



THE QUEEN'S HEALTH SYSTEMS

**SB 113, Relating to the Hawaii State Loan Repayment Program
Senate Committee on Health
Hearing—February 13, 2015 at 1:35 PM**

Dear Chairman Green and Members of the Senate Committee on Health:

My name is Paula Yoshioka and I am a Senior Vice President at The Queen's Health Systems. I would like to take this opportunity to provide our support for SB 113, 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.

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.



HPCA

HAWAII PRIMARY CARE ASSOCIATION

Senate Committee on Health
The Hon. Josh Green, Chair
The Hon. Glenn Wakai, Vice Chair

Testimony on Senate Bill 113
Relating to Hawaii State Loan Repayment Program
Submitted by Nani Medeiros, Public Affairs and Policy Director
February 13, 2015, 1:35 pm, Room 414

The Hawai'i Primary Care Association supports Senate Bill 113, which allocates monies to help address the shortage of primary care clinicians in rural Hawai'i and other underserved areas. We believe the state-based loan repayment program will provide much-needed incentives to help primary care clinicians choose to practice where they are most needed, including neighbor islands and other rural areas.

We urge you to pass this measure and thank you for the opportunity to testify.



UNIVERSITY OF HAWAII SYSTEM

Legislative Testimony

Testimony Presented Before the
Senate Committee on Health
February 13, 2015 at 1:35 pm

By

Robert Bley-Vroman, Chancellor
and

Jerris Hedges, MD, MS, MMM

Dean, John A. Burns School of Medicine

Interim Director, University of Hawai'i Cancer Center

University of Hawai'i at Mānoa

SB113 – RELATING TO THE HAWAII STATE LOAN REPAYMENT PROGRAM

Aloha Chair Green, Vice Chair Wakai, and members of the committee:

The University of Hawai'i strongly supports SB113, 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, Hawaii may lose newly trained health care providers to other states with will effective loan payment programs.

In 2012, the 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 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 Hālawā 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.

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 of federal money will go unspent despite a severe provider shortage.

Recently the loan program has been expanded beyond physicians, nurse practitioners, and physician assistants to include social workers, psychologists, marriage and family counselors, as needed in more rural regions. This is an important program, and it will end if there is no State funding support. We respectfully request that you pass SB113.

Mahalo for this opportunity to testify.

From: mailinglist@capitol.hawaii.gov
To: [HTHTestimony](#)
Cc: GuerrerA@hawaiiantel.net
Subject: Submitted testimony for SB113 on Feb 13, 2015 13:35PM
Date: Thursday, February 12, 2015 7:03:00 AM

SB113

Submitted on: 2/12/2015

Testimony for HTH on Feb 13, 2015 13:35PM in Conference Room 414

Submitted By	Organization	Testifier Position	Present at Hearing
Anthony Guerrero	Individual	Support	No

Comments: 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 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. 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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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.

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From: mailinglist@capitol.hawaii.gov
To: [HTHTestimony](#)
Cc: carolgalper@gmail.com
Subject: Submitted testimony for SB113 on Feb 13, 2015 13:35PM
Date: Wednesday, February 11, 2015 2:35:47 PM

SB113

Submitted on: 2/11/2015

Testimony for HTH on Feb 13, 2015 13:35PM in Conference Room 414

Submitted By	Organization	Testifier Position	Present at Hearing
Carol Q. Galper, EdD	Individual	Support	No

Comments: Hawaii faces a crisis -a shortage of primary care physicians particularly on the neighbor islands. I moved here from Arizona where I was assistant dean for medical student education responsible for all rural medical school programs at the University of Arizona College of Medicine and where I chaired the state of Arizona's medical student loan board for 7 years. Because of that program many primary care physicians are practicing in rural Arizona--these programs work! Please allocate funding so that federal matching funds can be accessed and get this program going so that we can help get primary care doctors to places like Hilo where I live. Thank you.

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Subject: Submitted testimony for SB113 on Feb 13, 2015 13:35PM
Date: Wednesday, February 11, 2015 11:12:55 AM

SB113

Submitted on: 2/11/2015

Testimony for HTH on Feb 13, 2015 13:35PM in Conference Room 414

Submitted By	Organization	Testifier Position	Present at Hearing
Christopher Hill	Individual	Support	No

Comments: 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 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. 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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Cc: dshaw@lanaicommunityhealthcenter.org
Subject: Submitted testimony for SB113 on Feb 13, 2015 13:35PM
Date: Wednesday, February 11, 2015 5:04:51 PM

SB113

Submitted on: 2/11/2015

Testimony for HTH on Feb 13, 2015 13:35PM in Conference Room 414

Submitted By	Organization	Testifier Position	Present at Hearing
Diana Shaw	Lanai Community Health Center	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 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. 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! Diana M V Shaw, Executive Director, LCHC

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Subject: Submitted testimony for SB113 on Feb 13, 2015 13:35PM
Date: Thursday, February 12, 2015 1:09:39 PM

SB113

Submitted on: 2/12/2015

Testimony for HTH on Feb 13, 2015 13:35PM in Conference Room 414

Submitted By	Organization	Testifier Position	Present at Hearing
Erik Anderson	Individual	Support	No

Comments: 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 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. 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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Cc: hedgesew@gmail.com
Subject: Submitted testimony for SB113 on Feb 13, 2015 13:35PM
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SB113

Submitted on: 2/11/2015

Testimony for HTH on Feb 13, 2015 13:35PM in Conference Room 414

Submitted By	Organization	Testifier Position	Present at Hearing
Jerris Hedges	Individual	Support	No

Comments: I 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. If Hawaii does not avail itself of this mechanism, it will likely lose some of its own medical graduates to other states. 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 along with 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 (a future priority). 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 center in a rural area. These providers have all made a two year commitment to working in underserved areas. In September, 2014, Dr. Kelley Withy at the John A. Burns School of Medicine 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. This program may also help with the recruitment of social workers, psychologists, marriage and family counselors, as well as physicians, nurse practitioners, and physician assistants to areas of great need in Hawaii. This is an important program, and it will end if there is no state legislative support, so please support SB113. Mahalo! Jerris Hedges, MD Dean, John A. Burns School of Medicine

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I am a primary care physician at the **Queen Emma Clinics (QEC)**. QEC, located at Queen's Medical Center, primarily takes care of patients who lack medical insurance (i.e. the patients have Quest insurance or Medicare). **Almost our entire patient population at QEC is underserved and impoverished.** Because QEC is located at Queen's Medical Center, which is in a geographically dense area, it is not given status as an underserved area. As a primary care physician, with significant student loans still to pay, designating Queen Emma Clinics as an underserved area, and thus be eligible for the state loan repayment program, would be of great benefit, and would allow me to continue to serve this population. Furthermore, as a UHIMRP residency advisor and attending physician, it may help sway more residents to partake in primary care, and practice in underserved and/or rural areas. Adding sites for loan repayment would help ameliorate the shortage of healthcare providers in Hawai'i, particularly in primary care.

I am writing to offer my strongest support bill 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. In 2012, the John. A. Burns School of Medicine Area Health Education Center created a state loan repayment program with private donations from HMSA, Queens Medical Center and AlohaCare, as well as matching funds from the federal government. This loan repayment program provided repayment of up to \$40,000 a year of educational debt for 16 individuals who are still working in underserved areas.

In September, 2014, Dr. Kelley Withy at John A. Burns School of Medicine 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.

This has been of great benefit to these primary care providers, and to the state in general. Please consider expanding these funds to other areas, including the Queen Emma Clinics, where I am employed. **Please support SB113.** I appreciate your consideration in this matter.

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

Written Testimony in Support of SB113
To Senate Health Committee
2/13/2015

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.

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 non-profit in an area of need. 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, 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 in the areas of shortage. This is an important program, and it will end if there is no state legislative support, so please support SB113.

Mahalo for your support!

Written Testimony in Support of SB113

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Subject: Submitted testimony for SB113 on Feb 13, 2015 13:35PM
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SB113

Submitted on: 2/11/2015

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Submitted By	Organization	Testifier Position	Present at Hearing
Sarah Feenstra	Individual	Support	No

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COMMITTEE ON HEALTH
Senator Josh Green, Chair
Senator Glenn Wakai, Vice Chair

**Testimony in SUPPORT of SB113
Relating to Health
February 13, 2015, 1:35pm
Conference room 414
Submitted by Serenity Chambers, Ph.D.
Licensed Psychologist, Behavioral Health Specialist, Lanai Community Health Center**

Written Testimony in Support of SB113

I am writing to offer my strongest support for **SB113**. I am a behavioral health provider, and currently the only licensed psychologist, on the island of Lanai, working at the Federally Qualified Health Center. I have been here for 3 years and have never been able to obtain loan repayment from the federal program (NHSC) because Lanai has too few people so does not have a high HPSA score, so our center is not competitive. Recently the state loan repayment program became available to psychologists, which was not the case before. But now there is a shortage of money and the money has to be matched by employers. I also understand we are in danger of losing the funds. My tenure here at the Lanai Community Health Center depends on this funding! It is a great place to live and work but it is very remote, and this past year I was faced with having breast cancer. This requires many off island trips for doctor's visits and such, and has taken an enormous financial and emotional toll. This loan repayment program would make all the difference as far as me staying to live and work in this beautiful place!

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 September, 2014, Dr. Kelley Withy at John A. Burns School of Medicine 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. I am thankful that she also was able to expand the types of providers who can be assisted to include social workers, psychologists, marriage and family counselors, in addition to physicians, nurse practitioners, physician assistants.

This is an important program, and it will end if there is no state legislative support, so please please please support SB113! Mahalo!

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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 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.

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Department: HEALTH
Person Testifying: Zoë L. Shih, Advanced Registered Nurse Practitioner
Title of Bill: SB 113 RELATING TO THE HAWAII STATE LOAN REPAYMENT PROGRAM
Purpose of Bill: Appropriates funds for the implementation and administration of the Hawaii state loan repayment program.

I am writing this testimony as an individual family nurse practitioner in strong support of SB 113.

I am born and raised in Hawaii and received my undergraduate degree from the University of Hawaii at Manoa. When I decided to further my education some more I made the choice to move to the mainland. My original intent was to finish graduate school and move right back to Hawaii however I ended up staying in the mainland for seven more years. I worked in a primary care pediatric clinic during that time and I knew the experiences I was given there would be invaluable when I finally did move back to Hawaii.

Now I am back in Hawaii and having a hard time transitioning to life here. Not only have I taken a pay cut to work here but the cost of living is high. This is a constant struggle for me since this is my home and where my heart will always be. But now the quality of life for myself and my family is affected. I am working in a health professional shortage area as indicated on the Health Resources and Service Administration website and I would like to apply for assistance with loan repayment but my employer cannot contribute to matching funds. Unfortunately this has made me ineligible.

If Hawaii wants to continue to attract qualified health care professionals then we'll need to provide more incentives for them.

Thanks you for taking the time to hear my testimony.