

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

Testimony in SUPPORT of HB2254
RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS.

JOHN M. MIZUNO, CHAIR
HOUSE COMMITTEE ON HEALTH

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

Hearing Date: February 4, 2020

Room Number: 309

- 1 **Fiscal Implications:** \$500,000 general fund appropriation, requiring a dollar-for-dollar match.
- 2 **Department Testimony:** The Department of Health (DOH) supports this measure as drafted.
- 3 The State Loan Repayment Program (SLRP) for health care professionals, which includes
- 4 physicians, nurse practitioners, clinical social workers, and psychologists, is an important
- 5 component of Hawaii's larger provider recruitment and retention strategy. Providers inclined to
- 6 remain in Hawaii to practice face cost-of-living challenges exacerbated by heavy student debt
- 7 burdens, and many find any amount of financial relief contributes to economic viability. More
- 8 often than not, program participants choose to attend to underserved populations and areas,
- 9 which adds greater value to their SLRP participation.
- 10 Thank you for the opportunity to testify.
- 11 **Offered Amendments:** N/A.
- 12

DAVID Y. IGE
GOVERNOR

JOSH GREEN
LIEUTENANT GOVERNOR



SCOTT T. MURAKAMI
DIRECTOR

ANNE EUSTAQUIO
DEPUTY DIRECTOR

STATE OF HAWAII
DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS
830 PUNCHBOWL STREET, ROOM 321
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Phone: (808) 586-8844 / Fax: (808) 586-9099
Email: dlir.director@hawaii.gov

February 3, 2020

To: The Honorable John M. Mizuno, Chair,
The Honorable Bertrand Kobayashi, Vice Chair, and
Members of the House Committee on Health

The Honorable Justin H. Woodson, Chair,
The Honorable Mark J. Hashem, Vice Chair,
The Honorable Sean Quinlan, Vice Chair, and
Members of the House Committee on Lower and Higher Education

Date: Tuesday, February 4, 2020
Time: 2:15 p.m.
Place: Conference Room 309, State Capitol

From: Scott T. Murakami, Director
Department of Labor and Industrial Relations (DLIR)

**Re: H.B. No. 2254 RELATING TO LOAN REPAYMENT
FOR HEALTH CARE PROFESSIONALS**

I. OVERVIEW OF PROPOSED LEGISLATION

HB2254 proposes to appropriate funds for Health Care Provider Loan Repayment Program administered through the John A. Burns School of Medicine of the University of Hawaii at Manoa.

DLIR supports this measure provided it does not conflict with the priorities identified in the Governor's Supplemental Budget request.

II. COMMENTS ON THE HOUSE BILL

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

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



UNIVERSITY OF HAWAII SYSTEM

Legislative Testimony

LATE

Testimony Presented Before the
House Committee on Health and
House Committee on Lower and Higher Education
February 4, 2020 at 2:15 p.m.

By

Jerris Hedges, MD, Dean

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

Interim Vice Chancellor for Academic Affairs

Vice Chancellor for Research

University of Hawai'i at Mānoa

HB 2254 – RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS

Chairs Mizuno and Woodson, Vice Chairs Kobayashi, Hashem, and Quinlan, and members of the committees:

Thank you for this opportunity to testify in **strong support** of HB 2254, provided that its passage does not adversely impact our BOR Approved Budget, which permits continuation of the Hawai'i State Loan Repayment program that supports payments of educational debt for physicians, nurse practitioners, physician assistants, psychologists, social workers, marriage and family counselors, nurses, and social workers 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 about 800 doctors, and almost all other types of primary care and behavioral healthcare workers. In the last year approximately 150 physicians left the state, further contributing to the physician shortage. Without these doctors and other 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 46 health care providers since its inception in 2012. Currently, the Loan Repayment Program supports 25 providers in Hawai'i. Of the program graduates, 43% remain where they served their commitment and 67% remain in Hawai'i.

In 2016, 64% of John A. Burns School of Medicine (JABSOM) residents and fellows had a current student loan burden. The average medical school debt of our graduates for the last 3 years is as follows:

- 2016-2017 = \$169,763;
- 2017-2018 = \$146,637;
- 2018-2019 = \$187,113.

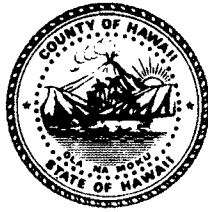
These loans, with average minimum monthly payment of \$500, begin repayment while in residency training, in addition to the high cost of living, rent and other living expenses. The high cost of college and medical education results in large student loan debt -- which detracts from physicians choosing 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 86% 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.

HB 2254 requests \$500,000 for loan repayment for the above listed health professions. The funds provided will be matched dollar for dollar from other funding sources and be provided to reduce the debt of our healthcare providers working in areas of need. This will allow for 15-20 new healthcare providers a year to work in underserved areas across Hawai'i and receive at least \$25,000 a year in loan repayment for practicing at least two years in an area of need. This funding will be very helpful in bringing more healthcare professionals to underserved communities, as this year we had 17 applications and could only provide loan repayment to 7 individuals.

Thank you for this opportunity to testify.

Harry Kim
Mayor



Roy Takemoto
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

February 3, 2020

Committee on Health
Representative John M. Mizuno, Chair
Representative Bertrand Kobayashi, Vice Chair

Committee on Lower & Higher Education
Representative Justin H. Woodson, Chair
Representative Sean Quinlan, Vice Chair
Hawai'i State Legislature

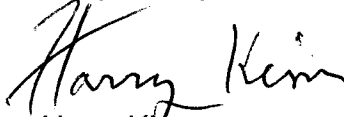
Dear Chairs Mizuno and Woodson, Vice-Chairs, and Committee Members:

RE: HB 2254, Relating to Loan Repayment for Health Care Professionals

The shortage of health care providers in Hawai'i has been well documented. By all accounts, it 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.

A year ago, I was pleased to support SB 1404, which became Act 262. It seems to be substantially the same as today's bill, HB 2254. 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 HB 2254.

Respectfully Submitted,


Harry Kim
MAYOR



Tuesday, February 4, 2020 at 2:15 pm
Conference Room 309

House Committee on Lower & Higher Education

To: Chair Justin H. Woodson
Vice Chair Mark J. Hashem
Vice Chair Sean Quinlan

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

Re: **Testimony in Support**
HB 2254, 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** this measure, 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 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 efforts 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 4, 2020 at 2:15 PM
Conference Room 309

House Committee on Health

To: Representative John Mizuno, Chair
Representative Bertrand Kobayashi, Vice Chair

House Committee on Lower and Higher Education

To: Representative Justin Woodson, Chair
Representative Mark Hashem, Vice Chair
Representative Sean Quinlan, Vice Chair

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

**Re: Testimony in Support of HB 2254
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 HB 2254 which would provide 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 approximately 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 46 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.

LĀNA'Ī COMMUNITY HEALTH CENTER

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dshaw@lanaicommunityhealthcenter.org

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

Testimony Presented Before the
House Committees for Health and Lower & Higher Education
Hearing Date: Tuesday, February 4, 2020

HB 2254 - Relating to Loan Repayment for Health Care Professionals

Chairs Woodson and Mizuno, Vice Chairs Hashem and Kobayashi, and Members of the committees:

I am writing in **strong support** of HB 2254, which seeks state matching funds for the Hawaii Health Care Provider 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 therapists, and registered nurses who work for non-profit organizations in Health Professions Shortage Areas of Hawaii.

Hawaii has a shortage of over 800 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.

Through HB 2254 \$500,000 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. JABSOM has successfully administered the program which has helped 49 healthcare

E Ola nō Lāna'ī

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

providers since its beginning in 2012. Two-thirds of those providers who graduated from the program continue to work in Hawaii's underserved communities and 43% have stayed where they worked for their loan repayment contract. 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.

Thank you for the opportunity to provide testimony.

Mahalo,

A handwritten signature in dark ink, appearing to read "D.V. Shaw". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Diana M V Shaw, PhD, MPH, MBA, FACMPE]
Executive Director
Lāna'i City



**Testimony to the House Joint Committee on Health, and Lower and Higher Education
Tuesday, February 4, 2020; 2:15 p.m.
State Capitol, Conference Room 309**

RE: HOUSE BILL NO. 2254, RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS.

Chair Mizuno, Chair Woodson, and Members of the Joint 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** House Bill No. 2254, RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS.

The bill, as received by your Committee, would:

- (1) Appropriate \$500,000 in general funds for fiscal year 2020-2021, to be expended by the Department of Health in coordination with the John A. Burns School of Medicine at the University of Hawaii, for the Health Care Provider Loan Repayment Program; and
- (2) Stipulate that no funds be released unless matched on a dollar-for-dollar basis by funds from a private or another public source.

By way of background, the HPCA represents Hawaii Federally-Qualified Health Centers (FQHCs). FQHCs provide desperately needed medical services at the frontlines in rural and underserved communities. Long considered champions for creating a more sustainable, integrated, and wellness-oriented system of health, FQHCs provide a more efficient, more effective and more comprehensive system of healthcare.

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.

Testimony on House Bill No. 2254
Tuesday, February 4, 2020; 2:15 p.m.
Page 2

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

Thank you for the opportunity to testify. Should you have any questions, please do not hesitate to contact Public Affairs and Policy Director Erik K. Abe at 536-8442, or eabe@hawaiiipca.net.

HB-2254

Submitted on: 2/1/2020 2:39:12 PM

Testimony for HLT on 2/4/2020 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Kimo Rodrigues	Irie Hawaii	Support	No

Comments:

HB-2254

Submitted on: 2/1/2020 2:48:34 PM

Testimony for HLT on 2/4/2020 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Monique gunn	Tobacco king llc	Support	No

Comments:

HB-2254

Submitted on: 2/1/2020 2:53:14 PM

Testimony for HLT on 2/4/2020 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
dillon rellez	irie hawaii	Support	No

Comments:

I feel like we should not be paying for these people that are not following the rules, and that being said a private or public source should take care of what is going on and the funding for it.

HB-2254

Submitted on: 2/1/2020 2:56:11 PM

Testimony for HLT on 2/4/2020 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Joseph E Yarbrough	Individual	Support	No

Comments:

HB-2254

Submitted on: 2/1/2020 5:54:49 PM

Testimony for HLT on 2/4/2020 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Robert Riley	Irie Hawaii	Support	No

Comments:

HB-2254

Submitted on: 2/1/2020 7:03:27 PM

Testimony for HLT on 2/4/2020 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Jackie Meister	Individual	Support	No

Comments:

I am writing in **strong support** of HB 2254, which seeks state matching funds for the Hawaii Health Care Provider 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 therapists, and registered nurses who work for non-profit organizations in Health Professions Shortage Areas of Hawaii.

I am a certified Nurse Midwife who has applied to the loan repayment grant program and just received notification that I will be receiving a scholarship reward. I have been taking care of patients on the big island of Hawaii for over three years now. It was my desire to live in Hawaii and raise my family in the rural beauty and culture of the big island. I always dreamed of serving the native Hawaiian health population by providing quality health care to all people in Hawaii. This award will enable me to stay in Hawaii and support my own 3 children as they prepare to venture into the college realm. I was contemplating moving to Oregon due to the increased cost of living in Hawaii, and now I will stay directly because of this generous grant. This grant money is making a real difference in our lives and keeping doctors, midwives, therapists, and RN's in Hawaii. My loan payment is over \$850.00 per month and now I can contemplate helping my own children with their education expenses.

Hawaii has a shortage of over 800 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.

Through HB 2254 \$500,000 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. JABSOM has successfully administered the program which has helped 49 healthcare providers since its beginning in 2012. Two-thirds of those providers who graduated from the program continue to work in Hawaii's underserved communities and 43% have stayed where they worked for their loan repayment contract. 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.

Retaining quality healthcare providers in Hawaii is imperative to the health and well being of all people in our state.

Thank you for the opportunity to provide testimony.

Sincerely and with much Aloha,

Jackie L Meister, CNM-BC, MSN, RN



**Written Testimony Presented Before the
House Committee on Health
and House Committee on Lower and Higher Education
Tuesday, February 4, 2020 at 2:15 p.m.**

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

TESTIMONY IN STRONG SUPPORT on HB2254

Chairs Mizuno and Woodson, Vice Chairs Kobayashi, Hashem, and Quinlan, and members of the Committee on Health and Committee on Lower and Higher Education, thank you for the opportunity to testify **in strong support of loan repayment for health care professionals.**

In Hawai'i, health care professionals are in high demand yet in low supply, particularly on the neighbor islands and in rural areas. According to the 2017 Hawai'i State Center for Nursing workforce supply data*, 100% of advance practice registered nurses (APRNs) working in Hawai'i, Maui, and Kaua'i counties worked in HRSA-defined medically underserved populations or areas. Nurses, including registered nurses (RNs) and APRNs, serve an important role in rural areas ensuring access to healthcare for all populations, vulnerable populations in particular. The Nursing Workforce Supply 2019 findings** indicate that a majority of RNs and APRNs serve, in a typical week, people in vulnerable populations, including people with disabilities, are houseless, and/or insured under Medicare or MedQUEST.

Patients Served in Primary Practice Across All Settings	RNs	APRNs
Disabled	53.8%	64.8%
Houseless	53.5%	59.6%
Medicare or Medicaid	79.4%	88.3%
Opioid Addiction/Dependency	43.4%	42.1%
Transgender	28.9%	41.5%

However, accessing and completing healthcare education can be challenges for nurses. In 2019, the Center identified that RNs on neighboring islands without a face-to-face bachelor's degree in nursing (BSN) program have lower rates of completing a BSN than nurses on O'ahu or Hawai'i Island. Further, the Center conducted a series of community conversations funded by the Hawai'i Department of Labor and Industrial Relations and identified that financial burdens including cost of education, student loans, and personal or family financial considerations are barriers for nurses to attain their goal degree. Student loan repayment is identified as one

The mission of the Hawai'i State Center for Nursing is that through collaborative partnerships, the Center provides accurate nursing workforce data for planning, disseminates nursing knowledge to support excellence in practice and leadership development; promotes a diverse workforce and advocates for sound health policy to serve the changing health care needs of the people of Hawai'i.

solution to support health care providers to serve in rural areas as well as attain their goal healthcare degrees which will then benefit the communities they serve.

The Hawai'i State Center for Nursing acknowledges the longstanding commitment of the Hawai'i State Legislature in supporting loan repayments for health care providers. Further, the Center **provides testimony in strong support of HB2254 both for the intent of the measure and for full funding of \$500,000 for this initiative and asks the Committee to pass this measure as written.**

County Specific Data Tables Related to Care of Vulnerable Populations.

Registered Nurses who responded to the types of patients treated in their primary practice, in a typical week**:

Types of Patients Treated in Primary Practice ¹	Statewide	Honolulu	Hawai'i	Mau'i	Kaua'i
Disabled	53.8%	51.8%	59.7%	59.8%	56.0%
Houseless	53.5%	52.5%	56.1%	59.3%	51.2%
Medicare or Medicaid	79.4%	77.8%	86.0%	85.4%	81.2%
Opioid Addiction/Dependency	43.4%	41.2%	50.9%	52.0%	40.6%
Telehealth	28.9%	29.1%	30.6%	28.8%	23.2%
Transgender	11.9%	10.4%	24.3%	9.2%	10.6%

Advanced Practice Registered Nurses who responded to the types of patients treated in their primary practice, in a typical week**:

Types of Patients Treated in Primary Practice ¹	State	Honolulu	Hawai'i	Mau'i	Kaua'i
Disabled	64.8%	64.1%	70.6%	65.0%	75.0%
Houseless	59.6%	58.7%	66.7%	55.0%	62.5%
Medicare or Medicaid	88.3%	87.3%	94.1%	95.0%	75.0%
Opioid Addiction/Dependency	42.1%	40.5%	49.0%	40.0%	50.0%
Telehealth	41.5%	42.1%	45.1%	35.0%	25.0%
Transgender	16.6%	15.4%	19.6%	15.0%	12.5%

Sources:

*Hawai'i State Center for Nursing, (2017). *2017 Nursing Workforce Supply Survey Special Report: Employment Location of APRNs.*

**Hawai'i State Center for Nursing (2019). *Hawai'i Nursing Workforce Supply 2019 Data Tables.*

The mission of the Hawai'i State Center for Nursing is that through collaborative partnerships, the Center provides accurate nursing workforce data for planning, disseminates nursing knowledge to support excellence in practice and leadership development; promotes a diverse workforce and advocates for sound health policy to serve the changing health care needs of the people of Hawai'i.



Hawai'i Psychological Association

For a Healthy Hawai'i

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House Committee on Health

Representative John M. Mizuno, Chair
Representative Bertrand Kobayashi, Vice Chair

House Committee on Lower & Higher Education

Representative Justin H. Woodson, Chair
Representative Mark J. Hashem, Vice Chair
Representative Sean Quinlan, Vice Chair

Testimony in Support of HB 2254

Tuesday, February 4, 2020, 2:15 pm, Room 309

The Hawai'i Psychological Association (HPA) strongly supports HB 2254, which would expand eligible health care professionals under the health care provider loan repayment program administered through the John A. Burns School of Medicine (JABSOM) of the University of Hawai'i at Mānoa.

The shortage of health care providers, especially in rural areas of the State of Hawai'i, is due in large part to the considerable expense and subsequent student loan debt associated with completion of educational requirements for health care providers. Expanding the list of eligible health care professionals under the health care provider loan repayment program administered through JABSOM will provide a powerful incentive for health care providers to provide services in rural areas of Hawai'i. We are particularly grateful that psychologists are included in the current version of this bill as there is a shortage of licensed psychologists in our State.

Thank you for the opportunity to testify on this important bill.

Respectfully submitted,

Julie Takishima-Lacasa, PhD, President
Chair, HPA Legislative Action Committee
Hawai'i Psychological Association



LATE

February 3, 2020

The Honorable John M. Mizuno, Chair
The Honorable Bertrand Kobayashi, Vice Chair
House Committee on Health

The Honorable Justin H. Woodson, Chair
The Honorable Mark J. Hashem, Vice Chair
The Honorable Sean Quinlan, Vice Chair
House Committee on Lower & Higher Education

Re: HB 2254 – Relating to Loan Repayment for Health Care Professional

Dear Chair Mizuno, Chair Woodson, Vice Chair Kobayashi, Vice Chair Hashem, Vice Chair Quinlan,
and Members of both Committees:

The Hawaii Medical Service Association (HMSA) appreciates the opportunity to testify on HB 2254, which appropriates funds for fiscal year 2020-2021 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-to-dollar basis by a private or another public source.

HMSA strives to improve the health of Hawaii and has invested in multi-dimensional initiatives in provider recruitment and retention, supporting local provider education and sustainability, changing delivery models to expand provider reach, and value-based care models emphasizing quality and team-based care. HMSA has invested millions of dollars in the last three years, mostly focused on the neighbor islands, for provider recruitment, retention, training, and infrastructure.

We believe that the Hawaii Rural Health Care Provider Loan Repayment Program is in line with our mission to encourage provider recruitment and retention, invest in educating future health care providers, and get much needed care to the medically underserved rural areas of Hawaii. Therefore, we support this measure.

Thank you for the opportunity to testify on this measure.

Sincerely,

Pono Chong
Vice President, Government Relations

HB-2254

Submitted on: 2/1/2020 2:41:14 PM

Testimony for HLT on 2/4/2020 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Katelyn Kapua	Individual	Support	No

Comments:

HB-2254

Submitted on: 2/1/2020 2:38:52 PM

Testimony for HLT on 2/4/2020 2:15:00 PM

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

Comments:

HB-2254

Submitted on: 2/1/2020 11:05:03 PM

Testimony for HLT on 2/4/2020 2:15:00 PM

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

Comments:

Chairs Woodson and Mizuno, Vice Chairs Hashem and Kobayashi, and Members of the committees:

I am writing in **strong support** of HB 2254, which seeks state matching funds for the Hawaii Health Care Provider 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 therapists, and registered nurses who work for non-profit organizations in Health Professions Shortage Areas of Hawaii.

Hawaii has a shortage of over 800 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. I am one of those doctors who would greatly appreciate financial support to continue to serve the Big Island area of Ka'u.

Through HB 2254 \$500,000 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. JABSOM has successfully administered the program which has helped 49 healthcare providers since its beginning in 2012. Two-thirds of those providers who graduated from the program continue to work in Hawaii's underserved communities and 43% have stayed where they worked for their loan repayment contract. 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.

Thank you for the opportunity to provide testimony.

HB-2254

Submitted on: 2/1/2020 1:10:26 PM

Testimony for HLT on 2/4/2020 2:15:00 PM

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

Comments:

Testimony Presented Before the

House Committees for Health and Lower & Higher Education

Hearing Date: Tuesday, February 4, 2020

HB 2254 - Relating to Loan Repayment for Health Care Professionals

Chairs Woodson and Mizuno, Vice Chairs Hashem and Kobayashi, and Members of the committees:

I am writing in strong support of HB 2254. I am a recipient of the Hawaii Health Care Provider 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 therapists, and registered nurses who work for non-profit organizations in Health Professions Shortage Areas of Hawaii.

This loan repayment program is a big part of the reason I chose to move to Hawaii from Wisconsin in 2015 and start my career. I was in search of employment that would help me pay off my loans, after finishing residency with around \$280,000 in medical school debt. I was fortunate to have stumbled across this loan repayment program. I work as a psychiatrist on Maui and I am keenly aware of the lack of psychiatrists on this island. I am currently employed through the Public Safety Department and Malama I Ke Ola Community Health Center. These jobs allow me to see underserved and often overlooked patients with mental health needs. Our jails and prisons are overflowing with patients who have serious and persistent mental illness. Their needs are great but there is a shortage in staff treating them, and I am only one person. We desperately need

more psychiatrists in the Public Safety Department. Untreated mental health needs lead to higher recidivism. At the community health clinic we offer mental health treatment to ALL patients, regardless of insurance status. I believe we are the only clinic to offer appointments to uninsured patients. I truly love the work I do and plan to continue working with the underserved population long after my loans are paid off. I initially signed on with the loan repayment program for a two year commitment period, and have since renewed my contract for another two years. My husband and I are a part of this island community and have really grown to love Maui. My husband works as a teacher. We are building roots here and plan to stay and continue our work here.

I believe that offering loan repayment is key to attracting physicians to Hawaii. Many early career physicians are burdened with debt on average of \$200,000, in some cases well over \$400,000. These are daunting numbers, especially for primary care physicians who's salaries are much lower than specialties such as surgeons. Many young physicians are in search of loan repayment for their first job. It is critical that we continue this program. It will attract more physicians, like myself, who are likely to stay in Hawaii after committing to two years. Currently, two thirds of graduates from the program have stayed in Hawaii and continued to work. So this program is successful in addressing our physician shortage. It is critical we continue this program.

Please vote to support this program!

Through HB 2254 \$500,000 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.

Thank you for your time and consideration of my testimony.

Sarah Feenstra, DO

HB-2254

Submitted on: 2/1/2020 11:56:46 AM

Testimony for HLT on 2/4/2020 2:15:00 PM

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

Comments:

I am writing in strong support of HB 2254, which seeks state matching funds for the Hawaii Health Care Provider 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 therapists, and registered nurses who work for non-profit organizations in Health Professions Shortage Areas of Hawaii.

Hawaii has a shortage of over 800 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.

Through HB 2254 \$500,000 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. JABSOM has successfully administered the program which has helped 49 healthcare providers since its beginning in 2012. Two-thirds of those providers who graduated from the program continue to work in Hawaii's underserved communities and 43% have stayed where they worked for their loan repayment contract. 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.

Thank you for the opportunity to provide testimony.

HB-2254

Submitted on: 2/1/2020 12:08:32 PM

Testimony for HLT on 2/4/2020 2:15:00 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 **HB 2254**, which seeks state matching funds for the Hawaii Health Care Provider 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 therapists, and registered nurses who work for non-profit organizations in Health Professions Shortage Areas of Hawaii.

Hawaii has a shortage of over 800 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.

Through HB 2254, \$500,000 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. JABSOM has successfully administered the program which has helped 49 healthcare providers since its beginning in 2012. Two-thirds of those providers who graduated from the program continue to work in Hawaii's underserved communities and 43% have stayed where they worked for their loan repayment contract. 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. **Please continue this program!**

Mahalo for the opportunity to provide testimony!

Rhonda Roldan

HB-2254

Submitted on: 2/1/2020 5:47:43 AM

Testimony for HLT on 2/4/2020 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Joshua Evans	Individual	Support	No

Comments:

Testimony Presented Before the
House Committees for Health and Lower & Higher Education
Hearing Date: Tuesday, February 4, 2020

HB 2254 - Relating to Loan Repayment for Health Care Professionals

Chairs Woodson and Mizuno, Vice Chairs Hashem and Kobayashi, and Members of the committees:

I am writing in **strong support** of HB 2254, which seeks state matching funds for the Hawaii Health Care Provider 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 therapists, and registered nurses who work for non-profit organizations in Health Professions Shortage Areas of Hawaii.

Hawaii has a shortage of over 800 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.

Through HB 2254 \$500,000 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. JABSOM has successfully administered the program which has helped 49 healthcare providers since its beginning in 2012. Two-thirds of those providers who graduated from the program continue to work in Hawaii's underserved communities and 43% have stayed where they worked for their loan repayment contract. 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.

Thank you for the opportunity to provide testimony.

HB-2254

Submitted on: 2/3/2020 7:38:14 AM

Testimony for HLT on 2/4/2020 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Mandi Cummings	Individual	Support	No

Comments:

I support HB2254 for Health Care Provider Loan repayment, but would like to make the legislature aware that the way the bill is written excludes providers at many major medical centers, despite their focus on providing primary care to underserved populations. Creating the inclusion criteria of the HRSA site listing/DHHS removes the majority of private practices and major medical centers providing these services, and growing to serve these areas and many nurses and providers in these areas are already able to qualify for loan repayment from the federal government. Opening the loan repayment program to providers in the community would strengthen our pool of providers, and provide an incentive to working in a diverse group of settings to meet the needs of the people of Hawaii.

HB-2254

Submitted on: 2/1/2020 10:34:18 AM

Testimony for HLT on 2/4/2020 2:15:00 PM

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

Comments:

I strongly support HB 2254 for the Hawaii Health Care Provider Loan Repayment Program. I personally utilized this program through the state in the past for loan payment assistance while caring for patients at Kalihi Palama Health Center. Such a program makes a positive difference in the care delivered and allows providers to financially make ends meet when working on those positions. Mahalo for your consideration.

HB-2254

Submitted on: 2/2/2020 9:19:06 AM

Testimony for HLT on 2/4/2020 2:15:00 PM

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

Comments:

HB-2254

Submitted on: 2/2/2020 10:47:41 AM

Testimony for HLT on 2/4/2020 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Stacy Ammerman	Individual	Support	No

Comments:

I am writing in strong support of HB 2254, which seeks state matching funds for the Hawaii Health Care Provider Loan Repayment Program. I am an OB/GYN practicing on Maui. I opened my own practice 7 years ago and it has been growing. I am a first generation doctor and finished school owing >\$250,000. This program repays educational debt for primary care and behavioral health physicians, nurse practitioners, physician assistants, psychologists, social workers, marriage and family therapists, and registered nurses who work for non-profit organizations in Health Professions Shortage Areas of Hawaii. Hawaii has a shortage of over 800 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.

Through HB 2254 \$500,000 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. JABSOM has successfully administered the program which has helped 49 healthcare providers since its beginning in 2012. Two-thirds of those providers who graduated from the program continue to work in Hawaii's underserved communities and 43% have stayed where they worked for their loan repayment contract. The state funding for the loan repayment program is vital to continuing our efforts to meet the health care needs of our communities.

HB-2254

Submitted on: 2/2/2020 11:02:59 AM

Testimony for HLT on 2/4/2020 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Mark Villarín	Individual	Support	No

Comments:

Testimony Presented Before the

House Committees for Health and Lower & Higher Education

Hearing Date: Tuesday, February 4, 2020

HB 2254 - Relating to Loan Repayment for Health Care Professionals

Chairs Woodson and Mizuno, Vice Chairs Hashem and Kobayashi, and Members of the committees:

I am writing in **strong support** of HB 2254, which seeks state matching funds for the Hawaii Health Care Provider 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 therapists, and registered nurses who work for non-profit organizations in Health Professions Shortage Areas of Hawaii.

Hawaii has a shortage of over 800 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.

Through HB 2254 \$500,000 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. JABSOM has successfully administered the program which has helped 49 healthcare providers since its beginning in 2012. Two-thirds of those providers who graduated from the program continue to work in Hawaii's underserved communities and 43% have stayed where they worked for their loan repayment contract. 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.

Thank you for the opportunity to provide testimony.

Sincerely,

Mark R. Villarin, MD

OB/GYN

Queen's North Hawaii Community Hospital, Waimea, Big Island

HB-2254

Submitted on: 2/2/2020 8:36:23 PM

Testimony for HLT on 2/4/2020 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Jayleen Mendoza	Individual	Support	No

Comments:

Testimony Presented Before the

House Committees for Health and Lower & Higher Education

Hearing Date: Tuesday, February 4, 2020

HB 2254 - Relating to Loan Repayment for Health Care Professionals

Chairs Woodson and Mizuno, Vice Chairs Hashem and Kobayashi, and Members of the committees:

I am writing in strong support of HB 2254, which seeks state matching funds for the Hawaii Health Care Provider 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 therapists, and registered nurses who work for non-profit organizations in Health Professions Shortage Areas of Hawaii.

Hawaii has a shortage of over 800 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.

Through HB 2254 \$500,000 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.

JABSOM has successfully administered the program which has helped 49 healthcare providers since its beginning in 2012. Two-thirds of those providers who graduated from the program continue to work in Hawaii's underserved communities and 43% have stayed where they worked for their loan repayment contract. 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. These funds helps the state to keep valuable medical professionals in positions that benefit the most underserved populations.

Thank you for the opportunity to provide testimony. I hope that you will consider these facts with great care.

Sincerely,

Jayleen Mendoza

HB-2254

Submitted on: 2/2/2020 8:58:32 PM

Testimony for HLT on 2/4/2020 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Ricky Alaniz	Individual	Support	No

Comments:

Testimony Presented Before the
House Committees for Health and Lower & Higher Education
Hearing Date: Tuesday, February 4, 2020

HB 2254 - Relating to Loan Repayment for Health Care Professionals

Chairs Woodson and Mizuno, Vice Chairs Hashem and Kobayashi, and Members of the committees:

I am writing in **strong support** of HB 2254, which seeks state matching funds for the Hawaii Health Care Provider 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 therapists, and registered nurses who work for non-profit organizations in Health Professions Shortage Areas of Hawaii.

Hawaii has a shortage of over 800 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.

Through HB 2254 \$500,000 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. This will be very helpful, as this year we had 17 applications and could only fund 7!!

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 49 healthcare providers since its beginning in 2012. Two-thirds of those providers who graduated from the program continue to work in Hawaii's underserved communities and 43% have stayed where they worked for their loan repayment contract. 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.

Thank you for the opportunity to provide testimony.

Kelley Withy, MD, PhD

HB-2254

Submitted on: 2/2/2020 9:56:49 PM

Testimony for HLT on 2/4/2020 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Nicole Apoliona, M.D.	Individual	Support	No

Comments:

In the current health care professional shortage crisis, loan repayment is one of the short term solutions to getting more people into practice in Hawaii. Last year there were 17 applicants and finding only for 7. That means 10 professionals may have chosen to work somewhere with a lower cost of living. This is an excellent investment in the health of our state.

Respectfully submitted,

Nicole Apoliona, MD

Kula, Maui

HB-2254

Submitted on: 2/2/2020 10:14:33 PM

Testimony for HLT on 2/4/2020 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
yvonne yim	Individual	Support	No

Comments:

Chairs Woodson and Mizuno, Vice Chairs Hashem and Kobayashi, and Members of the committees:

I am writing in **strong support** of HB 2254, which seeks state matching funds for the Hawaii Health Care Provider 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 therapists, and registered nurses who work for non-profit organizations in Health Professions Shortage Areas of Hawaii.

Hawaii has a shortage of over 800 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. I am a clinical social worker and recipient of this loan repayment. I can say that without these funds I would not be able to meet my financial responsibilities.

Through HB 2254 \$500,000 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. JABSOM has successfully administered the program which has helped 49 healthcare providers since its beginning in 2012. Two-thirds of those providers who graduated from the program continue to work in Hawaii's underserved communities and 43% have stayed where they worked for their loan repayment contract. 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.

Thank you for the opportunity to provide testimony.

HB-2254

Submitted on: 2/3/2020 10:59:10 AM

Testimony for HLT on 2/4/2020 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Kailie Shiba	Individual	Support	No

Comments:

I am writing in support of HB2254. I currently work as a nurse practitioner at The Queen's Medical Center. Born and raised in Hawaii, it's an honor to be able to work here, and give back to the community to which I grew up in. I completed the University of Hawaii Master's Entry Program in Nursing (MEPN), now referred to as the GEPN program, in 2016, with over \$104,000 worth of student loans, from this program alone. Several of my classmates were able to stay in Hawaii and work, however the majority left for the mainland for higher paying jobs, and lower cost of living. I chose to stay in Hawaii because I love living here, and love taking care of those who do as well. It is unfortunate, that I've had to struggle with paying off my student loans, while trying to live in a state with an extremely high cost of living, making it essentially impossible to ever become a homeowner here. It will take me 15 years to pay off my current loan. Sadly, this is the situation for ALL of my classmates who chose to live and work in Hawaii, upon graduating. I also had many classmates drop out of the graduate program, to continue working as an RN instead, to prevent further accumulation of their loans. Of note, UH has increased it's tuition for this program, making it even more expensive for our successors.

As you know, there is an extreme shortage of physicians in our state, and nurse practioners can help to close that gap, whilst still providing high quality care ([https://www.npjjournal.org/article/S1555-4155\(13\)00410-8/abstract](https://www.npjjournal.org/article/S1555-4155(13)00410-8/abstract)). With an increasing aging population, and extreme physician shortage (a trend that is projected to continue and worsen), the State of Hawaii should be supporting nurse practioners and assisting with loan repayment, to help retain them here, and attract out-of-state providers, to assist with filling the gap of the physician shortage. This would help improve the quality of care for our residents, and would help to support nurse practitioners, and prevent them from relocating to areas with higher pay and lower cost of living.

At some point, I would like to be able to have a family of my own as well, however being able to afford childcare and save for retirement is a crisis for my generation, and for many generations to come. We should be empowering others to get educated, and support them in any way possible. If we want to help with the physician shortage by utilizing more nurse practitioners, we must be able to support them as well. Having a loan repayment program would significantly decrease the huge financial stress from outrageous student loans, and would help increase the amount of care providers in our state, leading to a healthier state as a whole, and whilst encouraging furthering one's

education. People are living longer, which leads to more chronic illnesses and diseases. Without any intervention, our state will be in an even more desperate state, with regards to the physician shortage, than the current situation it is in now. Though I am extremely fortunate to have received my education, have a career that I love more than anything, and am able to live here, these outrageous student loans always have me questioning how long I will be able to continue living here. Supporting this bill would not only be a service to nurse practitioners, but to residents, and the State as a whole.

HB-2254

Submitted on: 2/3/2020 1:03:28 PM

Testimony for HLT on 2/4/2020 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Susan Lee	Individual	Support	No

Comments:

Testimony Presented Before the
House Committees for Health and Lower & Higher Education
Hearing Date: Tuesday, February 4, 2020

HB 2254 - Relating to Loan Repayment for Health Care Professionals

Chairs Woodson and Mizuno, Vice Chairs Hashem and Kobayashi, and Members of the committees:

I am writing in **strong support** of HB 2254, which seeks state matching funds for the Hawaii Health Care Provider 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 therapists, and registered nurses who work for non-profit organizations in Health Professions Shortage Areas of Hawaii.

Hawaii has a shortage of over 800 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.

Through HB 2254 \$500,000 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. JABSOM has successfully administered the program which has helped 49 healthcare providers since its beginning in 2012. Two-thirds of those providers who graduated from the program continue to work in Hawaii's underserved communities and 43% have stayed where they worked for their loan repayment contract. 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.

Thank you for the opportunity to provide testimony.

LATE

HB-2254

Submitted on: 2/3/2020 3:46:17 PM

Testimony for HLT on 2/4/2020 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Anne P Albert, D.C.	Individual	Support	No

Comments:

I'm writing to strongly support HB 2254, which seeks matching funds for the Hawaii Health Care Provider 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 therapists, and registered nurses who work for non-profit organizations in Health Professional Shortage Areas (HPSA) in Hawaii.

Hawaii has a significant shortage of physicians and related health care professionals, especially in primary care. Funding this program would help mitigate this shortage here and could be an effective tool to attract and retain needed health care professionals.

I was a fortunate recipient of a similar program, while working in Illinois; I am now retired. Hawaii health care professionals, and the communities in which they serve, should have the opportunity to continue to benefit from such a program. Please pass this bill at the funding levels requested. Thank you.

LATE

HB-2254

Submitted on: 2/3/2020 3:06:43 PM

Testimony for HLT on 2/4/2020 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Malia Howard	Individual	Support	No

Comments:

HB 2254 - Relating to Loan Repayment for Health Care Professionals

I am writing in **strong support** of HB 2254, which seeks state matching funds for the Hawaii Health Care Provider 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 therapists, and registered nurses who work for non-profit organizations in Health Professions Shortage Areas of Hawaii.

The Hawaii Health Care Provider Loan Repayment Program is **essential** to keeping providers in Health Professional Shortage Areas of Hawaii who have not been able to secure other forms of loan repayment at the Federal level. Many of my colleagues have applied for, but have not received, loan repayment from NHSC Federal Loan Repayment program due to our clinic's previously low score of 14, which recognizes our patients as underserved, but is not competitive enough to qualify most of us for repayment awards. We have been told by representatives at HRSA that our score was incorrectly calculated many years ago with an inflated provider to patient ratio. However, despite having recognized the error, it has taken many years to be fixed. With each passing year, the missed opportunity for loan repayment has negatively impacted our clinic and community. Since starting at Waianae Coast Comprehensive Health Center, five of my ten Women's Health Nurse Practitioner colleagues, all primary breadwinners for their young families, have had to make the difficult decision to leave their positions in order to make more money in the private sector, just to cover their basic living expenses and student loans. Several of the providers who have stayed have done so because they received the Hawaii Health Care Provider Repayment instead. **This program has provided a visible improvement in the retention of excellent health care providers in our underserved community.**

I am currently facing a similar barrier to providing healthcare to the community I love. Despite applying for an income-driven repayment plan, my loan payment has increased significantly each year. As a single mother of two young children, I am now unable to afford the \$833 in monthly student loan payments from my community health center salary alone. **I feel deeply burdened by the \$118,000 of debt I still owe.**

I have devoted my entire career to serving the medically underserved, including Native Hawaiians and other minorities, in both English and Spanish, in Federally Qualified Community Health Centers. My volunteer and paid work in rape crisis centers, abortion clinics, birthing centers, and as a Gynecological Teaching Associate, a position in which I used my own body to teach over 700 nurse practitioners, physicians, and physician assistant students how to perform safe, woman-centered breast, pelvic, and rectal exams, informs my work daily. Additionally, in the last five years of my current role as a Women's Health provider at Waianae Coast Comprehensive Health Center, **I have precepted over twenty five nursing/medical students and Nurse Practitioner Residents, focusing their Women's Health rotations on the impacts of sexism, racism, poverty, homelessness, and incarceration.**

I want to continue to serve women and their families. I want to teach and instill the values of culturally competent care to as many students as possible. **Please help me continue to work with my underserved community and to precept future generations of healthcare providers by funding the Hawaii State Loan Repayment Award.**

Thank you,

Malia K. Howard, DNP, APRN-RX

HB 2254 - Relating to Loan Repayment for Health Care Professionals

Chairs Woodson and Mizuno, Vice Chairs Hashem and Kobayashi, and Members of the committees:

I am writing in **strong support** of HB 2254, which seeks state matching funds for the Hawaii Health Care Provider 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 therapists, and registered nurses who work for non-profit organizations in Health Professions Shortage Areas of Hawaii.

Hawaii has a shortage of over 800 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.

Through HB 2254 \$500,000 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. JABSOM has successfully administered the program which has helped 49 healthcare providers since its beginning in 2012. Two-thirds of those providers who graduated from the program continue to work in Hawaii's underserved communities and 43% have stayed where they worked for their loan repayment contract. 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.

Thank you for the opportunity to provide testimony.

LATE

HB-2254

Submitted on: 2/4/2020 10:36:52 AM

Testimony for HLT on 2/4/2020 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Amy Brinker	Individual	Support	No

Comments: