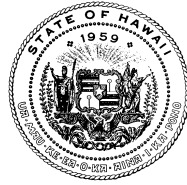


SB1404

| | |
|-------------------|--|
| Measure Title: | RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS. |
| Report Title: | Loan Repayment; Health Care Professionals; Matching Funds (\$) |
| Description: | 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. |
| Companion: | HB902 |
| Package: | None |
| Current Referral: | CPH/HRE, WAM |
| Introducer(s): | BAKER, S. CHANG, Keith-Agaran, J.Keohokalole, Kidani, Kim, Nishihara |



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

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

SENATOR DONNA MERCADO KIM, CHAIR
SENATE COMMITTEE ON HIGHER EDUCATION

SENATOR ROSALN H. BAKER, CHIR
SENATE COMMITTEE ON COMMERCE, CONSUMER PROTECTION, AND HEALTH

Hearing Date: February 5, 2019

Room Number: 229

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. The inability to
7 access care in a timely manner contributes to deferred treatment, poorer outcomes, and increased
8 costs.

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

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UNIVERSITY OF HAWAII SYSTEM

Legislative Testimony

Testimony Presented Before the
Senate Committees on Commerce, Consumer Protection and Health and
Higher Education

February 5, 2019 at 2:45 p.m.

By

Jerris Hedges, MD, Dean, John A. Burns School of Medicine
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

And

Michael Bruno, PhD
Vice Chancellor for Research
Interim Vice Chancellor for Academic Affairs
University of Hawai'i at Mānoa

SB 1404 – RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS

Chairs Baker and Kim, Vice Chairs Chang and Kidani, and members of the committees:

Thank you for this opportunity to testify in **strong support** of SB 1404, provided that its passage does not replace or adversely impact priorities as indicated in our BOR Approved Budget. This measure 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 the John A Burns School of Medicine (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,

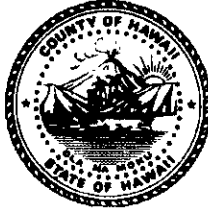
rent and other living expenses. The high cost of college and medical education results in large student loan debt -- which detracts from physicians choosing primary care specialties and choosing to practice in underserved or rural communities.

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.

SB 1404 requests \$350,000 for loan repayment for the above listed health professions. However, we respectfully request that the eligible professions be expanded to include at least social work and registered nursing as these are much needed health care providers in rural areas. 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.

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

February 4, 2019

Senator Rosalyn H. Baker, Chair
Senator Stanley Chang, Vice Chair
COMMITTEE ON COMMERCE, CONSUMER PROTECTION, AND HEALTH

Senator Donna Mercado Kim, Chair
Senator Michelle N. Kidani, Vice Chair
COMMITTEE ON HIGHER EDUCATION

Dear Chairs Baker and Kim, Vice-Chairs, and Committee members:

RE: SB 1404 RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS

The shortage of health care providers in Hawaii 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 Hawaii found to be underserved.

Unless there is testimony to the contrary, I hope that your Committees will recognize the importance of this issue, see the value of the repayment program, and act favorably on SB 1404.

Sincerely,

Harry Kim
Mayor



February 4, 2019

The Honorable Donna Mercado Kim, Chair
The Honorable Michelle N. Kidani, Vice Chair
Senate Committee on Higher Education

The Honorable Rosalyn H. Baker, Chair
The Honorable Stanley Chang, Vice Chair
Senate Committee on Commerce, Consumer Protection, and Health

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

Dear Chair Kim, Chair Baker, Vice Chair Kidani, Vice Chair Chang, and Committee Members:

Hawaii Medical Service Association (HMSA) appreciates the opportunity to testify in **support** of SB 1404, which 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 areas of Hawaii.

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

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:

SENATE COMMITTEE ON HIGHER EDUCATION

Sen. Donna Mercado Kim, Chair

Sen. Michelle N. Kidani, Vice Chair

SENATE COMMITTEE ON COMMERCE, CONSUMER PROTECTION AND
HEALTH

Sen. Rosalyn Baker, Chair

Sen. Stanley Chang, Vice Chair

Date: February 5, 2019

Time: 2:45 p.m.

Place: Room 229

From: Hawaii Medical Association

Jerry Van Meter, MD, President

Christopher Flanders, DO, Executive Director

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

Position: SUPPORT

The Hawaii Medical Association supports SB 1404 and the support it will give to bolster lagging health care access in rural areas of the state. Incentives to providers have been demonstrated to be effective in placing providers in underserved areas.

Thank you for allowing testimony on this issue.

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



February 5, 2019 at 2:45 pm
Conference Room 229

Senate Committee on Higher Education

Senate Committee on Commerce, Consumer Protection, and Health

To: Chair Donna Mercado Kim
Vice Chair Michelle N. Kidani

Chair Rosalyn H. Baker
Vice Chair Stanley Chang

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

Re: Testimony in Support
SB 1404, 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, 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.

Tuesday, February 5, 2019 at 2:45 PM
Conference Room 229

Senate Committee on Higher Education

To: Senator Donna Mercado Kim, Chair
Senator Michelle Kidani, Vice Chair

Senate Committee on Commerce, Consumer Protection and Health

To: Senator Rosalyn Baker, Chair
Senator Stanley Chang, Vice Chair

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

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

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 which would 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. 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.



To: The Honorable Donna Mercado Kim, Chair
The Honorable Michelle N. Kidani, Vice Chair
Members, Committee on Higher Education

The Honorable Rosalyn H. Baker, Chair
The Honorable Stanley Chang, Vice Chair
Members, Committee on Commerce, Consumer Protection, and Health

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

Date: February 4, 2019

Hrg: Senate Committee on Higher Education and Committee on Commerce, Consumer Protection, and Health Joint Hearing; Tuesday, February 5, 2019 at 2:45 PM in Room 229

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

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, 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. 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.



**Testimony to the Senate Joint Committee on Commerce, Consumer Protection,
and Health, and Higher Education
Tuesday, February 5, 2019; 2:45 p.m.
State Capitol, Conference Room 229**

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

Chair Baker, Chair Kim, 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, RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS.

The bill, as received by your Committee, would:

- (1) 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;
- (2) State that the John A. Burns School of Medicine (JABSOM) at the University of Hawaii be the expending agency; and
- (3) 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.

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

Testimony on Senate Bill No. 1404

February 5, 2019, 2:45 p.m.

Page 2

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

Submitted on: 2/4/2019 10:24:29 AM

Testimony for CPH on 2/5/2019 2:45:00 PM

| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------------|--|---------------------------|---------------------------|
| Lisa Rantz | Testifying for Hawaii State Rural Health Association | Support | No |

Comments:

Loan repayment is a critical part of our infrastructure to recruit and retain our health care providers and allows for our students to come back home to practice.



Written Testimony Presented Before the
Senate Committee on Commerce, Consumer Protection, and Health
and

Senate Committee on Higher Education

February 5, 2019 2:45 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 RELATING TO LOAN REPAYMENT**

Chair Baker, Chair Kim, Vice Chair Chang, Vice Chair Kidani, and members of the Senate Committee on Commerce, Consumer Protection, and Health and members of the Senate Committee on Higher Education, thank you for this opportunity to provide testimony in **strong support** to this bill, SB 1404. 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.

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. Moreover, the Center for Nursing is 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.

SB-1404

Submitted on: 2/1/2019 3:39:56 PM

Testimony for CPH on 2/5/2019 2:45:00 PM

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

Comments:

Aloha,

On behalf of the East Hawaii Region of Hawaii Health Systems Corporation, consisting of Hilo Medical Center, Kau Hospital, Hale Ho`ola Hamakua in Honoka`a and our 13 specialty clinics, we fully support SB1404 to ensure the next generation of physicians and providers will be available to care for future generations of our communities we serve.

SB-1404

Submitted on: 2/2/2019 7:53:29 AM

Testimony for CPH on 2/5/2019 2:45:00 PM

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

Comments:

Student loan debt is the single largest concern of graduating health professions students and loan repayment is critically important to our infrastructure across Hawaii to recruit and retain health professionals. The first question we get asked is what loan repayment options are available when doctors are looking to come back home to Hawaii to practice.

SB-1404

Submitted on: 2/2/2019 6:57:36 PM

Testimony for CPH on 2/5/2019 2:45:00 PM

| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------------|--|---------------------------|---------------------------|
| Diana Shaw | Testifying for Lanai Community Health Center | Support | No |

Comments:

Funding this bill is critically important for assisting with the provider workforce shortage!

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

Thirtieth-Ninth Legislature
Chairman Rosalyn Baker & Donna Mercado Kim
Senate Committee on Commerce, Consumer Protection, and Health & Higher Education
RE: SB1404

Tuesday, 2/5/2019
2:45pm in Room 229

Aloha,

We are the Rural Health Interest Group comprised of medical students at the University of Hawai'i at Mānoa John A. Burns School of Medicine. Thank you for taking the time to read our testimony. We are in **strong support of SB1404**.

Throughout this year, we were able to learn about the large disparities that our rural communities face. However, we were hopeful to hear of the improvements. 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. We 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%.

Many of us have had opportunities to travel to many of this state's rural areas including Lanai, Kalaupapa, Waimea, and Hilo. Within our rural clinical experiences thusfar, we have seen patients in situations with higher risk of dying from typically treatable diseases in urban Honolulu, health disparities, access problems for medical care that is not available in the area, and many more. 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. We believe that this will help more of the patients we see get the help they need and will most likely save many lives and/or improve the quality of life for our rural communities that we love.

In closing, I hope the committee sees the worth in rewarding providers who see the value in serving the rural areas of Hawai'i. Otherwise, the health workforce of Hawai'i could not be sustainable in addressing the health of our state, especially for the rural areas. This is why we submit testimony in support of SB1404.

Thank you for your time,

Rural Health Interest Group at John A. Burns School of Medicine

Waiht M..., MS2 *Clare Anderson*, MS2 *B...*, MS1
Shelley Wong, MS2 *Clare Anderson*, MS1 *...*, MS2
Christine..., MS1 *Justine...*, MS1 *Nancy...*, MS2
..., MS1 *Jeffer...*, MS1 *RNS*, MS2

Kelley Withy, MD, PhD
Physician Workforce Researcher
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

Submitted on: 2/2/2019 7:40:53 AM

Testimony for CPH on 2/5/2019 2:45:00 PM

| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------------|---------------------|---------------------------|---------------------------|
| Andrew Martin | 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!

On a personal note, I am a psychiatrist and benefitted from the loan repayment program when working in Maui. I have \$280,000 in student loan debt at 7.5 percent interest. With this huge burden it affects my ability to take jobs in underserved areas and pay the high cost of living in Hawaii. This program was the reason I stayed and practiced in Maui for 2 years. In order to recruit and keep qualified medical staff it is essential to keep this program alive and well and I advocate for expansion.

Thank you for this opportunity to testify.

Warm Regards,

Andrew Martin D.O

SB-1404

Submitted on: 2/2/2019 8:11:32 AM

Testimony for CPH on 2/5/2019 2:45:00 PM

| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------------------|---------------------|---------------------------|---------------------------|
| 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.

SB-1404

Submitted on: 2/2/2019 8:22:56 AM

Testimony for CPH on 2/5/2019 2:45:00 PM

| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------------|---------------------|---------------------------|---------------------------|
| Jerry Gray, M.D. | Individual | Support | No |

Comments:

I am an Emergency Physician formerly responsible for recruiting new physicians to work on the Big Island. The past few years, we have lost multiple well trained young doctors, some of whom were born and raised on the Big Island, due to the fact that the lower physician salaries combined with the high cost of housing become too intolerable for the doctors to consider moving here until they can pay off their huge debts from their education. The average newly graduating emergency physician owes between two to three hundred thousand dollars. This measure will help reduce this barrier for new physicians to return to be big island.

Jerry Gray, M.D.

SB-1404

Submitted on: 2/2/2019 8:36:26 AM

Testimony for CPH on 2/5/2019 2:45:00 PM

| 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 your consideration

Jimmy and Jeanne Yagi

SB-1404

Submitted on: 2/2/2019 11:14:23 AM

Testimony for CPH on 2/5/2019 2:45:00 PM

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

Comments:

I strongly support of SB1404, which permits continuation of the Hawaii State Loan Repayment program. I personally benefited from the program as an employee at Kalihi Palama Health Center, and with the program's support, I was able to make a positive difference with patients while having financial support with student loan debt. I appreciate your consideration. Mahalo

SB-1404

Submitted on: 2/2/2019 12:28:28 PM

Testimony for CPH on 2/5/2019 2:45:00 PM

| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------------|---------------------|---------------------------|---------------------------|
| Christine | Individual | Support | No |

Comments:

SB-1404

Submitted on: 2/2/2019 4:58:06 PM

Testimony for CPH on 2/5/2019 2:45:00 PM

| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------------|---------------------|---------------------------|---------------------------|
| Jessica Anahu | 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

Submitted on: 2/2/2019 6:01:32 PM

Testimony for CPH on 2/5/2019 2:45:00 PM

| Submitted By | Organization | Testifier Position | Present at Hearing |
|----------------|--------------|--------------------|--------------------|
| Robert DeCoito | 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.

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

Submitted on: 2/3/2019 8:46:11 AM

Testimony for CPH on 2/5/2019 2:45:00 PM

| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------------|---------------------|---------------------------|---------------------------|
| Anthony Guerrero | 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.

To: Senator Roslyn Baker, Chair and members, CPH and
Senator Donna Mercado Kim, Chair and members, HRE

From: Fred C. Holschuh, M.D.

Subject: SB 1404 and SB 870

Date: February 3, 2019

Dear Senators Baker and Mercado Kim, and Members:

Thank you for allowing me to submit testimony in strong support of these bills. I was a 30-year emergency physician and Chief of Staff at Hilo Medical Center and am very aware of the dire need for physician providers on Hawaii Island and throughout the state. These bills will assist young physician graduates to practice in underserved areas. I respectfully request your strong support of these bills.

SB-1404

Submitted on: 2/3/2019 10:56:28 AM

Testimony for CPH on 2/5/2019 2:45:00 PM

| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------------|---------------------|---------------------------|---------------------------|
| Sara McAllaster | 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

Submitted on: 2/3/2019 5:19:45 PM

Testimony for CPH on 2/5/2019 2:45:00 PM

| Submitted By | Organization | Testifier Position | Present at Hearing |
|-------------------|--------------|--------------------|--------------------|
| Michelle Mitchell | 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.

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%.

The average medical student debt is in excess of \$200,000, which results in nearly \$2,000/month student loan payments. Add to that an average undergraduate loan burden of \$37,000. We then have a 30 year old doctor (physician training takes 11 years minimum) who wants to be able to afford to start the family he's been putting off during his education, owes over \$2200/month in student debt but is left wondering if he truly afford to fulfill his dream of providing medical care in one of the most expensive states in the U.S.

I am the fortunate recipient of \$25,000 for 2017-2019. Without this repayment program, I would have had no income for the year 2017, during which I participated in HMSA's Payment Transformation. Receiving only \$24 per patient while accepting new complicated patients in a rural setting is not a feasible business model.

Since the insurance company is unwilling to pay physicians a fair and reasonable wage, someone needs to pay them to something to stay in Hawaii. Sadly, their shortfall is

pushing the responsibility onto this program, which is funded partially through a grant and partially through local monies. Physicians want to be here, please help support their efforts.

Please continue this program!

Thank you for this opportunity to testify.

Sincerely,

Michelle A. Mitchell, M.D.

Serving Hilo since 2008

SB-1404

Submitted on: 2/3/2019 7:16:45 PM

Testimony for CPH on 2/5/2019 2:45:00 PM

| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------------|---------------------|---------------------------|---------------------------|
| Warren Yamashita | Individual | Support | No |

Comments:

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

I am writing in **strong support** of SB 1404, which seeks state matching funds for the Hawaii State Loan Repayment program. This program repays educational debt for primary care and behavioral health providers who work for non- profit organizations in Health Professions shortage Areas of Hawaii.

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.

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 the opportunity to provide this testimony.

SB-1404

Submitted on: 2/3/2019 9:19:57 PM

Testimony for CPH on 2/5/2019 2:45:00 PM

| Submitted By | Organization | Testifier Position | Present at Hearing |
|-------------------|--------------|--------------------|--------------------|
| Alicia Turlington | 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!

I personally was able to participate in this program and have all of my loans paid off. I am a pediatrician at a community health center and have chosen to stay and work in an underserved community because I want to continue to serve. However, the salary I am receiving and the cost of living in Hawaii would make it much harder to stay at a CHC if my loans were not paid off. I know of many doctors and psychologists who are leaving/have left the CHC setting because of the lower salary and their high debts. If this program could help them, they may reconsider staying and working in an underserved community. These communities deserve continuity of providers and providers who are dedicated to working with them. However, this is just not always feasible especially when more lucrative offers exist. Please help this program survive so that more providers can stay and work in the underserved communities.

Thank you for this opportunity to testify.

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,
Nicole Apoliona, MD

SB-1404

Submitted on: 2/4/2019 7:57:26 AM

Testimony for CPH on 2/5/2019 2:45:00 PM

| Submitted By | Organization | Testifier Position | Present at Hearing |
|--------------|--------------|--------------------|--------------------|
| Erica Davis | 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.

Erica Davis

(808) 861-9745

SB-1404

Submitted on: 2/4/2019 9:31:09 AM

Testimony for CPH on 2/5/2019 2:45:00 PM

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

Comments:

Mahalo 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 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 this opportunity to testify!

Rhonda Roldan

SB-1404

Submitted on: 2/4/2019 10:30:21 AM

Testimony for CPH on 2/5/2019 2:45:00 PM

| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------------|---------------------|---------------------------|---------------------------|
| Anne Scharnhorst | Individual | Support | No |

Comments:

Written Testimony Presented Before the

Senate Committee on Commerce, Consumer Protection, and Health

and

Senate Committee on Higher Education

February 5, 2019 2:45 p.m.

by

Anne Scharnhorst, MN, RN,

UH Maui College

IN STRONG SUPPORT

SB 1404 RELATING TO LOAN REPAYMENT

Chair Baker, Chair Kim, Vice Chair Chang, Vice Chair Kidani, and members of the Senate Committee on Commerce, Consumer Protection, and Health and members of the Senate Committee on Higher Education, thank you for this opportunity to provide testimony in **strong support** to this bill, SB 1404. 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.

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. Moreover, **Anne Scharnhorst** is 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.

**Written Testimony Presented Before the
Senate Committee on Commerce, Consumer Protection, and Health
and
Senate Committee on Higher Education
February 5, 2019 2:45 p.m.
by
Celeste M Baldwin, PhD, APRN, CNS**

**IN STRONG SUPPORT
SB 1404 RELATING TO LOAN REPAYMENT**

Chair Baker, Chair Kim, Vice Chair Chang, Vice Chair Kidani, and members of the Senate Committee on Commerce, Consumer Protection, and Health and members of the Senate Committee on Higher Education, thank you for this opportunity to provide testimony in **strong support** to this bill, SB 1404. 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.

Therefore, Dr. Baldwin 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. Moreover, Dr. Baldwin is 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.

SB-1404

Submitted on: 2/4/2019 10:49:03 AM

Testimony for CPH on 2/5/2019 2:45:00 PM

| Submitted By | Organization | Testifier Position | Present at Hearing |
|------------------|--------------|--------------------|--------------------|
| Krystina Begonia | 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 **Individual** or 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

Submitted on: 2/4/2019 10:18:13 AM

Testimony for CPH on 2/5/2019 2:45:00 PM

| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------------|---------------------|---------------------------|---------------------------|
| Daniel H Belcher | Individual | Support | No |

Comments:

SB-1404

Submitted on: 2/4/2019 12:04:11 PM

Testimony for CPH on 2/5/2019 2:45:00 PM

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

Comments:

SB-1404

Submitted on: 2/4/2019 11:59:03 PM

Testimony for CPH on 2/5/2019 2:45:00 PM

LATE

| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------------|---------------------|---------------------------|---------------------------|
| Kathleen Yokouchi | Individual | Support | No |

Comments:

SB-1404

Submitted on: 2/5/2019 12:13:20 AM

Testimony for CPH on 2/5/2019 2:45:00 PM



| Submitted By | Organization | Testifier Position | Present at Hearing |
|--------------|--------------|--------------------|--------------------|
| yvonne yim | 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.

Hawaii's rural communities face challenges in receiving adequate health care given the ongoing healthcare workforce shortages and the high turnover of essential healthcare employees.

As a professional rural mental health social worker, I have provided mental health counseling in Molokai and Kalihi. I would like to continue working with my patients living in my community. However, given the fact that rural clinics offer less competitive salaries, I like many of my co-workers, struggle to repay my student loan debt.

The Hawaii State Loan Repayment program will allow dedicated professionals to continue to work and live in rural communities and fulfill our passions.

Please support the health of Hawaii's rural communities by supporting SB1404!

Thank you for this opportunity to testify.

Yvonne Yim LCSW

Licensed Clinical Social Work

LATE

Written Testimony Presented Before the
Senate Committee on Commerce, Consumer Protection, and Health
and
Senate Committee on Higher Education
February 5, 2019 2:45 p.m.

by
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UH Manoa

**IN STRONG SUPPORT
SB 1404 RELATING TO LOAN REPAYMENT**

Chair Baker, Chair Kim, Vice Chair Chang, Vice Chair Kidani, and members of the Senate Committee on Commerce, Consumer Protection, and Health and members of the Senate Committee on Higher Education, thank you for this opportunity to provide testimony in **strong support** to this bill, SB 1404. 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.

Therefore, I am in strong support of including nurses at the APRN and RN levels, along with the other included health professions, in this loan repayment initiative. Moreover, I am 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.

SB-1404

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Testimony for CPH on 2/5/2019 2:45:00 PM

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| Submitted By | Organization | Testifier Position | Present at Hearing |
|---------------------|---------------------|---------------------------|---------------------------|
| Torrey Lynch | Individual | Support | No |

Comments: