
THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 468 Session of
2021

INTRODUCED BY BOBACK, HILL-EVANS AND CONKLIN, FEBRUARY 9, 2021

REFERRED TO COMMITTEE ON EDUCATION, FEBRUARY 9, 2021

AN ACT

1 Establishing the Student Loan Forgiveness for Optometrists
2 Program.

3 The General Assembly of the Commonwealth of Pennsylvania
4 hereby enacts as follows:

5 Section 1. Short title.

6 This act shall be known and may be cited as the Student Loan
7 Forgiveness for Optometrists Act.

8 Section 2. Declaration of purpose.

9 The General Assembly declares that the purpose of this act is
10 to provide an incentive for individuals to pursue higher
11 education and training in optometry and practice optometry in
12 this Commonwealth.

13 Section 3. Definitions.

14 The following words and phrases when used in this act shall
15 have the meanings given to them in this section unless the
16 context clearly indicates otherwise:

17 "Agency." The Pennsylvania Higher Education Assistance
18 Agency.

1 "Award recipient." An eligible individual who receives
2 student loan forgiveness under the program.

3 "Eligible individual." An individual who:

4 (1) holds an undergraduate degree from an institution of
5 higher learning and graduated from an accredited optometric
6 educational institution; or

7 (2) is a practicing optometrist in this Commonwealth.

8 "Optometrist." An individual licensed to practice optometry
9 under the act of June 6, 1980 (P.L.197, No.57), known as the
10 Optometric Practice and Licensure Act.

11 "Program." The Student Loan Forgiveness for Optometrists
12 Program under section 4.

13 Section 4. Student Loan Forgiveness for Optometrists Program.

14 (a) Establishment.--The Student Loan Forgiveness for
15 Optometrists Program is established within the agency.

16 (b) Administration.--The agency shall administer the program
17 for the purpose of providing student loan forgiveness for
18 eligible individuals who enter into an agreement with the agency
19 to practice optometry in this Commonwealth as provided under
20 subsection (c).

21 (c) Loan forgiveness.--The agency shall forgive 50% of an
22 eligible individual's student loans, not to exceed \$200,000, if
23 the eligible individual enters into an agreement with the agency
24 to practice optometry in this Commonwealth for a period of three
25 consecutive years.

26 (d) Agreement provisions.--The agreement under subsection
27 (c) shall include the following terms:

28 (1) If the award recipient is not licensed to practice
29 optometry in this Commonwealth, the award recipient shall
30 apply for an optometry license to practice in this

1 Commonwealth at the earliest practicable opportunity.

2 (2) Within six months after entering into an agreement
3 under subsection (c), the award recipient shall practice
4 optometry in this Commonwealth according to the terms of the
5 student loan forgiveness award.

6 (3) The award recipient shall agree to practice
7 optometry in this Commonwealth on a full-time basis.

8 (4) The award recipient shall permit the agency to
9 determine compliance with the work requirement specified in
10 the agreement under subsection (c). If the award recipient
11 fails to comply with the work requirement, the award
12 recipient shall reimburse the Commonwealth for the amount of
13 student loan forgiveness received, including interest accrued
14 as determined by the agency. The award recipient and the
15 agency shall make every effort to resolve conflicts in order
16 to prevent a breach of the agreement under subsection (c).

17 (5) Upon the award recipient's death or total or
18 permanent disability, the agency shall not be required to
19 provide student loan forgiveness under the program.

20 (6) The agency may terminate student loan forgiveness
21 and demand repayment of the amount of student loans forgiven
22 if:

23 (i) the award recipient is convicted of or pleads
24 guilty or no contest to a felony; or

25 (ii) the State Board of Optometry has determined
26 that the award recipient has committed an act of gross
27 negligence in the practice of optometry or has suspended
28 or revoked the award recipient's license to practice.

29 (e) Agreement enforcement.--Notwithstanding 42 Pa.C.S. §
30 8127 (relating to personal earnings exempt from process), the

1 agency may seek garnishment of wages of an award recipient who
2 fails to comply with the agreement under subsection (c) for the
3 amount of student loan forgiveness provided to the award
4 recipient.

5 Section 5. Tax applicability.

6 Student loan forgiveness received under this act shall not be
7 considered taxable income for purposes of Article III of the act
8 of March 4, 1971 (P.L.6, No.2), known as the Tax Reform Code of
9 1971.

10 Section 6. Annual report.

11 (a) Development of report.--By September 1, 2021, and each
12 September 1 thereafter, the agency shall compile a report
13 regarding the operation of the program for the immediately
14 preceding fiscal year. The report shall include the following
15 information:

16 (1) The number and amount of student loan forgiveness
17 agreements executed and renewed for eligible recipients.

18 (2) The number of defaulted student loan forgiveness
19 agreements and the cause for the defaults.

20 (3) The number of eligible individuals participating in
21 the program.

22 (4) The number and type of enforcement actions taken by
23 the agency regarding the implementation of the program.

24 (b) Submission.--The agency shall submit the report under
25 subsection (a) to the following individuals:

26 (1) The Governor.

27 (2) The chair and minority chair of the Appropriations
28 Committee of the Senate.

29 (3) The chair and minority chair of the Education
30 Committee of the Senate.

1 (4) The chair and minority chair of the Health and Human
2 Services Committee of the Senate.

3 (5) The chair and minority chair of the Appropriations
4 Committee of the House of Representatives.

5 (6) The chair and minority chair of the Education
6 Committee of the House of Representatives.

7 Section 7. Funding.

8 Student loan forgiveness payments under this act shall be
9 made only to the extent that funds are appropriated for the
10 program and are sufficient to cover administration of the
11 program. Student loan forgiveness under this act shall not
12 constitute an entitlement derived from the Commonwealth or a
13 claim on any funds of the Commonwealth.

14 Section 8. Regulations.

15 The agency shall promulgate regulations necessary to
16 administer this act.

17 Section 9. Effective date.

18 This act shall take effect in 90 days.