract?	<b>Attachment 2 – Program Specific Questions</b> , Part 5, Physician Current Status, question 5d asks for the physician’s start date of their employment contract. It is not asking for the date the company started.
42	Attachments	In attachment 10 it asks for site #. Is the DOS # the same as the site #?	<b>Attachment 10 – Site Information</b> , Question #1 refers to the number of work sites that an applicant is listing in their application. If an applicant has multiple sites, they will need to fill out an Attachment 10 for each site. For example, if an applicant has a total of 3 sites, then they will need to submit a separate Attachment 10 for site #1 (or site #1 of 3), site #2 (or site #2 of 3), and another Attachment 10 for site #3 (or site 3 of 3).  Attachment 10 Question #7 asks for the Primary Facility New York State DOH, OASAS, or OMH Operating Certificate # or Department of State Identification #. This number can be obtained from your employers Administrative Office.
43	Attachments	Relating to the application attachment 6, question 6e., is this also referring to student loan repayment offered by the hospital/employer?	The Department is unable to answer this question because it is unclear what is being asked.

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44	Attachments	Attachment 5 of the application asks for applicants to provide a copy of their contract if the physician is not employed and is in a private practice. Since this wouldn't apply to me, since I work for a federally qualified center health center, would you still recommend I attach my contract?	Per <b>Attachment 5 - Employment Contract (or Business Plan) &amp; Addendum</b> , the physician must provide either a copy of their employment contract or a business plan. See page 3 of the SOI. A business plan is only necessary if the physician is in their own private practice.
45	Attachments	Should I also include an Addendum letter with my application?	All applicants must complete <b>Attachment 5 - Employment Contract (or Business Plan) &amp; Addendum</b> for DANY grant consideration. It requires applicants include <b>both a copy of the current Employment Contract and an Addendum Letter</b> .
46	Attachments	Regarding attachment 2 Part 3: If I am contracted with one facility/healthcare hospital system, but have the potential to work in different clinics for the same system, is this considered different facilities? This affects how I circle how many different ones and percentage of time at primary facility.	<p>It is not required that a physician's full-time employment hours be solely at one institution, clinic or system. If the applicant works at more than one worksite, <b>their cumulative contract hours must equate to a full-time schedule</b>. Please refer to Section II. Minimum Qualifications, which states in part:</p> <p><i>“This is the equivalence of 40 hours of service with a minimum of <b>32 clinical hours</b> per week for at least 45 weeks per year. The 32 clinical hours per week should be in direct patient care and therefore does not include time spent conducting teaching or research. The calculation of full time may also be based on working a minimum of 150 hours of service per month when the individual is working in an Emergency Department setting and/or as a Hospitalist.”</i></p> <p>An applicant would need to provide contracts and addendum letters from each employer. Furthermore, an applicant must be able to provide proof that all work locations are in an underserved area using either Option A, Option B, or Option C in <b>Attachment 6 – Tool to Identify an Underserved Area &amp; Support Documentation</b>. Applicants are required to submit one Attachment 6 for each work site.</p>

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47	Attachments	Regarding Attachment 8: If I, as the individual physician applicant am filling out this application myself, do I just fill this section out with my own personal information?	<b>Attachment 8 - Attestation and Authorized Representative</b> requests the contact information of the person completing the application. That person is attesting to the validity of the information contained in the application. If the applicant is an individual physician, it would be their own personal information.
48	Attachments	Regarding attachment 10: If I am contracted with one facility/healthcare hospital system, but have the potential to work in different clinics for the same system, is this considered different facilities?	Each separate and distinct work site (location) is considered a “different facility”.

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49	Attachments	<p>In my job, the current guidelines state we are contracted for 32 clinical hours with the option of 7 weeks of vacation, a grand total of 1440 hours per year. I work at SUNY, which does things slightly differently, where there is a possibility of me being contracted for 28 clinical hours per week, however we do not get 7 weeks of vacation time. If I am still meeting the necessary 1440 hours per year, does it matter how they are spread out, e.g. if I work 28 clinical hours/week but do not take the 7 weeks vacation time and schedule it to still work 1440 hours/year for the three year period?</p>	<p>Per Section II. Minimum Qualifications of the SOI:</p> <p><i>“The services that the physician will provide under the employment contract or business plan must constitute full time clinical practice. This is the equivalence of <b>40 hours of service (with a minimum of 32 clinical hours) (excluding teaching or research) per week for at least 45 weeks per year.</b> The 32 clinical hours per week should be in direct patient care and therefore does not include time spent conducting teaching or research. The calculation of full time may also be based on working a minimum of 150 hours of service per month when the individual is working in an Emergency Department setting and/or as a Hospitalist. The hours of service may not include time spent in “on-call” status except to the extent that the physician is regularly scheduled and providing patient care at the site(s) identified in Attachment 6 – <b>Tool to Identify an Underserved Area &amp; Support Documentation.</b> A portion of the physician’s time may be spent providing telehealth services that are in compliance with applicable NYS regulations. However, telehealth services must be a component of the physician’s traditional practice and may not account for more than 40% of their overall clinical work hours per week.”</i></p>
50	Attachments	<p>Just for extra clarification regarding attachment 12: I will not need to do this since I am applying as an individual physician applicant with use intended for student loans?</p>	<p>As stated in Section IV. How to Apply of the SOI, <b>Attachment 12 - Employment Contract Addendum #2, and Exhibit 1 is mandatory for health care facility applicants only.</b> If you are an individual physician applicant, you do not need to fill out these forms. Each Attachment in this section details if it is mandatory or not based on the type of applicant.</p>
51	Attachments	<p>What is the default penalty attestation outlined in Paragraph 2 of Attachment 12 – Exhibit 1 (Page 43)?</p>	<p>All grantees should enter into the contract with the intent to fulfill the full 3-year contract obligation. If default should occur, the Department will provide individualized calculations on the amounts owed at the time of default.</p> <p>As stated in <b>Attachment 9 - Default Penalty Attestation</b>, the most important thing to understand about default is that the financial penalty is always assessed against the individual or organization that holds the DANY grant contract. Therefore, if a grantee is a health care facility, and the named physician leaves</p>

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			prematurely (electively or is separated for cause), the health care institution is responsible for the repayment of the DANY grant and any/all default penalties. The default formula is found on Attachment 9 of the SOI.
52	Attachments	Is it permissible to consolidate the two required addenda—Attachment 12 and Attachment 5—into a single submission?	As stated on Section IV. How to Apply of the SOI, <b>Applicants must submit ONE (1) EMAIL containing each required Attachment as its own PDF file attachment; all application documents must be submitted together in this one email.</b> Applicants are instructed to name each document accordingly (i.e., Attachment 1, Attachment 2). Applications must be submitted via email to <a href="mailto:DANYprogram@health.ny.gov">DANYprogram@health.ny.gov</a> no later than 4:00 pm ET on Aug. 20, 2025.
53	Attachments	In reference to Question 9 of Attachment 6, how is the term “non-urgent care” defined?	Each health care facility defines “non-urgent care” individually. However, in general, it refers to non-life-threatening conditions or situations not requiring immediate assistance that can wait for treatment by a primary care doctor or urgent care.
54	Attachments	Regarding Question 12 of Attachment 6, what is the definition of “non-urgent sick visit appointments”?	A non-urgent sick visit appointment refers to a medical appointment for an illness or injury that requires timely medical attention but does not pose an immediate threat to life, limb, sight, or safety. Non-urgent Emergency Department (ED) visits are typically defined as visits for conditions for which a delay of several hours would not increase the likelihood of an adverse outcome.

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55	Attachments	<p>We can see that the required attachments begin on PDF page 13 of 43 of the Solicitation of Interest document. Can these attachments be modified at all, such as to convert them into a pdf fillable form with typed responses? Or, will applicants be disqualified if the attachments are modified from their original state in the SOI, for example with typed text boxes inserted?</p>	<p>As stated in Section IV. How to Apply of the SOI, <b>Applicants must submit ONE (1) EMAIL containing each required Attachment as its own PDF file attachment; all application documents must be submitted together in this one email.</b> Applicants are instructed to name each document accordingly (i.e., Attachment 1, Attachment 2). Applications must be submitted via email to DANYprogram@health.ny.gov no later than 4:00 pm ET on Aug. 20, 2025.</p> <p>Forms cannot be edited for their content or structure. However, typed text boxes can be used to provide answers to the set questions.</p>
56	Attachments	<p>Do the attachments require a wet signature by the physician? the designated signing authority of the institution?</p>	<p>Attachments require a signature and sometimes dual signatures. Please review the individual instructions for each attachment as to whether the physician or institution signs the attachment or both. Each attachment details if it is mandatory or not based on the type of applicant.</p> <p>If an applicant is an individual physician, they themselves would sign the forms.</p> <p>If an applicant is a health care facility, then an employee with the authority to represent the employer with respect to human resources matters, including Human Resources Director, the Chief Executive Officer or the Chief Operating Officer. A Medical Director is acceptable if they maintain this type of authority for your employer.</p>

Solicitation of Interest (SOI) # 20652  
 New York State Department of Health  
 Center for Health Care Policy and Resource Development, Division of Workforce Transformation

Doctors Across New York Loan Repayment Program – Cycle 11

Questions and Answers  
 July 7<sup>th</sup>, 2025

57	Educational Loans	<p>I am a physician who will be working at Medical Center A as a hospitalist starting July 16,2025. I would like to apply for the NY State DANY award. I had a question regarding my eligibility. The application notes that physicians applying must not be in breach of a health professional service obligation to the federal government, any state government or a local government. When I was in medical school, I was awarded a Forgivable Education Loans for Service (FELS) by State A for \$50,000. The loan has been in deferment while I was in residency. Since I will complete residency in June ,2025, the loan can be repaid through service employment by working in State A or I could repay this obligation in cash. Given that I have accepted a full-time position at in NYC, I will repay my forgivable education loan for service award by State A in cash instead of through service employment. Am I still eligible to apply for the NY State DANY award? I will be working as a full-time hospitalist at Medical Center A for at least 3 years and have medical school loans provided by MOHELA (Federal student aid).</p>	<p>A physician may have loans in deferment or forbearance status. However, applicants are not eligible if loans are in default status.</p>
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Doctors Across New York Loan Repayment Program – Cycle 11

Questions and Answers  
 July 7<sup>th</sup>, 2025

58	Educational Loans	<p>I am an OBGYN and, based on the criteria, I qualify for the grant/program. I just finished my MBA, and I need to start paying my student loans. Is my MBA a qualified education debt?</p>	<p>Section III. Project Narrative, Subsection A.1 of the SOI states: “ <i>For purposes of this Solicitation of Interest, “qualified educational debt” means any outstanding amounts remaining on student loans that were used by the physician to pay <b>graduate or undergraduate tuition</b> or related educational expenses, where such loans were made by or guaranteed by the federal or state government or made a lending or educational institution approved under Title IV of the federal Higher Education Act.</i>”</p> <p>Loans are not limited to medical school loans; the Department will accept educational loans for other degrees as well.</p>
59	Educational Loans	<p>In the statement, you are requesting to provide. Can be one statement with all loans in that statement reflecting the total amount owed or do I need to provide a statement for each loan separately? Of note, all my loans are with the same carrier and I get a one statement with all loans reflected</p>	<p><b>Attachment 3 - Loan Statements for Qualified Educational Debt</b> of the SOI asks for applicants to provide the most current Loan Statements for qualified educational debt*. These statements should be no greater than (30) days from the date in which the application is submitted. The date needs to appear on the statement along with the physician’ name. * Qualified educational debt is defined in Section III. Project Narrative, Subsection (A) of this Solicitation of Interest.</p> <p>If the loans are with separate carriers, provide one statement for each loan. If the loans are with the same carrier, you may provide one statement with all loans reflected therein.</p>

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60	Educational Loans / Who May Apply?	I refinanced my federal student loan into a private student loan with Sofi. Will this loan qualify for DANY?	DANY funding is available to support outstanding educational loans. Loans must be marketed as an educational loan and must be from lending institutions subject to governmental regulation and must be in the applicant's name and not combined or consolidated with another individual. Statements will be forwarded to the New York State Higher Education Services Corporation (HESC) to verify the existence and amount of qualified education debt.
61	Educational Loans / Who May Apply?	Are refinanced private student loans eligible for DANY?	DANY funding is available to support outstanding educational loans. Loans must be marketed as an educational loan and must be from lending institutions subject to governmental regulation and must be in the applicant's name and not combined or consolidated with another individual. Statements will be forwarded to the New York State Higher Education Services Corporation (HESC) to verify the existence and amount of qualified education debt.
62	Educational Loans	Will you be checking credit reports, i.e., do I need to unfreeze my credit file after submitting my application?	Credit reports do not apply to this solicitation and are not a part of the application process.

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63	Miscellaneous Questions / Who May Apply?	I still have a lot of student loans left to pay. I have been serving in underserved areas in New York State since graduation. Are there any doctors in my position (several years out of training) who still qualify for this loan?	If you are an individual physician applicant, to be eligible for the DANY grant you must meet all the mandatory requirements listed in Section II. Minimum Requirements, Subsection A (#1 - #16) of the SOI. For Cycle XI, a physician is not required to be “newly” employed in an underserved area.
64	Miscellaneous Questions	Concerned that if something in my app is not satisfactory, I will lose my spot in the first come first serve aspect of the submission process. Is this true?	<p>Per Section III. Project Narrative of the SOI, New York State Department of Health staff will review responses to this Solicitation of Interest <b>in the order in which they are received</b>. Eligible awardees will be selected on a first-come first-served basis if their response meets the requirements of this Solicitation of Interest.</p> <p>Per Section V. Review &amp; Award Process of the SOI, the Department will notify an Applicant by e-mail if their application is complete or incomplete. If the application is complete, no further action by the Applicant is needed. If the application is incomplete, the Department will provide the Applicant with a list of outstanding items. The Applicant will have <b>one (1) opportunity to supply the missing information within 10 business days of being notified by the Department via email</b>. All missing information must be emailed to: <a href="mailto:DANYprogram@health.ny.gov">DANYprogram@health.ny.gov</a>. The due date to submit missing information will be clearly stated in the e-mail communication from the Department advising that the application is incomplete. If an Applicant fails to respond to the missing information request within the time frame specified within the email, their application will not be processed any further and will not be funded. Because of this, it is advantageous to submit a complete application, and to respond to the Department’s email regarding missing information as soon as possible. No additional information will be accepted after this due date. A complete application does not guarantee that the Applicant will be awarded funding</p> <p>If an applicant is asked to supply missing information, this does not cause them to lose their “spot in the first come first serve” order.</p>

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65	Miscellaneous Questions	I have completed the application, and my only remaining questions/tasks involve assistance from facility here at the Hospital. I am asking around and wasn't sure if you would know this information for who I specifically need to contact to help me (whether there is a DANY representative assigned here). Thank you kindly and have a nice day.	DANY cannot not identify or recommend representatives at your work sites to assist you with your application.
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