



# UNIVERSITY OF HAWAII SYSTEM

## Legislative Testimony

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Written Testimony Presented Before the  
House Committee on Higher Education  
Thursday, March 19, 2015 at 2:00 p.m.

By

Robert Bley-Vroman, Chancellor

And

Jerris Hedges, MD, Dean

John A. Burns School of Medicine

University of Hawai'i at Mānoa

### SB 113 SD2 – RELATING TO THE HAWAII STATE LOAN REPAYMENT PROGRAM

Chair Choy, Vice Chair Ichiyama, and members of the committee:

The University of Hawai'i supports SB 113 SD2, provided that its passage does not replace or adversely impact priorities as indicated in the University's Board of Regents Approved Executive Biennium Budget. Compared to the U.S. average, Hawai'i has a shortage of over 800 doctors for its demographics, and almost all other categories of primary and behavioral health care providers. Without these healthcare providers, the people of Hawai'i will not have ready access to the healthcare they need. The need is most acute for those on neighbor islands, and those with the least economic resources. The fastest and most cost effective way to recruit providers to areas of need is by paying back their loans in return for continuous service to that area. Indeed, Hawai'i may lose newly trained healthcare providers to other states with effective loan repayment programs.

In 2012, the University of Hawai'i at Mānoa John A. Burns School of Medicine's (JABSOM) Area Health Education Center created a state loan repayment program with private donations from HMSA, Queen's and AlohaCare and received a grant for dollar-for-dollar matching funds from the federal government. This loan repayment program has provided repayment of up to \$40,000 a year in educational debt for 16 individuals. The individuals funded are from all the islands except Kaua'i (a future priority). Nine are Advanced Practice Registered Nurse Practitioners and seven are physicians (2 family physicians, 2 pediatricians, 1 psychiatrist, 1 obstetrician and 1 internist). The recipients practice primarily in community health centers, with one provider working at the Hālawā Correctional System and one provider working at a non-profit in a rural area. All these providers have given a commitment to working in underserved areas, a condition of receiving funding from the program.

In September 2014, JABSOM's Kelley Withy, MD, PhD received a four-year grant for \$311,875 a year in federal funds to be spent on loan repayment in Hawai'i, But the money can only be spent if there is local funding to match it. Dr. Withy has been able to

raise \$50,000, but no more. Without State funds, \$261,875 federal money will go unspent despite a severe provider shortage.

State matching funds are needed in order to receive the federal funds that have been promised to Hawai'i. This is an important program and one which helps Hawai'i grow the doctors and healthcare providers it desperately needs.

We respectfully request this Committee to pass SB 113, SD2.

Mahalo for this opportunity to provide testimony.

**ichiyama2-Brandon**

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Tuesday, March 17, 2015 9:36 PM  
**To:** HEDtestimony  
**Cc:** wailua@aya.yale.edu  
**Subject:** \*Submitted testimony for SB113 on Mar 19, 2015 14:00PM\*

**SB113**

Submitted on: 3/17/2015

Testimony for HED on Mar 19, 2015 14:00PM in Conference Room 309

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Wailua Brandman	Hawaii Assoc. of Professional Nurses	Support	No

Comments:

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## THE QUEEN'S HEALTH SYSTEMS

To: Chair Isaac Choy  
Vice Chair Linda Ichiyama  
House Committee on Higher Education

From: Paula Yoshioka  
Senior Vice President  
The Queen's Health Systems

Re: SB 113, Relating to the Hawaii State Loan Repayment Program  
Hearing—March 19, 2015 at 2:00 PM

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The Queen's Health Systems would like to provide our strong support for SB 113 SD 2, which would provide funding for a loan repayment program at the University of Hawaii at Manoa John A. Burns School of Medicine (JABSOM) for primary and behavioral health care providers.

At QHS, we support our local students and graduates who would like to live and work in Hawaii through internship and residency programs. We have also provided financial support for loan repayment programs at JABSOM. It is evident that the high cost of living in Hawaii, coupled with the prospect of having to pay back student loans, creates a real barrier for students who may be interested in pursuing a career in primary or behavioral health care. Providing financial assistance to students interested in that type of career is one way that we can start to address this issue.

This legislation shows a commitment to and investment in our local students and communities. A loan repayment program will support efforts to fill in gaps in the state's healthcare workforce and will also benefit our underserved communities. We ask for your strong support of SB 113 SD 2.

Thank you for your time and consideration of this important matter.

*The mission of The Queen's Health Systems is to fulfill the intent of Queen Emma and King Kamehameha IV to provide in perpetuity quality health care services to improve the well-being of Native Hawaiians and all of the people of Hawai'i.*

## ichiyama2-Brandon

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Wednesday, March 18, 2015 10:45 AM  
**To:** HEDtestimony  
**Cc:** erikdru@gmail.com  
**Subject:** Submitted testimony for SB113 on Mar 19, 2015 14:00PM

### **SB113**

Submitted on: 3/18/2015

Testimony for HED on Mar 19, 2015 14:00PM in Conference Room 309

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Erik Anderson	Individual	Support	No

Comments: As a healthcare provider at Kalihi Palama Health Center, support from the Hawaii State Loan Repayment program has made an invaluable impact on my ability to serve my patients in a high-need, underserved area. Please continue to support the program to assist other providers in caring for our most vulnerable populations. Mahalo.

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## ichiyama2-Brandon

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**From:** kaburg <kaburg@att.net>  
**Sent:** Tuesday, March 17, 2015 4:16 PM  
**To:** HEDtestimony  
**Subject:** SB 113

I support SB 113 for the state to pay back college loans for medical personal who agree to work in undeserved areas of the state. Kelley Burg, Kailua, Oahu

Sent from my T-Mobile 4G LTE Device

## Written Testimony in Support of SB113

I am writing to offer my strongest support for **SB113**. Hawaii has a shortage of over 800 doctors, and almost all other types of primary care and behavioral health providers. Without these healthcare providers, the people of Hawaii will not have access to the healthcare they need. The need is most acute for those on neighbor islands and those with the least resources in the first place. The fastest and most cost effective way to recruit providers to areas of need is by paying back their loans in return for continuous service to that area.

In 2012, the UH John. A. Burns School of Medicine Area Health Education Center created a state loan repayment program with private donations from HMSA, Queens and AlohaCare and received a grant for dollar for dollar matching funds from the federal government. This loan repayment program has provided repayment of up to \$40,000 a year in educational debt for 16 individuals. The individuals funded are from all the islands except Kauai (so far, but we hope to change that). Nine are Advanced Practice Nurse Practitioners (eight FNPs and one Geriatric/Adult NP) and seven are physicians (two family physicians, two pediatricians, one psychiatrist, one obstetrician and one internist). The practice locations are primarily community health centers, with one provider working at the Halawa Correctional System and one provider working in a rural nonprofit setting. These providers have all made a two year commitment to working in underserved areas, and we hope to extend this commitment by continuing this program.

In September, 2014, Dr. Kelley Withy at John A. Burns School of Medicine has received a 4 year grant for \$311,875 a year in federal funds to be spent on loan repayment in Hawaii, but the money can only be spent if there is local funding to match it. She has been able to raise \$50,000, but no more. So that will leave \$261,875 of federal money unspent when we have a severe shortage to fill. She also was able to expand the types of providers who can be assisted to include social workers, psychologists, marriage and family counselors, as well as physicians, nurse practitioners, physician assistants. This is an important program, and it will end if there is no state legislative support, so please support SB113.

Mahalo!



Anne M. Chipchase, MA, CVM

2740 Kuilei St., 2003

Honolulu, HI 96825

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Save the Hawaii State Loan Repayment program from a premature end! Thanks to Representative Choy, we have a change for funding this year. We already have a shortage of physicians. It will get worse without your support. Hawaii's children will provide excellent care for us. Please support this essential program. You and your children and their children will benefit. Keep our best at home.

## ichiyama2-Brandon

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Tuesday, March 17, 2015 3:53 PM  
**To:** HEDtestimony  
**Cc:** vleon@hawaii.edu  
**Subject:** Submitted testimony for SB113 on Mar 19, 2015 14:00PM

### **SB113**

Submitted on: 3/17/2015

Testimony for HED on Mar 19, 2015 14:00PM in Conference Room 309

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Vincent T Leon	Individual	Support	No

Comments: I am a family physician who trained on the mainland and came to Hawaii in 1997, where I practiced for 3 yrs at the Waianae Coast Comprehensive Health Center. Since that time I have worked at the Queen Emma CLinics at Queens, in the Dept of Family Medicine in the Medical school, and currently at the student health center at UH Manoa in addition to my work at Queens. Over the past 18 years here in Hawaii, I have seen how hard it is to recruit a family doctor to Hawaii, and even the challenge of retaining the family physicians that we train here. Income offers are lower than the mainland, cost of living much higher, and medical school debt just gets worse for each new cohort of medical student. Loan forgiveness is essential if the stat of Hawaii has any hope of retaining, let alone recruiting, any primary care physicians. I strongly support SB133.

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## ichiyama2-Brandon

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Wednesday, March 18, 2015 5:36 AM  
**To:** HEDtestimony  
**Cc:** Robert.McHale@Monarchnc.org  
**Subject:** Submitted testimony for SB113 on Mar 19, 2015 14:00PM

### **SB113**

Submitted on: 3/18/2015

Testimony for HED on Mar 19, 2015 14:00PM in Conference Room 309

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Robert McHale M.D., M.Sc.	Individual	Support	No

Comments: Greetings, I hope everyone is doing well. Recently, I have been reviewing various options to help pay for my medical education debt. Taking into consideration state and federal programs, I found that the State of Hawaii offered one of the best programs I could find. I just completed a program offered by the State of North Carolina; and unfortunately, I still have a large economic burden associated with my education. I think it should be made clear, that programs like this (SB113) does make a big difference in the decision making process for early career physicians of where to practice medicine. There are many states I eliminated just based on this type of offer, if they offered a program like this or not. As a Board Certified Psychiatrist, there is a need for such care in all corners of the United States. Offering programs for early career physicians, who may start their practice, with at times hundreds of thousands of dollars in educational debt? This type of program shows us that you want our talent, our dedication our determination and understand that all physicians do not come from families with money, or ties to medical schools. We assumed the risk of acquiring significant debt to pursue our dream of becoming a physician. Thus, The State of Hawaii also has our dream of helping, help physicians concentrate on care of the people in our communities and decrease the worry and burden of the education debt. Thank you for your time and consideration. Respectfully, Robert James McHale M.D., M.Sc., FAPA

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## Written Testimony in Support of SB113

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In 2012, the UH John. A. Burns School of Medicine Area Health Education Center created a state loan repayment program with private donations from HMSA, Queens and AlohaCare and received a grant for dollar for dollar matching funds from the federal government. This loan repayment program has provided repayment of up to \$40,000 a year in educational debt for 16 individuals. The individuals funded are from all the islands except Kauai (so far, but we hope to change that). Nine are Advanced Practice Nurse Practitioners (eight FNPs and one Geriatric/Adult NP) and seven are physicians (two family physicians, two pediatricians, one psychiatrist, one obstetrician and one internist). The practice locations are primarily community health centers, with one provider working at the Halawa Correctional System and one provider working in a rural nonprofit setting. These providers have all made a two year commitment to working in underserved areas, and we hope to extend this commitment by continuing this program.

In September, 2014, Dr. Kelley Withy at John A. Burns School of Medicine has received a 4 year grant for \$311,875 a year in federal funds to be spent on loan repayment in Hawaii, but the money can only be spent if there is local funding to match it. She has been able to raise \$50,000, but no more. So that will leave \$261,875 of federal money unspent when we have a severe shortage to fill. She also was able to expand the types of providers who can be assisted to include social workers, psychologists, marriage and family counselors, as well as physicians, nurse practitioners, physician assistants. This is an important program, and it will end if there is no state legislative support, so please support SB113. Mahalo!

## ichiyama2-Brandon

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Tuesday, March 17, 2015 10:25 PM  
**To:** HEDtestimony  
**Cc:** lokamoto@gmail.com  
**Subject:** Submitted testimony for SB113 on Mar 19, 2015 14:00PM

### **SB113**

Submitted on: 3/17/2015

Testimony for HED on Mar 19, 2015 14:00PM in Conference Room 309

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Lauren Okamoto	Individual	Support	No

Comments: Written Testimony in Support of SB113 I am writing to offer my strongest support for SB113. Hawaii has a shortage of over 800 doctors, and almost all other types of primary care and behavioral health providers. Without these healthcare providers, the people of Hawaii will not have access to the healthcare they need. The need is most acute for those on neighbor islands and those with the least resources in the first place. The fastest and most cost effective way to recruit providers to areas of need is by paying back their loans in return for continuous service to that area. In 2012, the UH John. A. Burns School of Medicine Area Health Education Center created a state loan repayment program with private donations from HMSA, Queens and AlohaCare and received a grant for dollar for dollar matching funds from the federal government. This loan repayment program has provided repayment of up to \$40,000 a year in educational debt for 16 individuals. The individuals funded are from all the islands except Kauai (so far, but we hope to change that). Nine are Advanced Practice Nurse Practitioners (eight FNPs and one Geriatric/Adult NP) and seven are physicians (two family physicians, two pediatricians, one psychiatrist, one obstetrician and one internist). The practice locations are primarily community health centers, with one provider working at the Halawa Correctional System and one provider working in a rural nonprofit setting. These providers have all made a two year commitment to working in underserved areas, and we hope to extend this commitment by continuing this program. In September, 2014, Dr. Kelley Withy at John A. Burns School of Medicine has received a 4 year grant for \$311,875 a year in federal funds to be spent on loan repayment in Hawaii, but the money can only be spent if there is local funding to match it. She has been able to raise \$50,000, but no more. So that will leave \$261,875 of federal money unspent when we have a severe shortage to fill. She also was able to expand the types of providers who can be assisted to include social workers, psychologists, marriage and family counselors, as well as physicians, nurse practitioners, physician assistants. This is an important program, and it will end if there is no state legislative support, so please support SB113. Mahalo!

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**ichiyama2-Brandon**

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Tuesday, March 17, 2015 3:31 PM  
**To:** HEDtestimony  
**Cc:** lrantz@hhsc.org  
**Subject:** \*Submitted testimony for SB113 on Mar 19, 2015 14:00PM\*

**SB113**

Submitted on: 3/17/2015

Testimony for HED on Mar 19, 2015 14:00PM in Conference Room 309

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Lisa Rantz	Individual	Support	No

Comments:

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## ichiyama2-Brandon

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**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Tuesday, March 17, 2015 4:17 PM  
**To:** HEDtestimony  
**Cc:** lrr@hawaii.edu  
**Subject:** Submitted testimony for SB113 on Mar 19, 2015 14:00PM

### **SB113**

Submitted on: 3/17/2015

Testimony for HED on Mar 19, 2015 14:00PM in Conference Room 309

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Laura Reichhardt	Individual	Support	No

Comments: I am in strong support of SB113 SD2. Thank you for your ongoing support of health care providers who are committed to providing services in this state. Laura Reichhardt, MS, A-GN-P, RN

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COMMITTEE ON HIGHER EDUCATION  
Representative Isaac W. Choy, Chair  
Representative Linda Ichiyama, Vice Chair

**Testimony in SUPPORT of SB113**  
**Relating to the Hawaii State Loan Repayment Program**  
**March 17, 2015, 2:00 pm**  
**Conference room 309**  
**Submitted by Cori Takesue, Psy.D.**  
**Post-Doctoral Psychology Fellow, Behavioral Health Specialist, Lanai Community Health Center**

Written Testimony in Support of SB113

I am writing to offer my strongest support for **SB113**. It has come to my attention that Hawaii has a shortage of over 800 doctors and many other types of primary care and behavioral health providers. This greatly impacts the healthcare needs of individuals in Hawaii as it limits their access to the care they need. Those who are especially impacted by this shortage are individuals living in rural communities and on less populated neighbor islands as these areas are already lacking in appropriate resources. It is difficult to recruit providers and retain them due to remoteness of rural living, the high cost of living, and the expense of having to relocate. One of the fastest and most cost effective ways to recruit providers to areas of need is by paying back their loans in return for continuous service to that area.

I have been privileged to be a part of the Lanai Community Health Center (LCHC) team since February 2014 as a Post-Doctoral Psychology Fellow and Behavioral Health Specialist. I have been learning first-hand how the programs and services offered by LCHC are utilized and how they have been beneficial to the community of Lanai. Through our integrative services, our medical and behavioral health providers are continuing to discover the behavioral health needs of our patients and are working together to develop collaborative treatment to promote the wellness of our patients, with the goal of decreasing the burden of chronic disease and improving quality of life. During the course of a year, I have seen my caseload reach full capacity serving children, adolescents, adults, couples, and families. We have seen an overall surge in child and adolescent patients utilizing behavioral health services, especially through referrals from Child & Welfare Services and more recently, self-referrals and parental-referrals who prefer to have their child receive behavioral health services away from the school to protect their anonymity. In looking at our calculations comparing BH utilization from 2012 to 2013, there has been a 30% increase in BH visits and a 10% increase in number of BH patients. I expect these numbers to increase when looking at BH utilization for 2014-2015 due to the expected growth of the island's population, the increasing visibility of services, and the rapid changes happening on the island. Will your support of this bill, I will be able to continue making an impact on the community of Lanai by providing the much needed behavioral health services and integrative primary care while reducing the burden of my graduate student loans and adjusting to the high cost of Lanai living. Please support SB113!

Some other important facts to consider: In 2012, the UH John A. Burns School of Medicine Area Health Education Center created a state loan repayment program with private donations from HMSA, Queens and AlohaCare and received a grant for dollar for dollar matching funds from the federal government. This loan repayment program has provided repayment of up to \$40,000 a year in educational debt for 16 individuals. The individuals funded are from all the islands except Kauai (so far, but we hope to change that). Nine are Advanced Practice Nurse Practitioners (eight FNPs and one Geriatric/Adult NP) and seven are physicians (two family physicians, two pediatricians, one psychiatrist, one obstetrician and one internist). The practice locations are primarily community health centers, with one provider working at the Halawa Correctional System and one provider working at a non-profit in a rural area. These providers have all made a two year commitment to working in underserved areas, and we hope to extend this commitment by continuing this program. In September, 2014, Dr. Kelley Withy at John A. Burns School of Medicine has received a 4 year grant for \$311,875 a year in federal funds to be spent on loan repayment in Hawaii, but the money can only be spent if there is local funding to match it. She has been able to raise \$50,000, but no more. So that will leave \$261,875 of federal money unspent when we have a severe shortage to fill. Dr. Withy also was able to expand the types of providers who can be assisted to include social workers, psychologists, marriage and family counselors, as well as physicians, nurse practitioners, physician assistants. This is an important program, and it will end if there is no state legislative support, so please support SB113. Mahalo and thank you for your time!

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Kelley Withy, MD, PhD  
571 Kaimalino St, Kailua, HI 96734

Written Testimony in Support of SB113  
To House Higher Education Committee

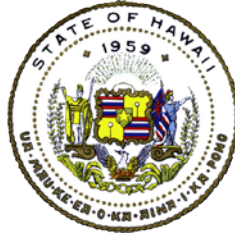
I am writing to offer my strongest support for **SB113**. As a Health Workforce researcher, I know that Hawaii has a shortage of over 800 doctors, and almost all other types of primary care and behavioral health providers. Without these healthcare providers, the people of Hawaii will not have access to the healthcare they need. The need is most acute for those on neighbor islands. However we don't have jobs for everyone! And we have so many challenges in Hawaii to recruiting providers. Research has shown that the fastest and most cost effective way to recruit providers to areas of need is by paying back their loans in return for continuous service to that area.

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In September, 2014, I received a 4 year grant for \$311,875 a year in federal funds to be spent on loan repayment in Hawaii, but the money can only be spent if there is local funding to match it. I have been able to raise \$50,000 for matching, but no more. So that will leave \$261,875 of federal money unspent when we have a severe shortage of positions to fill. Because the federal grant expands the types of providers who can be assisted to include social workers, psychologists, marriage and family counselors, as well as physicians, nurse practitioners, physician assistants, we have a golden opportunity to help us improve the access to healthcare across Hawaii. Plus, the State gets a good deal because I agree to administer this program with no cost to the State as long as there is funding for the matching.

So, with \$260,000 a year of State funding, we can get about 25 new providers in sites where they are really needed! Mahalo for your support! Kelley Withy, MD, PhD

DAVID Y. IGE  
GOVERNOR



STATE OF HAWAII  
**DEPARTMENT OF PUBLIC SAFETY**  
919 Ala Moana Boulevard, 4th Floor  
Honolulu, Hawaii 96814

**LATE**

NOLAN P. ESPINDA  
DIRECTOR

Cathy Ross  
Deputy Director  
Administration

Deputy Director  
Corrections

Shawn H. Tsuha  
Deputy Director  
Law Enforcement

No. \_\_\_\_\_

TESTIMONY ON SENATE BILL 113, SENATE DRAFT 2  
RELATING TO THE HAWAII STATE LOAN REPAYMENT PROGRAM

Nolan P. Espinda, Director  
Department of Public Safety

House Committee on Higher Education  
Representative Isaac W. Choy, Chair  
Representative Linda Ichiyama, Vice Chair

Thursday, March 19, 2015, 2:00 PM  
State Capitol, Conference Room 309

Chair Choy, Vice Chair Ichiyama, and Members of the Committee:

The Department of Public Safety (PSD) **supports the intent** of Senate Bill (SB) 113, Senate Draft (SD) 2, which proposes to appropriate funds for the implementation and administration of the Hawaii State Loan Repayment program. The proposed program would assist primary and behavioral health care doctors and other professionals with loan repayments in return for working in medically underserved areas in Hawaii.

The PSD notes that we have experienced extreme difficulty in recruiting physicians to care for our incarcerated population, which could well be considered an underserved class. If physicians can be attracted by loan repayment to experience correctional work, they often find it a most gratifying field. In 2013, Christopher Brent Lawlis, MD, an outstanding psychiatrist, was recruited from the mainland and retained through loan repayment. We need more success stories such as Dr. Lawlis'.

Our understanding is that the program proposed in SB 113, SD 2 would enable the drawing down of federal grant funds. It seems to be an effective way of leveraging additional funds to assist this important purpose.

Thank you for the opportunity to testify on this bill.

ichiyama2-Brandon

**LATE**

**From:** mailinglist@capitol.hawaii.gov  
**Sent:** Wednesday, March 18, 2015 11:59 PM  
**To:** HEDtestimony  
**Cc:** mercers@hawaii.rr.com  
**Subject:** Submitted testimony for SB113 on Mar 19, 2015 14:00PM

**SB113**

Submitted on: 3/18/2015

Testimony for HED on Mar 19, 2015 14:00PM in Conference Room 309

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Fielding Mercer	Hawaii Academy of Physician Assistants	Support	No

Comments: Fielding Mercer, PA-C Legislative Liaison Immediate Past President Hawaii Academy of Physician Assistants

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

Do not reply to this email. This inbox is not monitored. For assistance please email [webmaster@capitol.hawaii.gov](mailto:webmaster@capitol.hawaii.gov)

**LATE**

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**LATE**

Written Testimony in Support of SB113

As a medical student from Hawaii, I am writing to offer my **strongest support for SB113**. As a student pursuing a career in the medical field, I feel that it is part of my responsibility to raise awareness about the physician shortage in Hawaii. Hawaii has a shortage of over 800 doctors, and almost all other types of primary care and behavioral health providers. Without these healthcare providers, the people of Hawaii will not have access to the healthcare they need. The need is most acute for those on neighbor islands and those with the least resources in the first place. The financial commitment to pursue the 4-year degree in medicine is significant. For the 2014-2015 school year, medical school expenses totaled over \$50,000 for one year of medical school education for Hawaii residents. This financial commitment adds to previous costs/loans incurred for undergraduate studies. The fastest and most cost effective way to recruit providers to areas of need is by paying back their loans in return for continuous service to that area. As a medical student considering options for work in the future, I believe that a loan repayment program would help to remove the burden and financial stress of paying back medical school loans and allow quality physicians to choose to work in underserved areas with a focus on best serving the patient population in Hawaii.

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