**South Carolina General Assembly**

126th Session, 2025-2026

**S. 19**

**STATUS INFORMATION**

General Bill

Sponsors: Senator Hutto

Document Path: SMIN-0051MW25.docx

Prefiled in the Senate on December 11, 2024

Currently residing in the Senate Committee on **Education**

Summary: Health care Professional Loan Forgiveness Program

**HISTORY OF LEGISLATIVE ACTIONS**

 Date Body Action Description with journal page number

 12/11/2024 Senate Prefiled

 12/11/2024 Senate Referred to Committee on **Education**

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**VERSIONS OF THIS BILL**

[12/11/2024](https://www.scstatehouse.gov/sess126_2025-2026/prever/19_20241211.docx)

A bill

TO AMEND THE SOUTH CAROLINA CODE OF LAWS BY ADDING ARTICLE 11 TO CHAPTER 111, TITLE 59, SO AS TO ESTABLISH THE “HEALTH CARE PROFESSIONAL LOAN FORGIVENESS PROGRAM”, TO PROVIDE FOR THE ELIGIBILITY, ADMINISTRATION, AND FUNDING OF THE PROGRAM, TO CREATE AN ADVISORY COMMITTEE, AND TO DEFINE NECESSARY TERMS.

Be it enacted by the General Assembly of the State of South Carolina:

SECTION 1. Chapter 111, Title 59 of the S.C. Code is amended by adding:

Article 11

Health Care Professional Loan Forgiveness

 Section 59‑111‑1100. For the purposes of this article:

 (1) “Consortium” means the South Carolina Area Health Education Consortium.

 (2) “Eligible participant” means individual enrolled in the program culminating in a degree to practice as a health care professional who:

 (a) is free from any judgments arising from federal debt;

 (b) does not have any existing service obligations with other entities;

 (c) is not in breach of any other health professional service obligation;

 (d) is current on any child‑support payments;

 (e) commits to providing a service obligation in an underserved rural area or an urban area with underserved populations for two years at a thirty‑six‑hour work week or four years at less than a thirty‑six‑hour work week;

 (f) after graduation, will hold an unencumbered South Carolina license in his respective field;

 (g)(i) has been successfully admitted to a South Carolina public university’s program to become a health care professional; or

 (ii) is enrolled in his final year of clinical study in an applicable South Carolina program; and

 (iii) must have a valid and unencumbered license to practice in his respective discipline within two years of graduation as a health care professional in an underserved rural area or an urban area with underserved populations.

 (3) “Health care professional” means a physician, physician assistant, or advanced practice registered nurse practicing as a nurse practitioner or certified nurse midwife.

 (4) “Program” means the Health Care Professional Loan Forgiveness Program.

 (5) “Underserved rural area or an urban area with underserved populations” in this State has the same meaning as:

 (a) an underserved or rural area as defined by Section 40‑33‑20; or

 (b) a primary care Health Professional Shortage Area or a Medically Underserved Area as designated by the United States Department of Health Resources and Services Administration.

 Section 59‑111‑1110. (A) There is established in the State Treasury separate and distinct from the general fund of the State and all other funds the “Health Care Professional Loan Forgiveness Program.” The program shall be administered by the South Carolina Area Health Education Consortium for the purpose of reimbursing student loan payments for debt incurred during the eligible participant’s program enrollment beginning in the eligible participant’s final year of clinical education. The program must award up to thirty thousand dollars total to an eligible participant who is accepted into the program, provided that the eligible participant must commit to work as a health care professional in an underserved rural area or an urban area with underserved populations.

 (B) The consortium shall review applications, prescribe the form of applications, and establish procedures for reimbursement. The consortium may require such information and documentation as it determines appropriate for these applications and reimbursements. The consortium shall meet as necessary to review program applications and recommend program candidates to the department.

 (C) Upon graduation, an eligible participant practicing as a health care professional must fulfill all requirements provided in Section 59‑111‑1100(2) to be in compliance with the terms of the loan. The consortium shall monitor eligible participants to ensure compliance. If all requirements are met, then the full amount of the eligible participant’s loan will be forgiven. If requirements are not met and the eligible participant defaults on the loan, then the eligible participant shall be responsible for the full loan amount within one year of default.

 Section 59‑111‑1120. (A) The Health Care Professional Loan Forgiveness Program Advisory Committee shall assist the consortium in developing and establishing policies and procedures for administering the program including, but not limited to, the application and reimbursement process, and procedures for loan defaults.

 (B) The Health Care Professional Loan Forgiveness Program Advisory Committee must be composed of:

 (1) two licensed physicians appointed by the South Carolina Medical Association;

 (2) two licensed physician assistants appointed by the South Carolina Academy of Physician Assistants;

 (3) one licensed nurse practitioner appointed by the South Carolina Nurses Association; and

 (4) one licensed certified nurse midwife appointed by the South Carolina Nurses Association.

SECTION 2. This act takes effect upon approval by the Governor and is contingent upon funding in the annual appropriations bill. The number of loans awarded pursuant to this act is contingent upon funding and will be distributed equitably among the health care disciplines. All unexpended funds shall be carried forward to use in future loan awards. The South Carolina Area Health Education Consortium may retain a percentage of the annual appropriation to cover the costs of administering the Health Care Professional Loan Forgiveness Program.

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