

**SB-1404-SD-1**

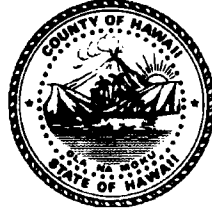
Submitted on: 2/20/2019 12:28:32 AM

Testimony for WAM on 2/21/2019 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Melodie Aduja	Testifying for O`ahu County Committee on Legislative Priorities of the Democratic Party of Hawai`i	Support	No

Comments:

Harry Kim  
Mayor



Wil Okabe  
Managing Director

Barbara J. Kossow  
Deputy Managing Director

## County of Hawai'i Office of the Mayor

25 Aupuni Street, Suite 2603 • Hilo, Hawai'i 96720 • (808) 961-8211 • Fax (808) 961-6553  
KONA: 74-5044 Ane Keohokālole Hwy., Bldg C • Kailua-Kona, Hawai'i 96740  
(808) 323-4444 • Fax (808) 323-4440

**LATE**

February 20, 2019

Senator Donovan M. Dela Cruz, Chair  
Committee on Ways and Means

Senator Gilbert S.C. Keith-Agaran, Vice Chair  
Committee on Ways and Means

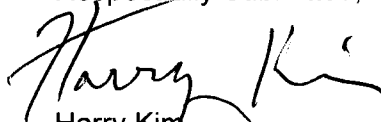
Dear Chair Dela Cruz, Vice Chair Keith-Agaran, and Committee Members:

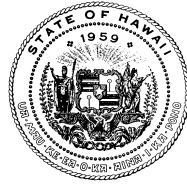
**RE: SB 1404, SD1, Relating to Loan Repayment for Health Care Professionals**

The shortage of health care providers in Hawai'i has been well documented; by all accounts is getting worse; and is of major concern. It appears that a program of loan repayment is currently in operation and is working to attract providers to federally designated health professional shortage areas, and to geographic areas of Hawai'i found to be underserved.

Unless there is a flaw in the program of which I am unaware, I hope that your Committee will recognize the importance of this issue, see the value of the repayment program, and act favorably on SB 1404, SD1.

Respectfully Submitted,

  
Harry Kim  
MAYOR



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

**Testimony in SUPPORT of SB1404 SD1  
RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS.**

SENATOR DONOVAN M. DELA CRUZ, CHAIR  
SENATE COMMITTEE ON WAYS AND MEANS

Hearing Date: February 21, 2019

Room Number: 211

1 **Fiscal Implications:** \$350,000 General Fund appropriation.

2 **Department Testimony:** The Department of Health concurs that loan repayment programs  
3 encourage recruitment and retention of health care providers in rural and underserved areas.  
4 DOH will continue to work closely with the John A. Burns School of Medicine and other  
5 stakeholders on this program as well as other strategies that address Hawaii's provider shortage.

6 As of 2018, Hawaii is short approximately 750 physician full-time equivalents, as well as other  
7 critical professions such as advanced practice registered nurses, registered nurses, and licensed  
8 social workers. The inability to access care in a timely manner contributes to deferred treatment,  
9 poorer outcomes, and increased costs.

10 The Department of Health defers to the John A. Burns School of Medicine on the sufficiency of  
11 the appropriation, and notes that support is contingent on moneys not supplanting or replacing  
12 requests in the Executive Budget.

13 **Offered Amendments:** N/A.

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**SB-1404-SD-1**

Submitted on: 2/20/2019 8:04:30 AM

Testimony for WAM on 2/21/2019 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
William Mansfield	Testifying for Lana'i Community Health Center	Support	No

Comments:

For those that are not involved in the day to day operations of a health center like ours, the importance of this loan repayment bill cannot be overstated.

Thank you for this opportunity to testify in **strong support** of SB1404, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health providers who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant to John A. Burns School of Medicine from the federal government but requires a local dollar for dollar match. In 2017, the Hawaii State Legislature funded the program for \$250,000 a year for two years. This has allowed for the loans of 42 health care workers from all islands to have their loans paid down. I would like to support the continuation of funding for this program as it will help us meet the growing shortage of physicians because loan repayment is one of the fastest and least expensive methods for recruiting providers to areas of need. The Hawaii State Loan Repayment program has helped 42 providers since its inception in 2012. Of the program graduates, 62% are still practicing in underserved areas which is much better than the retention of National Health Service Corps program of 25%.

This bill supports 20-25 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$35,000 and up to \$50,000 a year in loan repayment for practicing at least two years in an area of need. Please continue this program!

Thank you for this opportunity to testify.

**SB-1404-SD-1**

Submitted on: 2/19/2019 4:22:28 PM

Testimony for WAM on 2/21/2019 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Diana Shaw	Testifying for Lanai Community Health Center	Support	No

Comments:

I am writing in STRONG support of the funding of this bill. It has been a critical component in successful recruitment of providers to our island. Please consider approving and funding this bill!

**SB-1404-SD-1**

Submitted on: 2/20/2019 8:17:14 AM

Testimony for WAM on 2/21/2019 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Cori Takesue	Testifying for Lanai Community Health Center	Support	No

Comments:

Thank you for this opportunity to testify in **strong support** of SB1404, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health providers who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant to John A. Burns School of Medicine from the federal government but requires a local dollar for dollar match. In 2017, the Hawaii State Legislature funded the program for \$250,000 a year for two years. This has allowed for the loans of 42 health care workers from all islands to have their loans paid down. I would like to support the continuation of funding for this program as it will help us meet the growing shortage of physicians because loan repayment is one of the fastest and least expensive methods for recruiting providers to areas of need. The Hawaii State Loan Repayment program has helped 42 providers since its inception in 2012. Of the program graduates, 62% are still practicing in underserved areas which is much better than the retention of National Health Service Corps program of 25%.

This bill supports 20-25 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$35,000 and up to \$50,000 a year in loan repayment for practicing at least two years in an area of need. Please continue this program!

Thank you for this opportunity to testify.

**SB-1404-SD-1**

Submitted on: 2/20/2019 9:08:16 AM

Testimony for WAM on 2/21/2019 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Sean Benson DDS	Testifying for Lana`i Community Health	Support	No

Comments:

**SB-1404-SD-1**

Submitted on: 2/20/2019 8:48:35 AM

Testimony for WAM on 2/21/2019 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Deborah dela Cruz	Testifying for Lana'i Community Health Center, Board Member	Support	No

Comments:

I strongly support SB1404. This Bill helps non-profits attract much needed medical staff which is especially a challenge on the neighbor islands. Not only do underserved areas benefit from the two years that the participants serve in our areas, but 62% of the program graduates are still practicing in underserved areas. It's not enough to graduate these professionals – we need to keep them in Hawaii. Please approve this Bill. Thank you for your consideration.



**SB-1404-SD-1**

Submitted on: 2/19/2019 3:05:07 PM

Testimony for WAM on 2/21/2019 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Lisa Rantz	Testifying for Hilo Medical Center Foundation	Support	No

Comments:

Loan repayment is the single largest concern expressed by students graduating into health professions. We are personally working with multiple doctors that are looking to come back home to Hawaii to practice and loan repayment options are high on their "need to have" list to make it possible for them to come home. We strongly encourage the passage of SB1404; it is a great tool for us to have to help alleviate the physician shortages on Hawaii Island.



# UNIVERSITY OF HAWAII SYSTEM

## Legislative Testimony

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Testimony Presented Before the  
Senate Committee on Ways and Means  
Thursday, February 21, 2019 at 10:00 a.m.

By

Jerris R. 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 (JABSOM)

And

Michael Bruno, PhD,

Interim Vice Chancellor for Academic Affairs and Vice Chancellor for Research  
University of Hawai'i at Mānoa

### SB 1404 SD1 – RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS

Chair Deal Cruz, Vice Chair Keith-Agaran and members of the committee:

Thank you for this opportunity to testify in **strong support** of SB 1404 SD1, which permits continuation of the Hawai'i State Loan Repayment program that supports payments of educational debt for physicians, nurse practitioners, physician assistants, psychologists, social workers, marriage and family counselors and nurses who work for non-profit organizations in federally designated health professional shortage areas of Hawai'i or in a geographic area of Hawai'i found to be underserved. This program is made possible through a grant from the federal government but requires a local dollar for dollar state match.

Hawai'i has a shortage of just under 800 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 through loan repayment. The Hawai'i State Loan Repayment program has helped 43 health care providers since its inception in 2012. Currently, the Loan Repayment Program supports 20 providers in Hawai'i. Of the program graduates, almost 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 John A Burns School of Medicine's 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.

SB 1404 requests \$350,000 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 20 new healthcare providers a year to work in underserved areas across Hawai'i and receive at least \$35,000 a year in loan repayment for practicing at least two years in an area of need.

Thank you for this opportunity to testify.



## THE QUEEN'S HEALTH SYSTEMS

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To: The Honorable Donovan M. Dela Cruz, Chair  
The Honorable Gilbert S.C. Keith-Agaran, Vice Chair  
Members, Committee on Ways and Means  
*Paula Yoshioka*

From: Paula Yoshioka, Vice President, Government Relations and External Affairs, The  
Queen's Health Systems

Date: February 19, 2019

Hrg: Senate Committee on Ways and Means Decision Making; Thursday, February 21, 2019  
at 10:00 AM in Room 211

Re: Support for S.B. 1404, S.D.1 Relating to Loan Repayment for Health Care Professionals

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The Queen's Health Systems (Queen's) is a not-for-profit corporation that provides expanded health care capabilities to the people of Hawai'i and the Pacific Basin. Since the founding of the first Queen's hospital in 1859 by Queen Emma and King Kamehameha IV, it has been our mission to provide quality health care services in perpetuity for Native Hawaiians and all of the people of Hawai'i. Over the years, the organization has grown to four hospitals, 66 health care centers and labs, and more than 1,600 physicians statewide. As the preeminent health care system in Hawai'i, Queen's strives to provide superior patient care that is constantly advancing through education and research.

Queen's appreciates the opportunity to provide testimony in support of S.B. 1404, S.D. 1 which makes an appropriation for the health care provider loan repayment program administered through the John A. Burns School of Medicine; provided that the funds are matched on a dollar-for-dollar basis by a private or another public source. The 2018 Hawai'i Physician Workforce Assessment estimated the current shortage for physicians to be over 500 physicians. Queen's supports our local medical students and graduates who would like to live and work in Hawai'i through internship and residency programs. In FY 2017, Queen's contributed approximately \$15.2 million in education and training to support current and future health care professionals in the community. 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. Providing financial assistance to students interested in health care careers is one way that we can start to address this issue. Loan repayment programs will support efforts to fill in gaps in the state's health care workforce and will also benefit our underserved communities.

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.*



**February 21, 2019 at 10:00 am**  
**Conference Room 211**

**Senate Committee on Ways and Means**

To: Chair Donovan M. Dela Cruz  
Vice Chair Gilbert S.C. Keith-Agaran

From: Paige Heckathorn Choy  
Director of Government Affairs  
Healthcare Association of Hawaii

Re: **Testimony in Support**  
**SB 1404 SD 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 170 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.

We would like to thank the committee for the opportunity to **support** SB 1404 SD 1, which would provide funding for loan repayment at the John A. Burns School of Medicine (JABSOM) to support various healthcare professionals who practice in underserved areas. Investing in our healthcare workforce is critical because of the shortage of professionals in a number of categories in Hawaii, including physicians and other critical allied professionals. This funding will help to alleviate that shortage by creating opportunities directly in the state to train our healthcare workforce. By training professionals in-state, we are more likely to keep them and their skills here, serving patients in Hawaii.

We are supportive of the legislature's attempts to direct funding towards effective and important programs that will help to ensure that residents have access to needed care.

Thank you for your time and consideration of this matter.



**Testimony to the Senate Committee on Ways and Means  
Thursday, February 21, 2019; 10:00 a.m.  
State Capitol, Conference Room 211**

**RE: SUPPORTING SENATE BILL NO. 1404, SENATE DRAFT 1, RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS.**

Chair Dela Cruz, Vice Chair Keith-Agaran, and Members of the Committee:

The Hawaii Primary Care Association (HPCA) is a 501(c)(3) organization established to advocate for, expand access to, and sustain high quality care through the statewide network of Community Health Centers throughout the State of Hawaii. The HPCA **SUPPORTS** Senate Bill No. 1404, Senate Draft 1, RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS.

The bill, as received by your Committee, would:

- (1) Expand the eligibility of participants in the Hawaii Rural Health Care Provider Loan Repayment Program to include advanced practice registered nurses, registered nurses, and licensed social workers;
- (2) Appropriate \$350,000 in general funds for fiscal year 2019-2020, and \$350,000 in general funds for fiscal year 2020-2021, for the health care provider loan repayment program so long as no funds be expended unless matched on a dollar-for-dollar basis by funds from a private or another public source;
- (3) State that the Department of Health, in coordination with the John A. Burns School of Medicine (JABSOM) at the University of Hawaii, be the expending agency; and
- (4) Take effect on July 1, 2019.

Federally Qualified Health Centers (FQHCs) provide desperately needed medical services at the frontlines in rural communities. Long considered champions for creating a more sustainable, integrated, and wellness-oriented system of health by creating a more efficient, more effective and more comprehensive system of health, FQHCs experience even greater challenges in recruiting and retaining qualified health care professionals to service the ever-growing volume of patients.

**Testimony on Senate Bill No. 1404, Senate Draft 1**  
**Thursday, February 21, 2019, 10:00 a.m.**  
**Page 2**

The State of Hawaii is experiencing a severe shortage of health care professionals in the workforce, especially in rural areas. Recent studies note that the current shortage of physicians is at 20% of the total full-time equivalent positions throughout the State. The shortage is especially severe in the fields of primary care, infectious diseases, colorectal surgery, pathology, general surgery, pulmonology, neurology, neurosurgery, orthopedic surgery, family medicine, cardiothoracic surgery, rheumatology, cardiology, hematology/oncology, and pediatric subspecialties of endocrinology, cardiology, neurology, hematology/oncology, and gastroenterology.

This bill would provide additional State resources to enhance the the quality and stock of Hawaii's future healthcare workforce. **Accordingly, the HPCA strongly support this important measure.**

In advance, thank you for your consideration of our testimony.

**SB-1404-SD-1**

Submitted on: 2/19/2019 4:01:59 PM

Testimony for WAM on 2/21/2019 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Elena Cabatu	Testifying for East Hawaii Region of Hawaii Health Systems Corporation	Support	No

Comments:

On behalf of the East Hawaii Region of Hawaii Health Systems Corporation, consisting of Hilo Medical Center, Hale Ho`ola Hamakua in Honoka`a, Ka`u Hospital and our 13 specialty clinics, we support SB1404 SD1 that will help us recruit and retain healthcare providers in East Hawaii.



**SB-1404-SD-1**

Submitted on: 2/19/2019 4:03:41 PM

Testimony for WAM on 2/21/2019 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Veronica Domingo	Testifying for TEAMHealth Hospital Medicine	Support	No

Comments:

Thank you for this opportunity to testify in **strong support** of SB1404, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health providers who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant to John A. Burns School of Medicine from the federal government but requires a local dollar for dollar match. In 2017, the Hawaii State Legislature funded the program for \$250,000 a year for two years. This has allowed for the loans of 42 health care workers from all islands to have their loans paid down. I would like to support the continuation of funding for this program as it will help us meet the growing shortage of physicians because loan repayment is one of the fastest and least expensive methods for recruiting providers to areas of need. The Hawaii State

Loan Repayment program has helped 42 providers since its inception in 2012. Of the program graduates, 62% are still practicing in underserved areas which is much better than the retention of National Health Service Corps program of 25%.

This bill supports 20-25 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$35,000 and up to \$50,000 a year in loan repayment for practicing at least two years in an area of need. Please continue this program!

Thank you for this opportunity to testify.

**SB-1404-SD-1**

Submitted on: 2/20/2019 7:38:39 AM

Testimony for WAM on 2/21/2019 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Jerry Gray, M.D.	Testifying for Hilo Medical Center	Support	No

Comments:

I was responsible for recruiting emergency room physicians for Hilo Medical Center most of the past 15 years. During that time we lost the opportunity to employ multiple emergency physicians, some of whom were born and raised on the island, because their high debt load from their education would not allow them to accept a lower paying position. This measure would be a great help in removing that obstacle.



February 20, 2019

The Honorable Donovan M. Dela Cruz, Chair  
The Honorable Gilbert S.C. Keith-Agaran, Vice Chair  
Senate Committee on Ways and Means

Re: SB 1404, SD1 – Relating to Loan Repayment for Health Care Professionals

Dear Chair Dela Cruz, Vice Chair Keith-Agaran, and Committee Members:

Hawaii Medical Service Association (HMSA) appreciates the opportunity to testify in **support** of SB 1404, SD1, expands eligible health care professionals under the health care provider loan repayment program administered through the John A. Burns school of medicine to include licensed social workers, advanced practice registered nurses, and registered nurses. Appropriates funds for the health care provider loan repayment program administered through the John A. Burns School of Medicine of the University of Hawaii at Manoa; provided that the funds are matched on a dollar-for-dollar basis by a private or another public source.

HMSA strives to improve the health of Hawaii and we believe that the health care provider loan repayment program is in line with that mission, by getting much needed care to the medically underserved rural areas of Hawaii.

Thank you for allowing us to testify in support of SB 1404, SD1.

Sincerely,

Pono Chong  
Vice President, Government Relations

Thursday, February 21, 2019 at 10:00 AM  
Conference Room 211

**Senate Committee on Ways and Means**

To: Senator Donovan Dela Cruz, Chair  
Senator Gilbert Keith-Agaran, Vice Chair

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

Re: **Testimony in Support of SB 1404, SD1  
Relating to Loan Repayment for Health Care Professionals**

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My name is Michael Robinson, Vice President, Government Relations & Community Affairs at Hawai'i Pacific Health. Hawai'i Pacific Health is a not-for-profit health care system comprised of its four medical centers – Kapi'olani, Pali Momi, Straub and Wilcox and over 70 locations statewide with a mission of creating a healthier Hawai'i.

**I write in support of SB 1404, SD1** which provides matching state funds for the health care provider 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. The inclusion of APRNs, registered nurses and social workers adds health care professionals whose skill set is much needed. Hawaii has a shortage of almost 800 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 the neighbor islands and those with the least resources. One of the fastest and least expensive methods for recruiting providers is through loan repayment. JABSOM has successfully administered the program which has helped 43 healthcare providers since the program began in 2012. To date, nearly 2/3 of those providers continue to work in underserved communities.

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

Kelley Withy, MD, PhD  
Physician Workforce Researcher  
[withy@hawaii.edu](mailto:withy@hawaii.edu)

Thank you for this opportunity to testify in **strong support** of SB1404, 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, and which we hope to expand to cover social workers, licensed professional counselors, marriage and family therapists and registered nurses who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant I have received from the federal government but requires a local dollar for dollar match. Limited 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 that allowed the program to begin in 2012. In 2017, the Hawaii State Legislature showed great wisdom in funding the program for \$250,000 a year for two years. This allowed my office to increase the number of loan repayment contracts supported to 42, covering all islands. This year, the federal program can provide \$344,000, and local funders at least \$25,000. Without State funding, we will only be able to support \$50,000 in loan repayment (\$25,000 from local funders and \$25,000 match from federal government) and will have to wind down the program.

Hawaii has a shortage of just under 800 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 42 providers since its inception in 2012. Of the program graduates, 62% are still practicing in underserved areas.

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 Hawaii, about 80% of them stay in Hawaii 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.

SB1404 requests **\$350,000** 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 20 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$35,000 and up to \$50,000 a year in loan repayment for practicing at least two years in an area of need.

Thank you for this opportunity to testify.

**SB-1404-SD-1**

Submitted on: 2/19/2019 3:04:12 PM

Testimony for WAM on 2/21/2019 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Sarah Feenstra	Individual	Support	No

Comments:

I am in strong support of SB1404. This program is vital to continue to recruit physicians to Hawaii by offering loan repayment. Physicians graduate medical school with enormous debt. I am a recipient of the loan repayment program, a big part of the reason I moved to Maui was because of this program. I am able to provide much needed psychiatric services to the underserved populations on Maui. I am committed to serving the severely mentally ill, but I see the lack of providers firsthand. Please continue this program, it will attract more providers and keep them on island, like myself. The outer islands lack adequate numbers of physicians, and several of the practicing physicians are of retirement age. I really want to see this program continue, please support this bill.

**SB-1404-SD-1**

Submitted on: 2/19/2019 3:56:21 PM

Testimony for WAM on 2/21/2019 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Brett C Kodish	Individual	Oppose	No

Comments:

We need to appropriate student loan reimbursement funds to physicians practicing on neighbor islands who are graduating with nearly \$300,000 in student loan debt. Nurses, social workers are appropriately paid and do not graduate with nearly the debt incurred by medical school. Hawaii has the lowest physician salary in the country with the highest cost of living. This is why we have trouble recruiting and retaining physicians to this beautiful state.



**SB-1404-SD-1**

Submitted on: 2/19/2019 4:20:32 PM

Testimony for WAM on 2/21/2019 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Patrick Aiona	Individual	Support	No

Comments:

**SB-1404-SD-1**

Submitted on: 2/19/2019 4:35:56 PM

Testimony for WAM on 2/21/2019 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Brooks	Individual	Support	No

Comments:

Thank you for this opportunity to testify in **strong support** of SB1404, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health providers who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant to John A. Burns School of Medicine from the federal government but requires a local dollar for dollar match. In 2017, the Hawaii State Legislature funded the program for \$250,000 a year for two years. This has allowed for the loans of 42 health care workers from all islands to have their loans paid down. I would like to support the continuation of funding for this program as it will help us meet the growing shortage of physicians because loan repayment is one of the fastest and least expensive methods for recruiting providers to areas of need. The Hawaii State Loan Repayment program has helped 42 providers since its inception in 2012. Of the program graduates, 62% are still practicing in underserved areas which is much better than the retention of National Health Service Corps program of 25%.

This bill supports 20-25 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$35,000 and up to \$50,000 a year in loan repayment for practicing at least two years in an area of need. Please continue this program!

Thank you for this opportunity to testify,

Brooks Hammond

**SB-1404-SD-1**

Submitted on: 2/19/2019 4:50:37 PM

Testimony for WAM on 2/21/2019 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Rhonda Roldan	Individual	Support	No

Comments:

Mahalo for the opportunity to testify in **strong support of SB1404**, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health providers who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant to the John A. Burns School of Medicine from the federal government but requires a local dollar for dollar match.

In 2017, the Hawaii State Legislature funded the program for \$250,000 a year for two years. This has allowed for the loans of 42 health care workers from all islands to have their loans paid down. I would like to support the continuation of funding for this program as it will **help us meet the growing shortage of physicians** because loan repayment is one of the fastest and least expensive methods for recruiting providers to areas of need.

The Hawaii State Loan Repayment program has helped 42 providers since its inception in 2012. Of the program graduates, 62% are still practicing in underserved areas which is much better than the retention of National Health Service Corps program of 25%.

This bill **supports 20-25 new healthcare providers** a year to work in underserved areas across Hawaii and receive at least \$35,000 and up to \$50,000 a year in loan repayment for practicing at least two years in an area of need. **Please continue this program!**

**Mahalo for the opportunity to testify!**

**Rhonda Roldan**

**SB-1404-SD-1**

Submitted on: 2/19/2019 5:11:25 PM

Testimony for WAM on 2/21/2019 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Jerris Hedges	Individual	Support	No

Comments:

Thank you for this opportunity to testify in **strong support** of SB1404. This bill permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health providers who work for non-profit organizations in the Health Professions Shortage Areas of Hawaii. This program uses state monies to match (dollar for dollar) federal dollars generated through a grant to John A. Burns School of Medicine.

In 2017, the Hawaii State Legislature funded the program for \$250,000 a year for two years. This has allowed for the loans of 42 health care workers from all islands to have their educational loan debt paid down. I highly support the continuation of funding for this program as it will help us meet the growing shortage of physicians.

Loan repayment is one of the fastest and least expensive methods for recruiting providers to areas of need. The Hawaii State Loan Repayment program has helped 42 providers since its inception in 2012. Of the program graduates, 62% are still practicing in underserved areas which is much better than the retention of National Health Service Corps program - with a retention rate of only 25%.

This bill supports 20-25 new healthcare providers a year to work in underserved areas across Hawaii. These providers will receive at least \$35,000 and up to \$50,000 a year in loan repayment for practicing at least two years in an area of need.

This program is making a difference. Please continue this program! Thank you for this opportunity to testify.

Jerris Hedges, MD

Dean, John A. Burns School of Medicine

**SB-1404-SD-1**

Submitted on: 2/19/2019 5:35:46 PM

Testimony for WAM on 2/21/2019 10:00:00 AM

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

Comments:

Aloha!

Thank you for this opportunity to testify in **strong support** of SB1404, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health providers who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant to John A. Burns School of Medicine from the federal government but requires a local dollar for dollar match. In 2017, the Hawaii State Legislature funded the program for \$250,000 a year for two years. This has allowed for the loans of 42 health care workers from all islands to have their loans paid down. I would like to support the continuation of funding for this program as it will help us meet the growing shortage of physicians because loan repayment is one of the fastest and least expensive methods for recruiting providers to areas of need. The Hawaii State Loan Repayment program has helped 42 providers since its inception in 2012. Of the program graduates, 62% are still practicing in underserved areas which is much better than the retention of National Health Service Corps program of 25%.

This bill supports 20-25 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$35,000 and up to \$50,000 a year in loan repayment for practicing at least two years in an area of need. Please continue this program!

Thank you for this opportunity to testify.

Mahalo,

David S. De Luz, Jr.

808-895-4284

**SB-1404-SD-1**

Submitted on: 2/19/2019 6:24:03 PM

Testimony for WAM on 2/21/2019 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Teresa Kane-Knoche	Individual	Support	No

Comments:

I strongly support SB1404. On Hawaii we are experiencing a severe shortage of physicians. Helping them stay here is money well spent.

Mahalo,

Teresa Kane-Knoche

Hilo

Thank you for this opportunity to testify in **strong support** of SB1404, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health providers who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant to John A. Burns School of Medicine from the federal government but requires a local dollar for dollar match. In 2017, the Hawaii State Legislature funded the program for \$250,000 a year for two years. This has allowed for the loans of 42 health care workers from all islands to have their loans paid down. I would like to support the continuation of funding for this program as it will help us meet the growing shortage of physicians because loan repayment is one of the fastest and least expensive methods for recruiting providers to areas of need. The Hawaii State Loan Repayment program has helped 42 providers since its inception in 2012. Of the program graduates, 62% are still practicing in underserved areas which is much better than the retention of National Health Service Corps program of 25%.

This bill supports 20-25 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$35,000 and up to \$50,000 a year in loan repayment for practicing at least two years in an area of need. Please continue this program!

Thank you for this opportunity to testify.

**SB-1404-SD-1**

Submitted on: 2/19/2019 8:01:45 PM

Testimony for WAM on 2/21/2019 10:00:00 AM

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

Comments:

Thank you for this opportunity to testify in **strong support** of SB1404, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health providers who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant to John A. Burns School of Medicine from the federal government but requires a local dollar for dollar match. In 2017, the Hawaii State Legislature funded the program for \$250,000 a year for two years. This has allowed for the loans of 42 health care workers from all islands to have their loans paid down. I would like to support the continuation of funding for this program as it will help us meet the growing shortage of physicians because loan repayment is one of the fastest and least expensive methods for recruiting providers to areas of need. The Hawaii State Loan Repayment program has helped 42 providers since its inception in 2012. Of the program graduates, 62% are still practicing in underserved areas which is much better than the retention of National Health Service Corps program of 25%.

This bill supports 20-25 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$35,000 and up to \$50,000 a year in loan repayment for practicing at least two years in an area of need. Please continue this program!

Thank you for this opportunity to testify.

Jimmy and Jeanne Yagi



**SB-1404-SD-1**

Submitted on: 2/19/2019 8:03:10 PM

Testimony for WAM on 2/21/2019 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
sharilyn butteling	Individual	Support	No

Comments:

Aloha!

I am the only provider (Psychiatric Nurse Practitioner and we have no psychiatrists) practicing in Lahaina and this bill not only helps me pay off my student loan, but it helps the community of Lahaina. I implore you to pass this bill as my schedule is full with patients every day who need help for their mental health. My daughter is asking my husband and me to move to Las Vegas as it is more affordable to live. However, I have lived here for over 35 years and would like to stay here and continue working with my patients in Lahaina and Wailuku. The Hawaii Loan Repayment has helped me to focus on my patients and not have extra anxiety regarding having to pay off my loan.

Mahalo Nui Loa!

Sharilyn Butteling PMHNP-BC

Lahaina, Maui

Thank you for this opportunity to testify in **strong support** of SB1404, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health providers who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant to John A. Burns School of Medicine from the federal government but requires a local dollar for dollar match. In 2017, the Hawaii State Legislature funded the program for \$250,000 a year for two years. This has allowed for the loans of 42 health care workers from all islands to have their loans paid down. I would like to support the continuation of funding for this program as it will help us meet the growing shortage of physicians because loan repayment is one of the fastest and least expensive methods for recruiting providers to areas of need. The Hawaii State Loan Repayment program has helped 42 providers since its inception in 2012. Of the program graduates, 62% are still practicing in underserved areas which is much better than the retention of National Health Service Corps program of 25%.

This bill supports 20-25 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$35,000 and up to \$50,000 a year in loan repayment for practicing at least two years in an area of need. Please continue this program!

Thank you for this opportunity to testify.

To Whom It May Concern:

As a physician with 25 years of experience practicing medicine in Hawaii, I can speak to the challenges we face with an aging workforce, high costs, low reimbursement and an abusive medical malpractice tort system. Most of the forces in the Islands push young physicians and other health care providers out of the state. In my 25 years here, I can assure you that very few things have happened to aid health physicians and other health care professionals in the Aloha State. But this program is a shining example of a program which helps the providers we need the most in the locations we need the most. Funding this program is a win win situation for the patients, providers and the state. Thank you for this opportunity to testify in **strong support** of SB1404, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health providers who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant to John A. Burns School of Medicine from the federal government but requires a local dollar for dollar match. In 2017, the Hawaii State Legislature funded the program for \$250,000 a year for two years. This has allowed for the loans of 42 health care workers from all islands to have their loans paid down. I would like to support the continuation of funding for this program as it will help us meet the growing shortage of physicians because loan repayment is one of the fastest and least expensive methods for recruiting providers to areas of need. The Hawaii State Loan Repayment program has helped 42 providers since its inception in 2012. Of the program graduates, 62% are still practicing in underserved areas which is much better than the retention of National Health Service Corps program of 25%.

This bill supports 20-25 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$35,000 and up to \$50,000 a year in loan repayment for practicing at least two years in an area of need. Please continue this program!

Thank you for this opportunity to testify.  
Shaun Berry MD  
571 Kaimalino St.  
Kailua, HI 96734

**SB-1404-SD-1**

Submitted on: 2/19/2019 8:20:48 PM

Testimony for WAM on 2/21/2019 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Jennifer Zelko	Individual	Support	No

Comments:

Thank you for this opportunity to testify in **strong support** of SB1404, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health providers who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant to John A. Burns School of Medicine from the federal government but requires a local dollar for dollar match. In 2017, the Hawaii State Legislature funded the program for \$250,000 a year for two years. This has allowed for the loans of 42 health care workers from all islands to have their loans paid down. I would like to support the continuation of funding for this program as it will help us meet the growing shortage of physicians because loan repayment is one of the fastest and least expensive methods for recruiting providers to areas of need. The Hawaii State Loan Repayment program has helped 42 providers since its inception in 2012. Of the program graduates, 62% are still practicing in underserved areas which is much better than the retention of National Health Service Corps program of 25%.

This bill supports 20-25 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$35,000 and up to \$50,000 a year in loan repayment for practicing at least two years in an area of need. Please continue this program!

Thank you for this opportunity to testify.

Jennifer Zelko-Schlueter

**SB-1404-SD-1**

Submitted on: 2/19/2019 8:37:21 PM

Testimony for WAM on 2/21/2019 10:00:00 AM

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

Comments:

Loan repayment for health professionals has helped us recruit and retain excellent physicians who otherwise may not be able to afford to work at a community health center. Please continue to fund this worthwhile loan repayment so that we can continue to serve the most vulnerable in Hawaii with excellent care.

Laura DeVilbiss MD MPH

Medical Director, Kokua Kalihi Valley CFS

**SB-1404-SD-1**

Submitted on: 2/19/2019 8:47:35 PM

Testimony for WAM on 2/21/2019 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Douglass Adams	Individual	Support	No

Comments:

**SB-1404-SD-1**

Submitted on: 2/19/2019 9:11:38 PM

Testimony for WAM on 2/21/2019 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Torrey Lynch	Individual	Support	No

Comments:

Thank you for this opportunity to testify in strong support of SB1404, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health providers who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant to John A. Burns School of Medicine from the federal government but requires a local dollar for dollar match. In 2017, the Hawaii State Legislature funded the program for \$250,000 a year for two years. This has allowed for the loans of 42 health care workers from all islands to have their loans paid down. I would like to support the continuation of funding for this program as it will help us meet the growing shortage of physicians because loan repayment is one of the fastest and least expensive methods for recruiting providers to areas of need. The Hawaii State Loan Repayment program has helped 42 providers since its inception in 2012. Of the program graduates, 62% are still practicing in underserved areas which is much better than the retention of National Health Service Corps program of 25%.

This bill supports 20-25 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$35,000 and up to \$50,000 a year in loan repayment for practicing at least two years in an area of need. Please continue this program!

Thank you for this opportunity to testify.

**SB-1404-SD-1**

Submitted on: 2/19/2019 9:29:17 PM

Testimony for WAM on 2/21/2019 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Victor V. Vierra	Individual	Support	No

Comments:

I support the intent of this bill and request the support of this committee.



*Michael R. Ben*  
*PO Box 11056*  
*Hilo, Hawai'i 96721-6056*

February 19, 2019

Committee on Ways and Means  
The Honorable Donovan M. Dela Cruz, Chair  
Members of the Committee  
State Capitol  
415 South Beretania Street  
Honolulu, HI 96813

Dear Chair Dela Cruz and Members of the Committee:

I am Michael Ben, a Hawaii Island resident ever since moving from Honolulu to Hilo in October 1988.

I submit this testimony in support of SB 1404 SD 1 Relating to Loan Repayment for Health Care Professionals, and thank you for this opportunity to do so. While this bill proposes to expand eligible health care professionals under the health care provider loan repayment program administered through the John A. Burns school of medicine to include licensed social workers, advanced practice registered nurses, and registered notices, I support it more importantly because it permits the continuation of the Hawaii State Loan Repayment Program which supports payments towards educational debt for primary care and behavioral health providers who work for non-profit organizations in health professions in shortage areas in Hawaii, among which is Hilo.

I am sure representatives from the Hawaii Health Systems Corporation and the Hawaii Medical Center will provide you with more specific details about the success of the program thus far.

Again, thank you for this opportunity to testify in support of SB 1404 SD1.

Sincerely,



Michael R. Ben

**SB-1404-SD-1**

Submitted on: 2/19/2019 9:43:36 PM

Testimony for WAM on 2/21/2019 10:00:00 AM

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

Comments:

Thank you for this opportunity to testify in **strong support** of SB1404, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health providers who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant to John A. Burns School of Medicine from the federal government but requires a local dollar for dollar match. In 2017, the Hawaii State Legislature funded the program for \$250,000 a year for two years. This has allowed for the loans of 42 health care workers from all islands to have their loans paid down.

Residents living in rural communities in Hawaii are most effected by the limited number of health resources. Besides medical services, mental health, dental, and optometry services are either scarce or unavailable to our residents living in rural Hawaii. I would like to support the continuation of funding for this program as it will help us meet the growing shortage of physicians and health care professionals working in rural health centers.

Loan repayment is one of the fastest and least expensive methods for recruiting providers to areas of need. The Hawaii State Loan Repayment program has helped 42 providers since its inception in 2012. Of the program graduates, 62% are still practicing in underserved areas which is much better than the retention of National Health Service Corps program of 25%. More funding ensures lowering the health disparities afflicting so many of our local families.

This bill supports 20-25 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$35,000 and up to \$50,000 a year in loan repayment for practicing at least two years in an area of need. Please continue this program!

Thank you for this opportunity to testify.

Yvonne Duhaylongsod Yim  
Licensed Clinical Social Worker

**SB-1404-SD-1**

Submitted on: 2/19/2019 10:14:53 PM

Testimony for WAM on 2/21/2019 10:00:00 AM

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

Comments:

I strongly support SB1404. I personally benefited from this loan repayment program while I worked at Kalihi Palama Health Center. Without support from the program, it would have been very financially challenging to work in a community health center while facing student debt. Mahalo for your consideration.

**SB-1404-SD-1**

Submitted on: 2/20/2019 7:45:30 AM

Testimony for WAM on 2/21/2019 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Warren Yamashita	Individual	Support	No

Comments:

Thank you for this opportunity to testify in strong support of SB1404, which permits the continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health providers who work for non-profit organizations in Health Professions Shortage Areas of Hawaii.

My name is Warren Yamashita and I am a second-year resident physician at the Hawaii Island Family Medicine Residency Program.

This program is possible through a grant to John A. Burns School of Medicine from the federal government but requires a local dollar for dollar match. In 2017, the Hawaii State Legislature funded the program for \$250,000 a year for two years. This has allowed for the loans of 42 health care workers from all islands to have their loans paid down. I would like to support the continuation of funding for this program as it will help us meet the growing shortage of physicians because loan repayment is one of the fastest and least expensive methods for recruiting providers to areas of need. The Hawaii State Loan Repayment program has helped 42 providers since its inception in 2012. Of the program graduates, 62% are still practicing in underserved areas which is much better than the retention of the National Health Service Corps program of 25%.

This bill supports 20-25 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$35,000 and up to \$50,000 a year in loan repayment for practicing at least two years in an area of need. Please continue this program. Thank you for this opportunity to testify.

**SB-1404-SD-1**

Submitted on: 2/20/2019 7:47:29 AM

Testimony for WAM on 2/21/2019 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Edward Johnston	Individual	Support	No

Comments:

**SB-1404-SD-1**

Submitted on: 2/20/2019 8:20:00 AM

Testimony for WAM on 2/21/2019 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Cindylou Figuerres	Individual	Support	No

Comments:

**SB-1404-SD-1**

Submitted on: 2/20/2019 8:47:46 AM

Testimony for WAM on 2/21/2019 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Kanoë Kaiakamalie	Individual	Support	No

Comments:

Thank you for this opportunity to testify in **strong support** of SB1404, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health providers who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant to John A. Burns School of Medicine from the federal government but requires a local dollar for dollar match. In 2017, the Hawaii State Legislature funded the program for \$250,000 a year for two years. This has allowed for the loans of 42 health care workers from all islands to have their loans paid down. I would like to support the continuation of funding for this program as it will help us meet the growing shortage of physicians because loan repayment is one of the fastest and least expensive methods for recruiting providers to areas of need. The Hawaii State Loan Repayment program has helped 42 providers since its inception in 2012. Of the program graduates, 62% are still practicing in underserved areas which is much better than the retention of National Health Service Corps program of 25%.

This bill supports 20-25 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$35,000 and up to \$50,000 a year in loan repayment for practicing at least two years in an area of need. Please continue this program!

Thank you for this opportunity to testify.



Written Testimony Submitted to the  
Senate Committee on Commerce, Consumer Protection and Health  
February 20, 2019  
By

Mary K. Nordling, M.D., FAAFP  
HHSC – HMC: Hawaii Island Family Medicine Residency  
Program Director

## **SB 1404 – Hawaii State Loan Repayment Program**

Aloha Members of the Committee:

As Program Director for the Hawaii Island Family Medicine Residency (HIFMR) at HHSC-Hilo Medical Center, I strongly support the continuation of the Hawaii State Loan Repayment Program.

Thank you for the opportunity to provide testimony **in support** of SB 1404, since this bill supports 20-25 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$35,000 and up to \$50,000 a year in loan repayment for practicing at least two years in an area of need.

To date, HIFMR has graduated 6 residents, and all six have stayed to practice in Hawaii, with five of them choosing to stay to practice on the Big Island. All six have passed their boards as well. Now that these residents have finished their residency training, their biggest challenge is paying off their medical school debt and this bill will help them with that daunting task and increase the likelihood of our future graduates staying to practice in rural Hawaii. Our four residents who will graduate this June are being offered jobs on the Big Island, Oahu and Kauai and many would be eligible to apply to this loan repayment program.

**HIFMR received over 800 applications** for next year's class of 4 residents and we interviewed dozens of applicants who are former Hawaii residents, students or who have close family here who want to complete their residency training in rural Hawaii. It is known that the majority of graduates will stay close to where they completed their residency training and having an active loan repayment in place for them to apply to in the future will help to recruit more physicians to the islands for residency training.

As a former National Health Service Corps scholar myself who worked four years at a FQHC to pay back my scholarship and stayed another 8 years because I really enjoyed the work there, I can vouch for the impact that these scholarship programs can have on young professionals who can be overwhelmed by their debt burden upon completion of their training and directly impact the decision on where to work.

Mahalo!



**SB-1404-SD-1**

Submitted on: 2/20/2019 10:18:29 AM

Testimony for WAM on 2/21/2019 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Catherine JS Tsang, MD	Individual	Support	No

Comments:

Thank you for this opportunity to testify in strong support of SB1404, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health providers who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant to John A. Burns School of Medicine from the federal government but requires a local dollar for dollar match. In 2017, the Hawaii State Legislature funded the program for \$250,000 a year for two years. This has allowed for the loans of 42 health care workers from all islands to have their loans paid down. I would like to support the continuation of funding for this program as it will help us meet the growing shortage of physicians because loan repayment is one of the fastest and least expensive methods for recruiting providers to areas of need. The Hawaii State Loan Repayment program has helped 42 providers since its inception in 2012. Of the program graduates, 62% are still practicing in underserved areas which is much better than the retention of National Health Service Corps program of 25%.

This bill supports 20-25 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$35,000 and up to \$50,000 a year in loan repayment for practicing at least two years in an area of need. Please continue this program!

Thank you for this opportunity to testify.

**LATE**

Testimony Presented Before the  
Senate Committee on Ways and Means  
February 21, 2019 at 10:00 AM

By  
Nicole Ryan, BSN, RN  
DNP-FNP Student at UH Manoa

STRONG SUPPORT FOR  
S.B. NO. 1404 S.D. 1 RELATING TO LOAN REPAYMENT

Chair Dela Cruz, Vice Chair Keith-Agaran and members of the committee:

Thank you for this opportunity to provide testimony in **strong support** to this bill, S.B. 1404, S.D. 1. This bill appropriates funds for the health care provider loan repayment program administered through the John A. Burns School of Medicine of the University of Hawaii at Manoa; provided that the funds are matched on a dollar-for-dollar basis by a private or another public source.

My name is Nicole Ryan, and I am currently a DNP-FNP student at the University of Hawaii at Manoa. Presently, I am in over \$160,000 federal loan debt from the UH Manoa Graduate Entry Program of Nursing (GEPN) along with the first two semesters of my DNP program. The first year (GEPN) was \$110,000 alone. I would like to stay to work in Hawaii after graduation, however, the cost of living compounded with my federal loan debt with interest will make it financially difficult for me. I would be grateful for the opportunity to work in HRSA defined Medically Underserved Areas on the islands because it would allow me loan repayment while giving me invaluable experience to help those who are in the most need.

The most recent Hawai'i Nursing Supply Report, published in 2017, finds that advanced practice registered nurses (APRNs) have grown 104% in 12 years, and are present all over Hawai'i, bringing primary care to the communities where people live and work. Further, 100% of APRNs on Hawai'i, Maui, and Kauai Counties and nearly 5% of APRNs on Honolulu City and County work in HRSA defined Medically Underserved Areas (MUAs).

As complex care shifts into the community, our state will need to invest in workforce development efforts to refine, spread and scale the emerging models to improve access to care in remote, underserved, and understaffed areas. This measure maximizes federal incentives to work in areas that are experiencing provider shortages or in a geographic area in Hawai'i found to be underserved.

Therefore, I remain in strong support of including nurses at the APRN and RN levels and licensed social workers, as written in the S.D. 1, along with the other included health professions in this loan repayment initiative. Moreover, I'm in strong support for full funding of this initiative. Thank you for your strong support of health care professionals, access to healthcare in Hawai'i, and healthcare equity for those in remote and underserved areas.

**LATE**

February 20, 2019

Thank you for this opportunity to testify in **strong support** of SB1404, which permits continuation of the Hawaii State Loan Repayment program that supports payments of educational debt for primary care and behavioral health providers who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. This program is possible through a grant to John A. Burns School of Medicine from the federal government but requires a local dollar for dollar match. In 2017, the Hawaii State Legislature funded the program for \$250,000 a year for two years. This has allowed for the loans of 42 health care workers from all islands to have their loans paid down. I would like to support the continuation of funding for this program as it will help us meet the growing shortage of physicians because loan repayment is one of the fastest and least expensive methods for recruiting providers to areas of need. The Hawaii State Loan Repayment program has helped 42 providers since its inception in 2012. Of the program graduates, 62% are still practicing in underserved areas which is much better than the retention of National Health Service Corps program of 25%.

This bill supports 20-25 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$35,000 and up to \$50,000 a year in loan repayment for practicing at least two years in an area of need. Please continue this program!

Thank you for this opportunity to testify.

East Hawaii Independent Physicians Association- Hilo, Hawaii