



# UNIVERSITY OF HAWAII SYSTEM

## Legislative Testimony

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Testimony Presented Before the  
House Committee on Lower and Higher Education  
Friday, March 15, 2019 at 2:40 p.m.

By

Jerris R. Hedges, MD, Dean

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

And

Michael Bruno, PhD

Interim Chancellor for Academic Affairs and Vice Chancellor for Research

John A. Burns School of Medicine

University of Hawai'i at Mānoa

SB 1404 SD2 - Relating to Loan Repayment For Health Care Professionals

Chair Woodson, Vice Chairs Hashem and Perruso, and members of the committee:

Thank you for this opportunity to testify in **strong support of SB 1404 SD2, together with a request to amend the bill back to its original form.** SB 1404 SD2 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.

**We request that the bill be amended so that the language reverts back to its original form as was reflected in HB 902 which was passed by this Committee.**

The John A. Burns School of Medicine (JABSOM) has successfully administered the loan repayment program since 2012 and has effectively partnered with the Department of Health. The current version of the measure imposes additional administrative functions which would not be conducive to the effective, seamless operation of the program. Additionally, under the federal grant, loan repayment recipients are required to work a minimum of two (2) years in an underserved area. SB 1404 SD2 imposes a five (5) year requirement which is inconsistent with the federal program and may create issues with regard to the federal funding. Therefore, we request that the measure be amended per the attached proposed amendment.

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 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.

Through SB 1404 SD2 we request \$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.

# SB 1404

## PROPOSED AMENDMENT

RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS.

### **BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

SECTION 1. The legislature finds that many Hawaii residents are unable to obtain timely and appropriate health care due to shortages of primary health care providers in the State. These shortages not only threaten individual health but also cumulatively affect the State's health care costs. Rural areas of Hawaii, which have been designated by the federal government as medically underserved areas, have been most significantly affected by shortages of primary and behavioral health care providers. Social workers, marriage and family counselors, and nurses are also urgently needed.

In many cases, the increasingly high cost of education for health care professionals binds graduates to a career path that provides sufficient income to repay often exorbitant student loans. These career paths most frequently lead to professional practice in highly specialized areas of care in urban areas rather than in general practice on the neighbor islands or in rural areas, where the need is greatest. The legislature

further finds that counties in the United States with robust primary health care systems have lower costs and improved patient outcomes. Recognizing this correlation, many states have made the policy decision to dedicate public funds to the development of a strong primary health care workforce.

The only loan repayment program currently available in the State is administered by the John A. Burns school of medicine at the University of Hawaii at Manoa. This program leverages private donations to access matching federal funds through the State Loan Repayment Program of the National Health Service Corps of the Department of Health and Human Services. Since September 1, 2012, the loan repayment program has supported forty-two recipients in exchange for work in underserved geographic and practice areas in Hawaii. Currently, health care professionals who have benefited from the loan repayment program serve the communities of Waianae, Hilo, and Wailuku; at health clinics in Kalihi-Palama Health Center, Queen Emma Clinic, and Waikiki Health Center; and in public institutional settings at the Federal Detention Center in Honolulu and the Halawa correctional facility.

The legislature recognizes the considerable public outcomes achieved from the general funds allocated in each year of the 2017-2019 biennium to educate, train, and facilitate health care

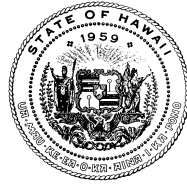
professionals to work in underserved areas. At this time, the loan repayment program supports twenty-four providers in Hawaii.

The purpose of this Act is to appropriate funds to the department of health to fund the health care provider loan repayment program administered through the John A. Burns school of medicine to provide loan repayment for physicians, physician assistants, psychologists, nurse practitioners, social workers, marriage and family counselors, and nurses who agree to work in a federally-designated health professional shortage area or in a geographic area of Hawaii found to be underserved.

SECTION 2. There is appropriated out of the general revenues of the State of Hawaii the sum of \$350,000 or so much thereof as may be necessary for fiscal year 2019-2020 and the same sum or so much thereof as may be necessary for fiscal year 2020-2021 for the health care provider loan repayment program; provided that no funds shall be expended unless matched on a dollar-for-dollar basis by funds from a private or another public source.

The sums appropriated shall be expended by the department of health in coordination with the John A. Burns school of medicine at the University of Hawaii at Manoa for the purposes of this Act.

SECTION 3. This Act shall take effect on July 1, 2019.



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

WRITTEN  
TESTIMONY ONLY

**Testimony in SUPPORT of SB1404 SD2  
RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS.**

REP. JUSTIN H. WOODSON, CHAIR  
HOUSE COMMITTEE ON LOWER & HIGHER EDUCATION

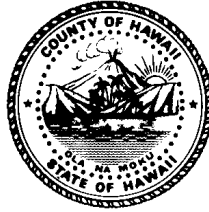
Hearing Date: March 15, 2019

Room Number: 309

- 1 **Fiscal Implications:** Unspecified 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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**Harry Kim**  
*Mayor*



**Wil Okabe**  
*Managing Director*

**Barbara J. Kossow**  
*Deputy Managing Director*

## County of Hawai'i Office of the Mayor

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(808) 323-4444 • Fax (808) 323-4440

March 14, 2019

Representative Justin H. Woodson, Chair  
Representative Mark J. Hashem, Vice Chair  
Representative Amy A. Perruso, Vice Chair  
Committee on Lower and Higher Education

Dear Chair Woodson, Vice Chairs Hashem and Perruso, and Committee Members:

**RE: SB 1404, SD2 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, SD2. I would also hope that you consider incorporating such funding in your priority list of add-ons for the State budget.

Respectfully Submitted,

Harry Kim  
MAYOR

**SB-1404-SD-2**

Submitted on: 3/13/2019 3:10:47 PM

Testimony for LHE on 3/15/2019 2:40:00 PM

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

Comments:





Written Testimony Presented Before the  
House Committee on Lower and Higher Education  
Friday, March 15, 2019 2:40 p.m.

by  
Laura Reichhardt, MS, AGNP-C, APRN  
Director, Hawai'i State Center for Nursing  
University of Hawai'i at Mānoa

IN STRONG SUPPORT  
SB 1404, SD2 RELATING TO LOAN REPAYMENT  
FOR HEALTH CARE PROFESSIONALS

Chair Woodson, Vice Chair Hashem, Vice Chair Perusso, and members of the House Committee on Lower and Higher Education, thank you for this opportunity to provide testimony in **strong support for this bill, SB 1404, SD2 with recommended amendments**. 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 Hawai'i at Mānoa; provided that the funds are matched on a dollar-for-dollar basis by a private or another public source.

The Hawai'i State Center for Nursing conducts biennial research on the nursing workforce supply. 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 Kaua'i Counties and nearly 5% of APRNs on Honolulu City and County work in HRSA defined Medically Underserved Areas (MUAs).

Additionally, the Center finds that the number of active and employed nurses across our island state is representative of each county's overall population. From this, we gather that nurses are well distributed and contributing to the care needs of the communities where they live and serve. Settings where nurses work include those with emerging or rapidly changing care models, physicians' offices and ambulatory care settings, community health, school health, and public health. However, the vast majority of RNs still work in hospital settings.

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.

Additionally, the Center for Nursing respectfully asks the Committee to **consider amending this measure to the original form, as introduced**. The loan repayment program is well-functioning as a program that is administered by the U.H. Mānoa John A. Burns School of Medicine Hawai'i/Pacific Basin Area Health Education Center. This current method of administration aligns with federal funding granted to this state and maintains an equitable and well-organized structure for allocating loan repayments to eligible professionals who apply.

Therefore, the Center for Nursing is in strong support of including nurses at the APRN and RN levels, along with the other included health professions, in this loan repayment initiative and is in strong support for full funding of this initiative. **Additionally, the Center for Nursing asks the Committee to review the University of Hawai'i proposed amendments favorably.** 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.



**Testimony to the House Committee on Lower and Higher Education  
Friday, March 15, 2019; 2:40 p.m.  
State Capitol, Conference Room 309**

**RE: SUPPORTING SENATE BILL NO. 1404, SENATE DRAFT2, RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS.**

Chair Woodson, Vice Chairs Hashem and Perruso, 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 2, 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 an unspecified amount in general funds for fiscal year 2019-2020, and the same amount 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, 2050.

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 2**

**Friday, March 15, 2019, 2:40 p.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.



**March 15, 2019 at 2:40 pm**  
**Conference Room 309**

**House Committee on Lower and Higher Education**

To: Chair Justin H. Woodson  
Vice Chair Mark J. Hashem  
Vice Chair Amy A. Perruso

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

**Re: Testimony in Support**  
**SB 1404 SD 2, 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** 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 several 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.

## LĀNA'Ī COMMUNITY HEALTH CENTER

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



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dshaw@lanaicommunityhealthcenter.org

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

Testimony Presented Before the  
House Committee on Lower and Higher Education  
March 15, 2019 at 2:40 pm

SB 1404, SD2 - Relating to the Hawai'i State Loan Repayment Program

Chair Woodson, Vice Chairs Hashem and Perruso and Members of the committee:

I am writing in **strong, strong, strong support** of SB 1404, SD2, which seeks state matching funds for the Hawaii State Loan Repayment program. This program repays educational debt for primary care and behavioral health physicians, nurse practitioners, physician assistants, psychologists, social workers, marriage and family counselors and nurses who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. I also strongly support the proposed amendment offered by the John A. Burns School of Medicine to amend the bill back to its original form. This allows for the efficient continuation of the program and ensures consistency with the federal grant requirements.

Hawaii has a shortage of over 700 doctors, and almost all other types of primary care and behavioral healthcare workers. The loan repayment program is one of the best methods of encouraging providers to work in the areas of need.

*E Ola nō Lāna'ī*

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

Through SB 1404 \$350,000 is requested 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.

Our rural areas continue to be the most underserved populations in Hawaii. One of the fastest and least expensive methods for recruiting providers is loan repayment. This type of program has been a savings grace for our small community and Lāna'i Community Health Center's ability to attract and retain badly needed providers. It also helps us attract students to desired professions as they can see there will be assistance available to help offset education costs.

We have a great partner: JABSOM has successfully administered the program which has helped 42 healthcare providers since its beginning in 2012. About two-thirds of those providers continue to work in our underserved communities. The state funding for the loan repayment program is vital to continuing our efforts to meet the health care needs of our communities and to assist our underserved communities toward reflecting wellness.

However, we also need the State to be a partner. Thank you for the opportunity to provide testimony.

With great Aloha,

A handwritten signature in dark ink, appearing to read 'D.V. Shaw', with a stylized flourish at the end.

D. V. Shaw, PhD, MPH, MBA, FACMPE  
Executive Director

Friday, March 15, 2019 at 2:40 PM  
Conference Room 309

**House Committee on Lower and Higher Education**

To: Representative Woodson, Chair  
Representative Mark Hashem, Vice Chair  
Representative Amy Perruso, Vice Chair

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

**Re: Testimony in Support of SB 1404, SD2  
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, SD2** which provides matching state funds for the health care provider loan repayment program administered through the John A. Burns School of Medicine (JABSOM). We also support the proposed amendment offered by the John A. Burns School of Medicine to amend the bill back to its original form which allows for the efficient continuation of the program and ensures consistency with the federal grant requirements.

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.



March 14, 2019

The Honorable Justin H. Woodson, Chair  
The Honorable Mark J. Hashem, Vice Chair  
The Honorable Amy A. Perruso, Vice Chair  
House Committee on Lower & Higher Education

Re: SB 1404, SD2 – Relating to Loan Repayment for Health Care Professionals

Dear Chair Woodson, Vice Chair Hashem, Vice Chair Perruso, and Committee Members:

Hawaii Medical Service Association (HMSA) appreciates the opportunity to testify in **support** of SB 1404, SD2, which 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. This bill also appropriates funds for the Hawaii rural 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, SD2.

Sincerely,

Pono Chong  
Vice President, Government Relations



## **HAWAII MEDICAL ASSOCIATION**

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

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

www.hawaiimedicalassociation.org

To:

HOUSE COMMITTEE ON LOWER AND HIGHER EDUCATION

Rep. Justin Woodson, Chair

Amy Perruso, Vice Chair

Date: March 15, 2019

Time: 2:40 p.m.

Place: Conference Room 309

From: Hawaii Medical Association

Jerry Van Meter, MD, President

Christopher Flanders, DO, Executive Director

**Re: Relating to Loan Payment for Health Care Professionals**

**Position: SUPPORT**

The Physician Workforce Assessment estimates 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.

The American Medical Association recommends:

- Making medical student loan interest rates variable and capped at no more than five percent (5%).

### **HMA OFFICERS**

President – Jerry Van Meter, MD    President-Elect – Michael Champion, MD    Secretary – Thomas Kosasa, MD

Immediate Past President – William Wong, Jr., MD    Treasurer – Elizabeth A. Ignacio, MD

Executive Director – Christopher Flanders, DO



## **HAWAII MEDICAL ASSOCIATION**

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[www.hawaiimedicalassociation.org](http://www.hawaiimedicalassociation.org)

- 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 physicians.

### **HMA OFFICERS**

President – Jerry Van Meter, MD    President-Elect – Michael Champion, MD    Secretary – Thomas Kosasa, MD  
Immediate Past President – William Wong, Jr., MD    Treasurer – Elizabeth A. Ignacio, MD  
Executive Director – Christopher Flanders, DO



**THE QUEEN'S  
HEALTH SYSTEMS**

**LATE**

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To: The Honorable Justin H. Woodson, Chair  
The Honorable Mark J. Hashem, Vice Chair  
The Honorable Amy A. Perruso, Vice Chair  
Members, Committee on Lower and Higher Education

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

Date: March 14, 2019

Hrg: House Committee on Lower and Higher Education Hearing; Friday, March 15, 2019 at  
2:40 P.M. in Room 309

Re: Support for S.B. 1404, S.D. 2 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. 2 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.*

**LATE**

**SB-1404-SD-2**

Submitted on: 3/15/2019 5:22:41 AM  
Testimony for LHE on 3/15/2019 2:40:00 PM

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

Comments:

**SB-1404-SD-2**

Submitted on: 3/13/2019 10:18:24 PM

Testimony for LHE on 3/15/2019 2:40:00 PM

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

Comments:

Testimony Presented Before the

House Committee on Lower and Higher Education

March 15, 2019 at 2:40 pm

SB 1404, SD2 - Relating to the Hawai'i State Loan Repayment Program

Chair Woodson, Vice Chairs Hashem and Perruso and Members of the committee:

I am writing in **strong support** of SB 1404, SD2, which seeks state matching funds for the Hawaii State Loan Repayment program. This program repays educational debt for primary care and behavioral health physicians, nurse practitioners, physician assistants, psychologists, social workers, marriage and family counselors and nurses who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. I also strongly support the proposed amendment offered by the John A. Burns School of Medicine to amend the bill back to its original form. This allows for the efficient continuation of the program and ensures consistency with the federal grant requirements.

Hawaii has a shortage of over 700 doctors, and almost all other types of primary care and behavioral healthcare workers. The loan repayment program is one of the best methods of encouraging providers to work in the areas of need.

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Our rural areas continue to be the most underserved populations in Hawaii. One of the fastest and least expensive methods for recruiting providers is loan repayment. JABSOM has successfully administered the program which has helped 42 healthcare providers since its beginning in 2012. About two-thirds of those providers continue to work in our underserved communities. The state funding for the loan repayment program is vital to continuing our efforts to meet the health care needs of our communities and to assist our underserved communities toward reflecting wellness.

As a recipient of the Hawaii State Loan Repayment program, I can personally attest to the importance of this program. I completed my residency in family medicine just four years ago in 2015 with an outstanding student loan debt well into the six figures. What had seemed a distant concern as I worked through medical school and then a public health master's program suddenly became very real and very overwhelming.

Having been drawn to medicine through a college class on racial disparities and my volunteer work at a homeless clinic, I was always very clear (perhaps too clear) that I was not going into medicine for money, but because it was where I felt I could actually make some sort of difference. I chose primary care and family medicine precisely for this reason and did my residency training at a program that focused on care of the underserved. I was always going to do this.

I took a position at a FQHC here in Hawaii and felt that I had arrived where I was supposed to be. I relished the work I was doing, the patients I was able to care for, and the values of the clinic I worked at. But as a year went by and my loan repayments began to mount I found myself wondering if I was truly going to be able to continue financially at the clinic.

The assistance from the Hawaii State Loan Repayment program has made it possible for me to continue doing the work I love while knowing that I am not mortgaging my future financial well-being to do so. I believe that there are many others like me who began their careers intending to care for the underserved, but who may quail at the prospect of paying back massive student loans on a salary well below what most of their peers are earning. The medically and socially vulnerable people of Hawaii need those providers. I and the other FQHC providers want them to come work with us!



Thank you for the opportunity to provide testimony.

Sincerely,

Joshua Evans, MD MPH

**SB-1404-SD-2**

Submitted on: 3/13/2019 10:32:50 PM

Testimony for LHE on 3/15/2019 2:40:00 PM

<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 program and it helped sustain me as a healthcare provider at Kalihi Palama Health Center. Mahalo for your consideration.

Testimony Presented Before the  
House Committee on Lower and Higher Education  
March 15, 2019 at 2:40 pm  
By Warren Yamashita, MD MPH  
Second Year Resident in the Hawaii Island Family Medicine Residency  
Program

SB 1404, SD2 - Relating to the Hawai'i State Loan Repayment Program

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Thank you for the opportunity to provide testimony.

Sincerely,  
Warren Yamashita, MD MPH

Testimony Presented Before the  
House Committee on Lower and Higher Education  
March 15, 2019 at 2:40 pm

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Thank you for the opportunity to provide testimony.

Testimony Presented Before the  
House Committee on Lower and Higher Education  
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Hawaii is facing a rural health care crisis – we need over 700 doctors, and almost all other types of primary care and behavioral healthcare workers. These persons are essential in impacting homelessness, opioid use reduction, and diminishing mental health issues. The loan repayment program is one of the best methods of encouraging providers to provide health care for our most marginalized populations.

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Residents living in rural communities continue to be the most underserved populations in Hawaii and across the mainland. One of the fastest and least expensive methods for recruiting providers is loan repayment. Loan repayment helps to also minimize employee turnover. The state funding for the loan repayment program is vital to continuing our efforts to improve the health care needs of our communities and to assist our build community resiliency.

Mahalo for the opportunity to provide testimony.

Yvonne Yim



**SB-1404-SD-2**

Submitted on: 3/14/2019 9:44:49 AM

Testimony for LHE on 3/15/2019 2:40:00 PM

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

Comments:

Mahalo for the opportunity to testify in **STRONG SUPPORT** of **SB 1404, SD2**, which seeks state matching funds for the Hawaii State Loan Repayment program. This program repays educational debt for primary care and behavioral health physicians, nurse practitioners, physician assistants, psychologists, social workers, marriage and family counselors and nurses who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. **I also strongly support the proposed amendment offered by the John A. Burns School of Medicine to amend the bill back to its original form.** This allows for the efficient continuation of the program and ensures consistency with the federal grant requirements.

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**Mahalo for the opportunity to provide testimony!**

**Rhonda Roldan**



Testimony Presented Before the  
House Committee on Lower and Higher Education  
March 15, 2019 at 2:40 pm

SB 1404, SD2 - Relating to the Hawai'i State Loan Repayment Program

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Thank you for the opportunity to provide testimony.

**SB-1404-SD-2**

Submitted on: 3/14/2019 10:26:48 AM

Testimony for LHE on 3/15/2019 2:40:00 PM

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

Comments:

Testimony Presented Before the  
House Committee on Lower and Higher Education  
March 15, 2019 at 2:40 pm

SB 1404, SD2 - Relating to the Hawai'i State Loan Repayment Program

Chair Woodson, Vice Chairs Hashem and Perruso and Members of the committee:

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 alone cost \$110,000. I would like to remain and 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 providing me with invaluable experience to help those who are in the most need. This bill would grant me that opportunity.

I am writing in **strong support** of SB 1404, SD2, which seeks state matching funds for the Hawaii State Loan Repayment program. This program repays educational debt for primary care and behavioral health physicians, nurse practitioners, physician assistants, psychologists, social workers, marriage and family counselors and nurses who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. I also strongly support the proposed amendment offered by the John A. Burns School of Medicine to amend the bill back to its original form. This allows for the efficient continuation of the program and ensures consistency with the federal grant requirements.

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Thank you for the opportunity to provide testimony.

**SB-1404-SD-2**

Submitted on: 3/14/2019 2:36:46 PM

Testimony for LHE on 3/15/2019 2:40:00 PM

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

Comments:

**SB-1404-SD-2**

Submitted on: 3/14/2019 4:05:38 PM

Testimony for LHE on 3/15/2019 2:40:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Present at Hearing</b>
Katherine Finn Davis	Individual	Support	No

Comments:

**SB-1404-SD-2**

Submitted on: 3/14/2019 4:09:01 PM

Testimony for LHE on 3/15/2019 2:40:00 PM

**LATE**

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

Comments:

**Written Testimony Presented Before the  
House Committee on Lower and Higher Education  
Friday, March 15, 2019 2:40 p.m.**

**by**

**Anne Scharnhorst**

**IN STRONG SUPPORT**

**SB 1404, SD2 RELATING TO LOAN REPAYMENT  
FOR HEALTH CARE PROFESSIONALS**

Chair Woodson, Vice Chair Hashem, Vice Chair Perusso, and members of the House Committee on Lower and Higher Education, thank you for this opportunity to provide testimony in **strong support for this bill, SB 1404, SD2 with recommended amendments.** 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 Hawai'i at Mānoa; provided that the funds are matched on a dollar-for-dollar basis by a private or another public source.

The Hawai'i State Center for Nursing conducts biennial research on the nursing workforce supply. 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 Kaua'i Counties and nearly 5% of APRNs on Honolulu City and County work in HRSA defined Medically Underserved Areas (MUAs).

Additionally, the Center finds that the number of active and employed nurses across our island state is representative of each county's overall population. From this, we gather that nurses are well distributed and contributing to the care needs of the communities where they live and serve. Settings where nurses work include those with emerging or rapidly changing care models, physicians' offices and ambulatory care settings, community health, school health, and public health. However, the vast majority of RNs still work in hospital settings.

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.

Additionally, Anne Scharnhorst respectfully asks the Committee to **consider amending this measure to the original form, as introduced**. The loan repayment program is well-functioning as a program that is administered by the U.H. Mānoa John A. Burns School of Medicine Hawai'i/Pacific Basin Area Health Education Center. This current method of administration aligns with federal funding granted to this state and maintains an equitable and well-organized structure for allocating loan repayments to eligible professionals who apply.

Therefore, **Anne Scharnhorst** is in strong support of including nurses at the APRN and RN levels, along with the other included health professions, in this loan repayment initiative and is in strong support for full funding of this initiative. **Additionally, the Center for Nursing asks the Committee to review the University of Hawai'i proposed amendments favorably**. 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**

**SB-1404-SD-2**

Submitted on: 3/14/2019 9:07:59 PM

Testimony for LHE on 3/15/2019 2:40:00 PM

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

Comments:

SB 1404, SD2 - Relating to the Hawai'i State Loan Repayment Program Chair Woodson, Vice Chairs Hashem and Perruso and Members of the committee:

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Thank you for the opportunity to provide testimony.

**SB-1404-SD-2**

Submitted on: 3/15/2019 8:43:08 AM

Testimony for LHE on 3/15/2019 2:40:00 PM

**LATE**

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

Comments:

**LATE**

**SB-1404-SD-2**

Submitted on: 3/15/2019 8:50:55 AM

Testimony for LHE on 3/15/2019 2:40:00 PM

<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 a PMHNP-BC and I practice in Lahaina and Wailuku on the island of Maui. I have been busy since I started my practice 18 months ago and my practice continues to grow quickly. I am beyond grateful to be a present receiver of the Hawaii State Loan Repayment Program and I do not know if could have stayed here to practice because of my hefty college loans. I work with children and adults and the suicidal epidemic amongst teens continues to grow at an alarming pace. I hope to be a part of this solution by offering my services for those who are suffering from mental health issues.

I implore you to keep this wonderful program available to the Hawaiian residents stay home.

Mahalo! Sharilyn Butteling