

STATE OF HAWAII
DEPARTMENT OF HEALTH
P. O. Box 3378
Honolulu, HI 96801-3378
doh.testimony@doh.hawaii.gov

**WRITTEN
TESTIMONY**

**Testimony in SUPPORT of HB916 HD1
RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS.**

REPRESENTATIVE SYLVIA LUKE, CHAIR
HOUSE COMMITTEE ON FINANCE

Hearing Date: March 1, 2017

Room Number: 308

1 **Fiscal Implications:** Undetermined general fund appropriation to the Department of Health.

2 **Department Testimony:** The Department of Health supports a loan repayment program for
3 health care professionals to increase provider supply and access to care in rural and underserved
4 areas, and recognizes the leadership of the John A. Burns School of Medicine of the University
5 of Hawaii at Manoa in assuring the success of this resource.

6 The department defers to the University of Hawaii on the sufficiency of an appropriation request,
7 and so long as it does not replace priorities requested in the Executive Budget.

8 **Offered Amendments:** None.

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DAVID Y. IGE
GOVERNOR

SHAN S. TSUTSUI
LIEUTENANT GOVERNOR



LINDA CHU TAKAYAMA
DIRECTOR

LEONARD HOSHIJO
DEPUTY DIRECTOR

**STATE OF HAWAII
DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS**

830 PUNCHBOWL STREET, ROOM 321
HONOLULU, HAWAII 96813
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Phone: (808) 586-8844 / Fax: (808) 586-9099
Email: dlir.director@hawaii.gov

March 1, 2017

To: The Honorable Sylvia Luke, Chair,
The Honorable Ty J.K. Cullen, Vice Chair, and
Members of the House Committee on Finance

Date: Wednesday, March 1, 2017
Time: 1:00 p.m.
Place: Conference Room 308, State Capitol

From: Linda Chu Takayama, Director
Department of Labor and Industrial Relations (DLIR)

Re: H.B. No. 916 HD1 Relating to Loan Repayment for Health Care Professionals

I. OVERVIEW OF PROPOSED LEGISLATION

HB916 HD1 proposes to appropriate funds to the Department of Health to fund the loan repayment program administered through the John A. Burns School of Medicine to provide loan repayment for physicians, physician assistants, nurse practitioners, psychologists, social workers, licensed professional counselors, and marriage and family therapists who agree to work in a federally-designated health professional shortage area or an area of Hawaii found to be underserved.

The Department supports this bill provided its passage does not replace or adversely affect priorities identified in the Governor's Executive Budget request.

II. CURRENT LAW

Act 166 (SLH, 2015) established the Hawaii Healthcare Workforce Advisory Board (§371-19.2) to advise the DLIR on strategies for developing the healthcare industry workforce. The Advisory Board was an outgrowth of Healthcare Skill Panels* convened in 2010 among 150 healthcare professionals and educators to identify skill shortages and recommend strategies to reduce or avoid the shortages.

Advisory Board members include DLIR as Chair and representatives from the Department of Health, University of Hawaii, Community College, Center on Nursing, and health professionals.

III. COMMENTS ON THE HOUSE BILL

Reducing the tremendous burden of student debt will encourage more health professionals to continue working in underserved areas and thereby help reduce the pressing need for healthcare workers in those areas.

For this reason, the Department supports this bill as an effective strategy to address shortages in the healthcare workforce in underserved areas, provided sufficient funds are appropriated and its passage does not replace or adversely affect priorities identified in the Governor's Executive Budget request.



UNIVERSITY OF HAWAII SYSTEM

Legislative Testimony

Testimony Presented Before the
House Committee on Finance
Wednesday, March 1, 2017 at 1:00 p.m.

By

Jerris Hedges, MD, Dean

and

Kelley Withy, MD, Professor, Department of Complementary and Integrative Medicine
Hawai'i/Pacific Basin Area Health Education Center (AHEC) Director

John A. Burns School of Medicine

University of Hawai'i at Mānoa

HB 916 HD1 – RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS

Chair Luke, Vice Chair Cullen, and members of the committee:

Thank you for this opportunity to testify in **strong support** of HB 916 HD1, provided that its passage does not replace or adversely impact priorities as indicated in our Board of Regents Approved Biennium Budget. This measure permits continuation of the Hawai'i State Loan Repayment program that supports payments of educational debt for primary care and behavioral health physicians, nurse practitioners, physician assistants, psychologists, social workers, licensed professional counselors, marriage and family therapists and certified nurse midwives who work for non-profit organizations in Health Professions Shortage Areas of Hawai'i. This program is possible through a grant from the federal government but requires a local dollar for dollar match. Funds have been provided in the past from HMSA, Queens, AlohaCare, University Health Alliance, Ohana Health Plan, Maui Memorial, Lāna'i Community Health Center and Kalihi Palama Health Center. However the funds provided are not enough to maintain the program. Without State support, Hawai'i will not be able to reapply for the grant, and the program will end this year.

Hawai'i has a shortage of over 500 doctors, and almost all other types of primary care and behavioral healthcare workers. Without these healthcare providers, the people of Hawaii do not have access to the healthcare they need. The shortage is most acute for those on neighbor islands and those with the least resources. One of the fastest and least expensive methods for recruiting providers is loan repayment. The Hawai'i State Loan Repayment program has helped 25 providers since its inception in 2012. Of the program graduates, 2/3 are still practicing in underserved areas of Hawai'i.

In 2016, 64% of JABSOM residents and fellows had a current student loan burden. The average student loan indebtedness of our JABSOM MD residents/fellows is \$235,000, with some residents having loans in the \$300,000-600,000 range. These loans, with average minimum monthly payment of \$500, begin repayment while in residency training, in addition to the high cost of living, rent and other living expenses. The high

cost of college and medical education results in large student loan debt -- which detracts from physicians choosing primary care specialties and choosing to practice in underserved or rural communities.

If a physician does his or her medical school AND residency (or Graduate Medical Education or GME) training here in Hawai'i, about 80% of them stay in Hawai'i to practice. Having loan repayment options tied to commitments to serve in neighbor island, rural and underserved populations will help to reduce the physician shortages in those areas. The loan repayment program has played an important role in bringing needed physicians and healthcare providers to underserved areas.

The sum of \$250,000 for loan repayment is requested for the above listed health professions. The funds provided will be matched dollar for dollar from other funding sources and be provided to reduce the debt of our healthcare providers working in areas of need. This will allow for 15-20 new healthcare providers a year to work in underserved areas across Hawai'i and receive at least \$25,000 a year in loan repayment for practicing at least two years in an area of need.

Thank you for this opportunity to testify.



HAWAI'I ACADEMY OF FAMILY PHYSICIANS

Testimony Presented Before the
House Committee on Finance
Wednesday, March 1, 2017

Relating to the Hawaii State Loan Repayment Program

Aloha Chair Luke, Vice Chair Cullen and members of the committee:

Thank you for this opportunity to testify in **strong support** of HB 916, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health physicians, nurse practitioners, physician assistants, psychologists, social workers, licensed professional counselors, marriage and family therapists and certified nurse midwives who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant from the federal government but requires a local dollar for dollar match. Funds have been provided in the past from HMSA, Queens, AlohaCare, University Health Alliance, Ohana Health Plan, Maui Memorial, Lanai Community Health Center and Kalihi Palama Health Center. However the funds provided are not enough to maintain the program. Without State support, Hawaii will not be able to reapply for the grant, and the program will end.

Hawaii has a shortage of over 500 doctors, and almost all other types of primary care and behavioral healthcare workers. Without these healthcare providers, the people of Hawaii do not have access to the healthcare they need. The shortage is most acute for those on neighbor islands and those with the least resources. One of the fastest and least expensive methods for recruiting providers is loan repayment. The Hawaii State Loan Repayment program has helped 25 providers since its inception in 2012. Of the program graduates, 2/3 are still practicing in underserved areas of Hawaii.

HB 916 requests \$250,000 for loan repayment for the above listed health professions. The funds provided will be matched dollar for dollar from other funding sources and be provided to reduce the debt of our healthcare providers working in areas of need. This will allow for 15-20 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$25,000 a year in loan repayment for practicing at least two years in an area of need.

Thank you for this opportunity to testify.

President, Hawaii Academy of Family Physicians

From: mailinglist@capitol.hawaii.gov
Sent: Monday, February 27, 2017 11:33 AM
To: FINTestimony
Cc: ecabatu@hhsc.org
Subject: Submitted testimony for HB916 on Mar 1, 2017 13:00PM

HB916

Submitted on: 2/27/2017

Testimony for FIN on Mar 1, 2017 13:00PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Elena Cabatu	East Hawaii Region of Hawaii Health Systems Corporation	Support	No

Comments: Please accept our testimony in support of HB916 on behalf of the East Hawaii Region, consisting of Hilo Medical Center, Hale Ho'ola Hamakua in Honoka`a, Kau Hospital and our 9 specialty clinics.

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.

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March 1, 2017 at 1:00 PM
Conference Room 308

House Committee on Finance

To: Chair Sylvia Luke
Vice Chair Ty J.K. Cullen

From: Paige Heckathorn
Senior Manager, Legislative Affairs
Healthcare Association of Hawaii

Re: Testimony in Support
HB 916 HD 1, Relating to Loan Repayment for Health Care Professionals

The Healthcare Association of Hawaii (HAH), established in 1939, serves as the leading voice of healthcare on behalf of 180 member organizations who represent almost every aspect of the health care continuum in Hawaii. Members include acute care hospitals, skilled nursing facilities, home health agencies, hospices, assisted living facilities and durable medical equipment suppliers. In addition to providing access to appropriate, affordable, high quality care to all of Hawaii's residents, our members contribute significantly to Hawaii's economy by employing over 20,000 people statewide.

The Healthcare Association of Hawaii would like to thank the committee for the opportunity to **support** HB 916 HD 1, which would provide funding to help students who are educated in Hawaii in the medical field receive help repaying their loans after graduation. This measure is important because it will encourage these students to stay and practice in the state. It is critical that we invest in programs to develop and retain providers here in Hawaii so that we can start to address the shortages that are particularly problematic on our neighbor islands.

This funding will create new opportunities for students in the state and provide needed incentives to strengthen the workforce. For example, it has been shown that of physicians who receive their medical degree and their training here in Hawaii, 80 percent will stay and practice in that community or one nearby. We are appreciative of attempts to direct funding towards effective and important programs such as this and humbly request your support for this measure.

Thank you for your time and consideration of this matter.

The Twenty-Ninth Legislature
Regular Session of 2017

THE HOUSE OF REPRESENTATIVES

Committee on Finance

Representative Sylvia Luke, Chair

Representative Ty J.K. Cullen, Vice Chair

State Capitol, Conference Room 308

Wednesday, March 1, 2017; 1:00 p.m.

**STATEMENT OF THE ILWU LOCAL 142 ON H.B. 916 HD 1
RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS**

The ILWU Local 142 supports H.B. 916 HD 1, which makes an appropriation for the health care professionals loan repayment program administered through the John A. Burns School of Medicine.

The current shortage of doctors is a national problem today, and this shortage has affected essentially all of the states, including Hawaii. In fact we have had recent assessments made of the doctors' and other health care professionals' shortage in Hawaii, which reflects an acute situation approaching a crisis. This is particularly true for the neighbor islands and other rural areas that are currently underserved.

For example, this has affected injured workers, under the workers' compensation system preventing them from accessing any medical treatment. When there is a delay in providing medical treatment usually this leads to greater permanent impairment, which does not help any of the parties.

Given the limited number of doctors providing care on Kauai, there is currently no psychiatrist or psychologist who is willing to treat workers who sustain industrial injuries. This prevents injured workers, suffering from injuries involving behavioral health, to access medical care on the island. We need to be able to effectively address the shortage of doctors throughout the State. This will help all residents in Hawaii have access to good medical care.

The loan repayment program administered by the John A. Burns School of Medicine is the only program of its kind in our State. It is also one of the important tools that are needed, to adequately address the doctor shortage situation over the long term.

The ILWU urges passage of H.B. 916 HD 1. Thank you for the opportunity to share our views and concerns on this matter.

Testimony Presented Before the
House Committee on Finance
Wednesday March 1, 2017

Relating to the Hawaii State Loan Repayment Program

Aloha Chair Luke, Vice Chair Cullen and members of the committee:

Thank you for this opportunity to testify in **strong support** of HB 916, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health physicians, nurse practitioners, physician assistants, psychologists, social workers, licensed professional counselors, marriage and family therapists and certified nurse midwives who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant from the federal government but requires a local dollar for dollar match. Funds have been provided in the past from HMSA, Queens, AlohaCare, University Health Alliance, Ohana Health Plan, Maui Memorial, Lanai Community Health Center and Kalihi Palama Health Center. However the funds provided are not enough to maintain the program. Without State support, Hawaii will not be able to reapply for the grant, and the program will end.

Hawaii has a shortage of over 500 doctors, and almost all other types of primary care and behavioral healthcare workers. Without these healthcare providers, the people of Hawaii do not have access to the healthcare they need. The shortage is most acute for those on neighbor islands and those with the least resources. One of the fastest and least expensive methods for recruiting providers is loan repayment. The Hawaii State Loan Repayment program has helped 25 providers since its inception in 2012. Of the program graduates, 2/3 are still practicing in underserved areas of Hawaii.

HB 916 requests \$250,000 for loan repayment for the above listed health professions. The funds provided will be matched dollar for dollar from other funding sources and be provided to reduce the debt of our healthcare providers working in areas of need. This will allow for 15-20 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$25,000 a year in loan repayment for practicing at least two years in an area of need.

Thank you for this opportunity to testify.

Sincerely,

Erica Davis
Hawaii AHEC Associate Director
(808) 692-1069

LĀNA'Ī COMMUNITY HEALTH CENTER

P. O. Box 630142
Lāna'ī City, HI 96763-0142



Phone: 808-565-6919
Fax: 808-565-9111
dshaw@lanaicommunityhealthcenter.org

The Community is our Patient -- men, women, children, uninsured, insured!

Testimony Presented Before the
House Committee on Finance
Wednesday March 1, 2017

Relating to the Hawaii State Loan Repayment Program

Aloha Chair Luke, Vice Chair Cullen and members of the committee:

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HB 916 requests \$250,000 for loan repayment for the above listed health professions. The funds provided will be matched dollar for dollar from other fund-

E Ola nō Lāna'ī

LIFE, HEALTH, and WELL-BEING FOR LĀNA'Ī

ing sources and be provided to reduce the debt of our healthcare providers working in areas of need. This will allow for 15-20 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$25,000 a year in loan repayment for practicing at least two years in an area of need.

Thank you for this opportunity to testify.

A handwritten signature in brown ink, appearing to be 'DVK' followed by a flourish.

Testimony Presented Before the
House Committee on Finance
Wednesday March 1, 2017

Relating to the Hawaii State Loan Repayment Program

Aloha Chair Luke, Vice Chair Cullen and members of the committee:

Thank you for this opportunity to testify in **strong support** of HB 916, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health physicians, nurse practitioners, physician assistants, psychologists, social workers, licensed professional counselors, marriage and family therapists and certified nurse midwives who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant from the federal government but requires a local dollar for dollar match. Funds have been provided in the past from HMSA, Queens, AlohaCare, University Health Alliance, Ohana Health Plan, Maui Memorial, Lanai Community Health Center and Kalihi Palama Health Center. However the funds provided are not enough to maintain the program. Without State support, Hawaii will not be able to reapply for the grant, and the program will end.

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Thank you for this opportunity to testify.



THE QUEEN'S HEALTH SYSTEMS

To: The Honorable Sylvia Luke, Chair
The Honorable Ty J.K. Cullen, Vice Chair
Members, Committee on Finance

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

Date: February 27, 2017

Hrg: House Committee on Finance Hearing; Wednesday, March 1, 2017 at 1:00pm in Room 308

Re: Support for HB 916, HD1, Relating to Loan Repayment for Health Care Professionals

My name is Paula Yoshioka and I am a Senior Vice President at The Queen's Health Systems (QHS). We would like to express our **support** for HB 916, HD1, Relating to Loan Repayment for Health Care Professionals. This bill makes an appropriation for the health care professionals loan repayment program administered through the John S. Burns School of Medicine (JABSOM). The loan repayment program provides financial assistance to certain health care workers who agree to work in a federally-designated health professional shortage area or an area of Hawaii found to be underserved.

At QHS, we support our local students and graduates who would like to live and work in Hawaii through internship and residency programs. In FY 2015 we spent \$14.4 million in education and training to support current and future health care professionals in the community. 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 rural or medically underserved areas of the state. Hawaii currently experiences a shortage of over 500 physicians and almost all other types of primary and behavioral health care workers particularly in rural and underserved areas. Providing financial assistance to students interested in health care careers 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. Loan repayment programs will support efforts to fill in gaps in the state's health care workforce and will also benefit our underserved communities.

We ask you to support the health care professionals loan repayment program. Thank you for your time and attention to this important issue.

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.



An Independent Licensee of the Blue Cross and Blue Shield Association

March 1, 2017

The Honorable Sylvia Luke, Chair
The Honorable Ty Cullen, Vice Chair
House Committee on Finance

Re: HB 916, HD1 – Relating to Loan Repayment for Health Care Professionals

Dear Chair Luke, Vice Chair Cullen, and Committee Members:

The Hawaii Medical Service Association (HMSA) appreciates the opportunity to testify in support of HB 916, HD1 which makes an appropriation for the Hawaii Health Corps to be expended to the University of Hawaii's John A. Burns School of Medicine.

HMSA is acutely aware of the issue of access to health care, especially in rural and underserved areas of the state. The Hawaii Health Corps' mission is to provide loan repayments to graduates who agree to practice in rural areas lacking appropriate providers. We are supportive of such efforts to develop appropriate health care services in these communities.

We support this worthy program and hope that the Committee sees fit to pass this measure.

Thank you for allowing us to provide testimony in support of HB 916, HD1.

Sincerely,

Mark K. Oto
Director, Government Relations.

March 1, 2017; 1:00 pm
Conference Room 308

House Committee on Finance

To: Representative Sylvia Luke, Chair
Representative Ty Cullen, Vice Chair

From: Michael Robinson
Vice President – Government Relations & Community Affairs

Re: HB 916, HD1 – Testimony in Support

My name is Michael Robinson, Vice President, Government Relations and Community Affairs at Hawai'i Pacific Health (HPH). Hawai'i Pacific Health is a not-for-profit health care system, and the state's largest health care provider and non-governmental employer. Hawai'i Pacific Health is committed to providing the highest quality medical care and service to the people of Hawai'i and the Pacific Region through its four hospitals, more than 50 outpatient clinics and service sites, and over 1,600 affiliated physicians. Hawai'i Pacific Health's hospitals are Kapi'olani Medical Center for Women & Children, Pali Momi Medical Center, Straub Clinic & Hospital and Wilcox Memorial Hospital.

I am writing in support of HB 916, HD1 which requests an appropriation for the healthcare professionals loan repayment program administered through the John A. Burns School of Medicine (JABSOM). The continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health physicians, nurse practitioners, physician assistants, psychologists, social workers, licensed professional counselors, marriage and family therapists and certified nurse midwives who work for non-profit organizations in Health Professions Shortage Areas of Hawaii plays a vital role in addressing the shortage of healthcare professionals in the state. Hawaii has a shortage of over 500 doctors, and almost all other types of primary care and behavioral healthcare workers. Without these healthcare providers, the people of Hawaii do not have access to the healthcare they need. The shortage is most acute for those on neighbor islands and those with the least resources. One of the fastest and least expensive methods for recruiting providers is loan repayment. JABSOM has successfully administered the program which has helped 25 healthcare providers since the program began in 2012. To date, 2/3 of those providers continue to work in underserved communities.

Thank you for the opportunity to provide testimony on this bill.



Hawai'i Psychological Association

For a Healthy Hawai'i

P.O. Box 833
Honolulu, HI 96808

www.hawaiipsychology.org

Phone: (808) 521-8995

Testimony in Support of HB 916, HD 1 Relating to Loan Repayment for Health Care Professionals Wednesday, March 1, 2017, Conference Room 308

Honorable Chair Luke, Honorable Vice-Chair Cullen, and Members of the Committee on Finance,

The Hawai'i Psychological Association strongly supports HB 916, HD 1 regarding student Loan Repayment.

Hawai'i psychologists understand how crucial it is to support new professionals who want to stay in Hawai'i and help our people. We are all too aware that graduate education is expensive, and high student loan costs combined with the high cost of living in Hawai'i can price young professionals out of our practice community. We believe that student loan repayment programs will help keep much-needed professionals in Hawai'i. We are pleased that this bill supports psychologists as well as psychiatrists and other mental health professionals.

Mahalo for this opportunity to offer testimony in support of HB 916, HD 1.

Respectfully submitted,

Raymond A. Folen, Ph.D., ABPP
Executive Director
Hawai'i Psychological Association

From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, February 28, 2017 2:27 PM
To: FINTestimony
Cc: lrantz@hhsc.org
Subject: *Submitted testimony for HB916 on Mar 1, 2017 13:00PM*

HB916

Submitted on: 2/28/2017

Testimony for FIN on Mar 1, 2017 13:00PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Lisa Rantz	Hilo Medical Center Foundation	Support	No

Comments:

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.

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HAWAII MEDICAL ASSOCIATION

1360 S. Beretania Street, Suite 200, Honolulu, Hawaii 96814

Phone (808) 536-7702 Fax (808) 528-2376

www.hawaiimedicalassociation.org

FROM:

HAWAII MEDICAL ASSOCIATION

Dr. Christopher Flanders, Executive Director

Lauren Zirbel, Community and Government Relations

TO:

HOUSE FINANCE COMMITTEE

Representative Sylvia Luke, Chair

Representative Ty Cullen, Vice Chair

DATE: Wednesday, March 1, 2017

TIME: 1:00 p.m.

PLACE: Conference Room 308
State Capitol

HB 916 HD1

Position: Support

The Physician Workforce Assessment estimated that in 2015, Hawaii faced a physician shortage of about 655 FTE's that will increase to 800 FTE's across all specialties by 2020. An acute physician shortage will have a profound impact on health care access, quality and costs, especially for native Hawaiians who are already underserved. With an average medical student debt for indebted graduates of \$160,000, debt plays a major role in career decisions and impacts the supply of our state's physicians.

Medical education remains the most expensive postsecondary education in the United States, with over one-third of all graduates carrying debt balances of more than \$200,000. This significant financial burden can have a considerable effect on students' choice of practice area. Although many students enter medical school planning to pursue family medicine, geriatrics or other careers in primary care, pressure arising from debt concerns often cause graduates to eschew these goals in order to pursue higher paying specialties. This high debt burden may dissuade students from attending medical school altogether, especially students from diverse ethnic and socioeconomic backgrounds. According to surveys of the American Association of Medical Colleges, under-represented minorities cited cost of attendance as the top deterrent to applying to medical school. With recent health reforms seeking to eliminate health care disparities amongst the U.S. population, increasing the number of minority physicians is important to ensure a work force more reflective of the general population.

HMA OFFICERS

President – Bernard Robinson, MD President-Elect – William Wong, Jr., MD Secretary – Thomas Kosasa, MD

Immediate Past President – Scott McCaffrey, MD Treasurer – Michael Champion, MD

Executive Director – Christopher Flanders, DO



HAWAII MEDICAL ASSOCIATION

1360 S. Beretania Street, Suite 200, Honolulu, Hawaii 96814

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The American Medical Association recommends:

- Making medical student loan interest rates variable and capped at no more than 5 percent
- Income tax exemptions for medical student scholarships
- Making medical student loan interest fully tax deductible for borrowers
- Creating more opportunities for debt relief through tuition assistance and loan forgiveness programs

Reducing medical student indebtedness promotes diversity within medicine and may contribute to a reduction in the shortage of primary care physicians. Fair, low interest rates, tax relief, tuition assistance, and loan forgiveness and repayment programs lower barriers to medical education for disadvantaged students. In addition, borrowers with less debt are more likely to begin careers in medical education and research, practice medicine in medically underserved areas, or enter careers in public health service.

The HMA supports access to medical care for underserved populations by providing student loan repayment options for primary care physicians serving in communities with limited access to health services.

HMA OFFICERS

President – Bernard Robinson, MD President-Elect – William Wong, Jr., MD Secretary – Thomas Kosasa, MD
Immediate Past President – Scott McCaffrey, MD Treasurer – Michael Champion, MD
Executive Director – Christopher Flanders, DO

Testimony Presented Before the
House Finance
Wed, March 1, 2017 at 9:30 am
By
Carolyn Ma, PharmD.

HB 916, HD 1 - Relating to Loan Repayment for Health Care Professionals

Chair Luke, Vice Chair Cullen and Members of the committee:

I am writing to offer **support** of HB 916

With the shortage of healthcare providers in Hawaii, this is one of the best methods of encouraging providers to work in the areas in need of healthcare providers.

Thank you for allowing me to testify.

From: mailinglist@capitol.hawaii.gov
Sent: Monday, February 27, 2017 4:47 PM
To: FINTestimony
Cc: jwmccully54@gmail.com
Subject: Submitted testimony for HB916 on Mar 1, 2017 13:00PM

HB916

Submitted on: 2/27/2017

Testimony for FIN on Mar 1, 2017 13:00PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
James McCully	Individual	Support	No

Comments: Aloha Chair Luke and Vice Chair Cullen I offer strong support for this bill. I understand that it will continue to help both gain and retain physicians for underserved and hard to recruit for areas of our state. Mahalo Jim McCully

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

From: mailinglist@capitol.hawaii.gov
Sent: Monday, February 27, 2017 4:33 PM
To: FINTestimony
Cc: pcabigisland@hawaiiantel.net
Subject: *Submitted testimony for HB916 on Mar 1, 2017 13:00PM*

HB916

Submitted on: 2/27/2017

Testimony for FIN on Mar 1, 2017 13:00PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Jeanne Yagi	Individual	Support	No

Comments:

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From: mailinglist@capitol.hawaii.gov
Sent: Monday, February 27, 2017 4:26 PM
To: FINTestimony
Cc: lgarrett@queens.org
Subject: Submitted testimony for HB916 on Mar 1, 2017 13:00PM

HB916

Submitted on: 2/27/2017

Testimony for FIN on Mar 1, 2017 13:00PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Lisa Garrett	Individual	Comments Only	No

Comments: We need this to care for the people of Hawaii.

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From: mailinglist@capitol.hawaii.gov
Sent: Monday, February 27, 2017 4:21 PM
To: FINTestimony
Cc: djr@teamdeluz.com
Subject: Submitted testimony for HB916 on Mar 1, 2017 13:00PM

HB916

Submitted on: 2/27/2017

Testimony for FIN on Mar 1, 2017 13:00PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
David S. De Luz, Jr.	Individual	Support	No

Comments: RE: HB 916-Relating to the Hawaii State Loan Repayment Program Aloha Chair Luke, Vice Chair Cullen and members of the committee: Thank you for this opportunity to testify in strong support of HB 916, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health physicians, nurse practitioners, physician assistants, psychologists, social workers, licensed professional counselors, marriage and family therapists and certified nurse midwives who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant from the federal government but requires a local dollar for dollar match. Funds have been provided in the past from HMSA, Queens, AlohaCare, University Health Alliance, Ohana Health Plan, Maui Memorial, Lanai Community Health Center and Kalihi Palama Health Center. However the funds provided are not enough to maintain the program. Without State support, Hawaii will not be able to reapply for the grant, and the program will end. Hawaii has a shortage of over 500 doctors, and almost all other types of primary care and behavioral healthcare workers. Without these healthcare providers, the people of Hawaii do not have access to the healthcare they need. The shortage is most acute for those on neighbor islands and those with the least resources. One of the fastest and least expensive methods for recruiting providers is loan repayment. The Hawaii State Loan Repayment program has helped 25 providers since its inception in 2012. Of the program graduates, 2/3 are still practicing in underserved areas of Hawaii. HB 916 requests \$250,000 for loan repayment for the above listed health professions. The funds provided will be matched dollar for dollar from other funding sources and be provided to reduce the debt of our healthcare providers working in areas of need. This will allow for 15-20 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$25,000 a year in loan repayment for practicing at least two years in an area of need. Thank you for this opportunity to testify. David S. De Luz, Jr. VP DSDE/Big Island Toyota, Inc. 808-895-4284 djr@teamdeluz.com

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To: The Honorable Sylvia Luke, Chair
The Honorable Ty J.K. Cullen, Vice Chair
Members, Committee on Finance

From: Gerard Akaka, MD, Vice President, The Queen's Health Systems

Date: February 27, 2017

Hrg: House Committee on Finance Hearing; Wednesday, March 1, 2017 at 1pm in Room 308

Re: Support for HB 916, HD1, Relating to Loan Repayment for Health Care Professionals

My name is Gerard Akaka, MD, and I am a physician and the Vice President of Native Hawaiian Affairs & Clinical Support at The Queen's Health Systems (QHS). I would like to express my **strong support** for HB 916, HD1, Relating to Loan Repayment for Health Care Professionals. This bill makes an appropriation for the health care professionals loan repayment program administered through the John S. Burns School of Medicine (JABSOM). The loan repayment program provides financial assistance to certain health care workers who agree to work in a federally-designated health professional shortage area or an area of Hawaii found to be underserved.

As a parent who helped put my children through college, I'm keenly aware of the debt burden that is incurred during training. The student loans are similar to house payments in other states. New health professionals must also use a substantial part of their income to pay for housing in Hawaii. I'm concerned that our new graduates will struggle to live in Hawaii and remain hopeful that some or many might be helped by loan repayment assistance or else they may leave for job opportunities the mainland.

I ask you to support the health care professionals loan repayment program and pass HB 916, HD1.

Thank you for your time and attention to this important issue.

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.



To: The Honorable Sylvia Luke, Chair
The Honorable Ty J.K. Cullen, Vice Chair
Members, Committee on Finance

From: John Misailidis, MD, The Queen's Health Systems

Date: February 27, 2017

Hrg: House Committee on Finance Hearing; Wednesday, March 1, 2017 at 1pm in Room 308

Re: Support for HB 916, HD1, Relating to Loan Repayment for Health Care Professionals

My name is John Misailidis, MD, and I am a physician at the Queen Emma Clinics at The Queen's Health Systems (QHS). I would like to express my **support** for HB 916, HD1, Relating to Loan Repayment for Health Care Professionals. This bill makes an appropriation for the health care professionals loan repayment program administered through the John S. Burns School of Medicine (JABSOM). The loan repayment program provides financial assistance to certain health care workers who agree to work in a federally-designated health professional shortage area or an area of Hawaii found to be underserved.

Queen Emma Clinics is the primary teaching clinic for the University of Hawaii Internal Medicine Residency Program. We take care of a primarily underserved population, and act as a safety net. We supervise medical students and resident physicians, many of whom become the future physician workforce of Hawaii. I am a mentor and advisor for these students and resident physicians. Some desire to practice in rural areas of Hawaii, or with the underserved population, and I strongly encourage them to do so. Unfortunately, most resident physicians decide against this career path.

The burden of student loans, high cost of living, and the relatively lower income working in these areas act as barriers. Physicians who decide to work in rural areas, or with the underserved, often do so at significant financial disadvantage, and risk not being able to pay off their student loans.

By supporting HB 916, HD1, you would provide considerable incentive for physicians to work in these high need areas, and to help take care of Hawaii's most vulnerable patients. Please vote in favor of HB 916, HD1.

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.

From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, February 28, 2017 9:37 AM
To: FINTestimony
Cc: aliapoint@gmail.com
Subject: *Submitted testimony for HB916 on Mar 1, 2017 13:00PM*

HB916

Submitted on: 2/28/2017

Testimony for FIN on Mar 1, 2017 13:00PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Edward Johnston	Individual	Support	No

Comments:

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From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, February 28, 2017 9:13 AM
To: FINTestimony
Cc: jtulang@hawaii.rr.com
Subject: Submitted testimony for HB916 on Mar 1, 2017 13:00PM

HB916

Submitted on: 2/28/2017

Testimony for FIN on Mar 1, 2017 13:00PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Julie Tulang	Individual	Support	No

Comments: I support this bill in hopes it will encourage physicians to practice in the State of Hawaii. We need to support and "grow" our own health care professionals.

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Testimony Presented Before the
House Committee on Finance
Wednesday March 1, 2017

Relating to the Hawaii State Loan Repayment Program

Aloha Chair Luke, Vice Chair Cullen and members of the committee:

Thank you for this opportunity to testify in **strong support** of HB 916, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health physicians, nurse practitioners, physician assistants, psychologists, social workers, licensed professional counselors, marriage and family therapists and certified nurse midwives who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant from the federal government but requires a local dollar for dollar match. Funds have been provided in the past from HMSA, Queens, AlohaCare, University Health Alliance, Ohana Health Plan, Maui Memorial, Lanai Community Health Center and Kalihi Palama Health Center. However the funds provided are not enough to maintain the program. Without State support, Hawaii will not be able to reapply for the grant, and the program will end.

Hawaii has a shortage of over 500 doctors, and almost all other types of primary care and behavioral healthcare workers. Without these healthcare providers, the people of Hawaii do not have access to the healthcare they need. The shortage is most acute for those on neighbor islands and those with the least resources. One of the fastest and least expensive methods for recruiting providers is loan repayment. The Hawaii State Loan Repayment program has helped 25 providers since its inception in 2012. Of the program graduates, 2/3 are still practicing in underserved areas of Hawaii.

HB 916 requests \$250,000 for loan repayment for the above listed health professions. The funds provided will be matched dollar for dollar from other funding sources and be provided to reduce the debt of our healthcare providers working in areas of need. This will allow for 15-20 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$25,000 a year in loan repayment for practicing at least two years in an area of need.

Thank you for this opportunity to testify.

From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, February 28, 2017 8:08 AM
To: FINTestimony
Cc: lrantz@hhsc.org
Subject: *Submitted testimony for HB916 on Mar 1, 2017 13:00PM*

HB916

Submitted on: 2/28/2017

Testimony for FIN on Mar 1, 2017 13:00PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Lisa Rantz	Individual	Support	No

Comments:

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From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, February 28, 2017 7:33 AM
To: FINTestimony
Cc: cvancamp3@hawaii.rr.com
Subject: *Submitted testimony for HB916 on Mar 1, 2017 13:00PM*

HB916

Submitted on: 2/28/2017

Testimony for FIN on Mar 1, 2017 13:00PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Carol A. VanCamp	Individual	Support	No

Comments:

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Testimony Presented Before the
House Committee on Finance
Wednesday March 1, 2017

Relating to the Hawaii State Loan Repayment Program

Aloha Chair Luke, Vice Chair Cullen and members of the committee:

Thank you for this opportunity to testify in **strong support** of HB 916, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health physicians, nurse practitioners, physician assistants, psychologists, social workers, licensed professional counselors, marriage and family therapists and certified nurse midwives who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant from the federal government but requires a local dollar for dollar match. Funds have been provided in the past from HMSA, Queens, AlohaCare, University Health Alliance, Ohana Health Plan, Maui Memorial, Lanai Community Health Center and Kalihi Palama Health Center. However the funds provided are not enough to maintain the program. Without State support, Hawaii will not be able to reapply for the grant, and the program will end.

Hawaii has a shortage of over 500 doctors, and almost all other types of primary care and behavioral healthcare workers. Without these healthcare providers, the people of Hawaii do not have access to the healthcare they need. The shortage is most acute for those on neighbor islands and those with the least resources. One of the fastest and least expensive methods for recruiting providers is loan repayment. The Hawaii State Loan Repayment program has helped 25 providers since its inception in 2012. Of the program graduates, 2/3 are still practicing in underserved areas of Hawaii.

HB 916 requests \$250,000 for loan repayment for the above listed health professions. The funds provided will be matched dollar for dollar from other funding sources and be provided to reduce the debt of our healthcare providers working in areas of need. This will allow for 15-20 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$25,000 a year in loan repayment for practicing at least two years in an area of need.

Thank you for this opportunity to testify.

Testimony Presented Before the
House Committee on Finance
Wednesday March 1, 2017

Relating to the Hawaii State Loan Repayment Program

Aloha Chair Luke, Vice Chair Cullen and members of the committee:

Thank you for this opportunity to testify in **strong support** of HB 916, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health physicians, nurse practitioners, physician assistants, psychologists, social workers, licensed professional counselors, marriage and family therapists and certified nurse midwives who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant from the federal government but requires a local dollar for dollar match. Funds have been provided in the past from HMSA, Queens, AlohaCare, University Health Alliance, Ohana Health Plan, Maui Memorial, Lanai Community Health Center and Kalihi Palama Health Center. However the funds provided are not enough to maintain the program. Without State support, Hawaii will not be able to reapply for the grant, and the program will end.

Hawaii has a shortage of over 500 doctors, and almost all other types of primary care and behavioral healthcare workers. Without these healthcare providers, the people of Hawaii do not have access to the healthcare they need. The shortage is most acute for those on neighbor islands and those with the least resources. One of the fastest and least expensive methods for recruiting providers is loan repayment. The Hawaii State Loan Repayment program has helped 25 providers since its inception in 2012. Of the program graduates, 2/3 are still practicing in underserved areas of Hawaii.

HB 916 requests \$250,000 for loan repayment for the above listed health professions. The funds provided will be matched dollar for dollar from other funding sources and be provided to reduce the debt of our healthcare providers working in areas of need. This will allow for 15-20 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$25,000 a year in loan repayment for practicing at least two years in an area of need.

Thank you for this opportunity to testify.

Sincerely,

Dr. Quinn Ng, PhD

From: mailinglist@capitol.hawaii.gov
Sent: Monday, February 27, 2017 9:23 PM
To: FINTestimony
Cc: hrhemmes@gmail.com
Subject: Submitted testimony for HB916 on Mar 1, 2017 13:00PM

HB916

Submitted on: 2/27/2017

Testimony for FIN on Mar 1, 2017 13:00PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Helen Hemmes	Individual	Comments Only	No

Comments: Aloha, Chair Luke, Vice Chair Cullen, and members of the committee, My husband Don and I, both retirees and long-time residents of Hawaii, strongly support HB916. As you know, Hawaii, especially Hawaii Island, has a shortage of doctors. The Hawaii State Loan Repayment program is one of the least expensive methods for recruiting providers, and Hawaii needs State support in order to keep the program going. We are well aware of the costs for doctors and other healthcare providers, as our son is a podiatrist in another state. Thank you for this opportunity to testify. Helen Hemmes from Hilo, Hawaii

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Testimony Presented Before the
House Committee on Finance
Wednesday March 1, 2017

Relating to the Hawaii State Loan Repayment Program

Aloha Chair Luke, Vice Chair Cullen and members of the committee:

Thank you for this opportunity to testify in **strong support** of HB 916, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health physicians, nurse practitioners, physician assistants, psychologists, social workers, licensed professional counselors, marriage and family therapists and certified nurse midwives who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant from the federal government but requires a local dollar for dollar match. Funds have been provided in the past from HMSA, Queens, AlohaCare, University Health Alliance, Ohana Health Plan, Maui Memorial, Lanai Community Health Center and Kalihi Palama Health Center. However the funds provided are not enough to maintain the program. Without State support, Hawaii will not be able to reapply for the grant, and the program will end.

Hawaii has a shortage of over 500 doctors, and almost all other types of primary care and behavioral healthcare workers. Without these healthcare providers, the people of Hawaii do not have access to the healthcare they need. The shortage is most acute for those on neighbor islands and those with the least resources. One of the fastest and least expensive methods for recruiting providers is loan repayment. The Hawaii State Loan Repayment program has helped 25 providers since its inception in 2012. Of the program graduates, 2/3 are still practicing in underserved areas of Hawaii.

HB 916 requests \$250,000 for loan repayment for the above listed health professions. The funds provided will be matched dollar for dollar from other funding sources and be provided to reduce the debt of our healthcare providers working in areas of need. This will allow for 15-20 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$25,000 a year in loan repayment for practicing at least two years in an area of need.

As a neighbor island physician I am acutely aware of the shortage of healthcare providers in Hawaii. Please do not allow this program to end!

Thank you for this opportunity to testify,
Nicole Apoliona, M.D.
Kula, Maui

Testimony Presented Before the
House Committee on Finance
Wednesday March 1, 2017

HB916 – RELATING TO LOAN REPAYMENT

Aloha Chair Luke, Vice Chair Cullen and members of the committee:

Thank you for the opportunity to testify in **strong support of HB916**, which provides loan repayment for primary care and behavioral health practitioners in Health Professions Shortage Areas within Hawaii.

Legislators should view this measure as an indirect subsidy of our Community Health Centers, which provide primary care services for many of the neediest residents in our state. In some neighbor island locales, the Community Health Center might be the only source of primary care services for the mainstream population as well as the indigent.

Many of Hawaii's Community Health Centers struggle to recruit and retain high quality practitioners, as the salaries that they offer are often significantly below what primary care and behavioral health providers can obtain in other settings. And with the changes in reimbursement strategy recently adopted by the Federal Government and our local insurance companies, this salary gap will only widen. HB916 offers a partial fix for this challenge.

Without State support Hawaii will not be able to continue a program that has helped 25 healthcare providers since 2012. And more strikingly, of the healthcare providers who have completed the program, two-thirds are still working in underserved areas of Hawaii. This is clearly a worthwhile measure that deserves your vote.

Thank you for allowing me to testify

David Sakamoto
(808) 589-8081
dtsret@gmail.com

From: mailinglist@capitol.hawaii.gov
Sent: Monday, February 27, 2017 8:22 PM
To: FINTestimony
Cc: radbuilders@hotmail.com
Subject: Submitted testimony for HB916 on Mar 1, 2017 13:00PM

HB916

Submitted on: 2/27/2017

Testimony for FIN on Mar 1, 2017 13:00PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Robert DeCoito	Individual	Comments Only	No

Comments: We need doctors, nurses, and other health care providers here to keep our retired people staying and living right here in Hawaii. Especially on the Big Island where there is a growing population due mostly to affordable housing. Out of State and in state retirees help support or economy in a very huge way by building or buying there homes here and spending there retirement income here. Needless to mention most are friendly and stay out of trouble with the law.

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Wednesday March 1, 2017
Room 308

To: House Committee on Finance

Re: Hawai'i State Loan Repayment Program

From: Forrest Batz, PharmD
Kea'au, HI

Aloha Chair Luke, Vice Chair Cullen and Committee Members,

I am writing in **strong support of HB 916**, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health physicians, nurse practitioners, physician assistants, psychologists, social workers, licensed professional counselors, marriage and family therapists and certified nurse midwives who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant from the federal government but requires a local dollar for dollar match. Funds have been provided in the past from HMSA, Queens, AlohaCare, University Health Alliance, Ohana Health Plan, Maui Memorial, Lanai Community Health Center and Kalihi Palama Health Center. However the funds provided are not enough to maintain the program.

Without State support, Hawai'i will not be able to reapply for the grant, and the program will end.

Hawai'i has a shortage of over 500 doctors, and almost all other types of primary care and behavioral healthcare workers. Without these healthcare providers, the people of Hawai'i do not have access to the healthcare they need. The shortage is most acute for those on neighbor islands and those with the least resources. One of the fastest and least expensive methods for recruiting providers is loan repayment. The Hawai'i State Loan Repayment program has helped 25 providers since its inception in 2012. Of the program graduates, 2/3 are still practicing in underserved areas of Hawai'i.

HB 916 requests \$250,000 for loan repayment for the above listed health professions. The funds provided will be matched dollar for dollar from other funding sources and be provided to reduce the debt of our healthcare providers working in areas of need. This will allow for 15-20 new healthcare providers a year to work in underserved areas across Hawai'i and receive at least \$25,000 a year in loan repayment for practicing at least two years in an area of need.

Thank you for this opportunity to testify, mahalo for your consideration.

From: mailinglist@capitol.hawaii.gov
Sent: Monday, February 27, 2017 6:49 PM
To: FINTestimony
Cc: eddie0947@gmail.com
Subject: Submitted testimony for HB916 on Mar 1, 2017 13:00PM

HB916

Submitted on: 2/27/2017

Testimony for FIN on Mar 1, 2017 13:00PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
patrick edwards	Individual	Comments Only	No

Comments: The passage of HB 916 and SB 141 is critical for attracting and keeping high-quality physicians in East Hawaii.

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Testimony Presented Before the
House Committee on Finance
Wednesday March 1, 2017

Relating to the Hawaii State Loan Repayment Program

Aloha Chair Luke, Vice Chair Cullen and members of the committee:

Thank you for this opportunity to testify in **strong support** of HB 916, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health physicians, nurse practitioners, physician assistants, psychologists, social workers, licensed professional counselors, marriage and family therapists and certified nurse midwives who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant from the federal government but requires a local dollar for dollar match. Funds have been provided in the past from HMSA, Queens, AlohaCare, University Health Alliance, Ohana Health Plan, Maui Memorial, Lanai Community Health Center and Kalihi Palama Health Center. However the funds provided are not enough to maintain the program. Without State support, Hawaii will not be able to reapply for the grant, and the program will end.

HB 916 requests \$250,000 for loan repayment for the above listed health professions. The funds provided will be matched dollar for dollar from other funding sources and be provided to reduce the debt of our healthcare providers working in areas of need. This will allow for 15-20 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$25,000 a year in loan repayment for practicing at least two years in an area of need.

I was born and raised in Hilo, Hawaii and majority of my family remains there. After I finish residency (5 years for me), I plan to return to the Big Island to practice. Because of the drastic difference in pay that physicians in Hawaii have relative to the mainland I have seen many of my colleagues stay on the mainland because of the great burden of debt most students shoulder. Once a physician establishes a lucrative practice, it is less likely that they will uproot again and relocate. With these forgiveness programs, the debt is much more manageable and provides health care providers the opportunity to serve communities that have been identified to be in need.

Mahalo nui & malama pono,

Eric Lau
ekl@hawaii.edu
MS-4 John A Bruns School Of Medicine, University of Hawaii

Testimony Presented Before the
House Committee on Finance
Wednesday March 1, 2017

Relating to the Hawaii State Loan Repayment Program

Aloha Chair Luke, Vice Chair Cullen and members of the committee:

I wish to testify in **strong support** of HB 916, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health physicians, nurse practitioners, physician assistants, psychologists, social workers, licensed professional counselors, marriage and family therapists and certified nurse midwives who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant from the federal government but requires a local dollar for dollar match. Funds have been provided in the past from HMSA, Queens, AlohaCare, University Health Alliance, Ohana Health Plan, Maui Memorial, Lanai Community Health Center and Kalihi Palama Health Center. However the funds provided are not enough to maintain the program. Without State support, Hawaii will be unable to reapply for the grant, and the program will end.

Hawaii has a shortage of over 500 doctors, and much needed primary care and behavioral healthcare workers. Without these healthcare providers, the people of Hawaii lose access to the healthcare they need. The shortage is most acute on neighbor islands and those with the fewest resources. Loan repayment is a proven, efficient, and cost effective method for recruiting providers. The Hawaii State Loan Repayment program has helped 25 providers since its inception in 2012. Of the program graduates, 2/3 are still practicing in underserved areas of Hawaii.

HB 916 requests \$250,000 for loan repayment for the above listed health professions. The funds provided will be matched dollar for dollar from other funding sources and be provided to reduce the debt of our healthcare providers working in areas of need. This will allow for 15-20 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$25,000 a year in loan repayment for practicing at least two years in an area of need.

Thank you for this opportunity to testify.

Testimony Presented Before the
House Committee on Finance
Wednesday March 1, 2017

Relating to the Hawaii State Loan Repayment Program

Aloha Chair Luke, Vice Chair Cullen and members of the committee:

Thank you for this opportunity to testify in **strong support** of HB 916, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health physicians, nurse practitioners, physician assistants, psychologists, social workers, licensed professional counselors, marriage and family therapists and certified nurse midwives who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant from the federal government but requires a local dollar for dollar match. Funds have been provided in the past from HMSA, Queens, AlohaCare, University Health Alliance, Ohana Health Plan, Maui Memorial, Lanai Community Health Center and Kalihi Palama Health Center. However the funds provided are not enough to maintain the program. Without State support, Hawaii will not be able to reapply for the grant, and the program will end.

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HB 916 requests \$250,000 for loan repayment for the above listed health professions. The funds provided will be matched dollar for dollar from other funding sources and be provided to reduce the debt of our healthcare providers working in areas of need. This will allow for 15-20 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$25,000 a year in loan repayment for practicing at least two years in an area of need.

My name is Hokulani Porter and I work as a FNP in the rural community of Wai'anae as an employee of WCCHC. In 2013, I was blessed to receive the SLRP with the help of Dr. Kelly Withy and AHEC. I had applied twice to HRSA, however was denied help for loan repayment. With my student loan debt and its surmounting interest looming in my path, I was afraid that I would have to leave the community I loved serving to go to a private facility that pays more. Thankfully, SLRP came through and helped relieve that burden. After serving my 2 year payback, I am still here in my Wai'anae community. As a West O'ahu born and raised as well as a part- Hawaiian individual, it warms my heart to serve my West side residents with culturally appropriate care and aloha.

Please support HB916!!! Help more health providers serve the needs of rural residents by relieving their financial burdens of student loans so they may stay in community health centers!

Thank you for this opportunity to testify.



From: mailinglist@capitol.hawaii.gov
 Sent: Tuesday, February 28, 2017 5:01 PM
 To: FINTestimony
 Cc: docflyboy@me.com
 Subject: Submitted testimony for HB916 on Mar 1, 2017 13:00PM

HB916

Submitted on: 2/28/2017

Testimony for FIN on Mar 1, 2017 13:00PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Smiley, MD Nancy J.	Individual	Support	No

Comments: Testimony Presented Before the House Committee on Finance Wednesday March 1, 2017 Relating to the Hawaii State Loan Repayment Program Aloha Chair Luke, Vice Chair Cullen and members of the committee: Thank you for this opportunity to testify in strong support of HB 916, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health physicians, nurse practitioners, physician assistants, psychologists, social workers, licensed professional counselors, marriage and family therapists and certified nurse midwives who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant from the federal government but requires a local dollar for dollar match. Funds have been provided in the past from HMSA, Queens, AlohaCare, University Health Alliance, Ohana Health Plan, Maui Memorial, Lanai Community Health Center and Kalihi Palama Health Center. However the funds provided are not enough to maintain the program. Without State support, Hawaii will not be able to reapply for the grant, and the program will end. Hawaii has a shortage of over 500 doctors, and almost all other types of primary care and behavioral healthcare workers. Without these healthcare providers, the people of Hawaii do not have access to the healthcare they need. The shortage is most acute for those on neighbor islands and those with the least resources. One of the fastest and least expensive methods for recruiting providers is loan repayment. The Hawaii State Loan Repayment program has helped 25 providers since its inception in 2012. Of the program graduates, 2/3 are still practicing in underserved areas of Hawaii. HB 916 requests \$250,000 for loan repayment for the above listed health professions. The funds provided will be matched dollar for dollar from other funding sources and be provided to reduce the debt of our healthcare providers working in areas of need. This will allow for 15- 20 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$25,000 a year in loan repayment for practicing at least two years in an area of need. Thank you for this opportunity to testify.

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LATE

Testimony Presented Before the
House Committee on Finance
Wednesday March 1, 2017

Relating to the Hawaii State Loan Repayment Program

Aloha Chair Luke, Vice Chair Cullen and members of the committee:

Thank you for this opportunity to testify in **strong support** of HB 916, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health physicians, nurse practitioners, physician assistants, psychologists, social workers, licensed professional counselors, marriage and family therapists and certified nurse midwives who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant from the federal government but requires a local dollar for dollar match. Funds have been provided in the past from HMSA, Queens, AlohaCare, University Health Alliance, Ohana Health Plan, Maui Memorial, Lanai Community Health Center and Kalihi Palama Health Center. However the funds provided are not enough to maintain the program. Without State support, Hawaii will not be able to reapply for the grant, and the program will end.

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Thank you for this opportunity to testify.

Mahalo,
Jolene Muneno

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Sincerely,
Christina K.K. Adams, MD