



UNIVERSITY OF HAWAII SYSTEM

Legislative Testimony

Testimony Presented Before the
House Committees on Health and
Lower and Higher Education
February 8, 2019 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 902 – RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS

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

Thank you for this opportunity to testify in **strong support** of HB 902, which permits continuation of the Hawai'i State Loan Repayment program that supports payments of educational debt for physicians, nurse practitioners, physician assistants, psychologists, social workers, marriage and family counselors and nurses who work for non-profit organizations in federally designated health professional shortage areas of Hawai'i or in a geographic area of Hawai'i found to be underserved. This program is made possible through a grant from the federal government but requires a local dollar for dollar state match.

Hawai'i has a shortage of just under 800 doctors, and almost all other types of primary care and behavioral healthcare workers. Without these healthcare providers, the people of Hawai'i do not have access to the healthcare they need. The shortage is most acute for those on neighbor islands and those with the least resources. One of the fastest and least expensive methods for recruiting providers is through loan repayment. The Hawai'i State Loan Repayment program has helped 43 health care providers since its inception in 2012. Currently, the Loan Repayment Program supports 20 providers in Hawai'i. Of the program graduates, almost 2/3 are still practicing in underserved areas of Hawai'i.

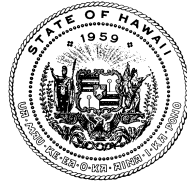
In 2016, 64% of John A. Burns School of Medicine (JABSOM) residents and fellows had a current student loan burden. The average student loan indebtedness of our JABSOM MD residents/fellows is \$235,000, with some residents having loans in the \$300,000-600,000 range. These loans, with average minimum 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.

HB 902 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.



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

WRITTEN
TESTIMONY
ONLY

**Testimony in SUPPORT of HB902
RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS.**

REP. JOHN M. MIZUNO, CHAIR
HOUSE COMMITTEE ON HEALTH

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

Hearing Date: February 8, 2019

Room Number: 309

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

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

13

14

15

HB-902

Submitted on: 2/7/2019 5:40:19 AM

Testimony for HLT on 2/8/2019 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Julie Tulang	Hilo Medical Center Foundation	Support	No

Comments:

HB-902

Submitted on: 2/6/2019 4:05:58 PM

Testimony for HLT on 2/8/2019 2:15:00 PM

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

Comments:

Loan debt is the single largest concern of graduating health care professionals; state loan repayment creates the infrastructure to recruit and retain health care professionals across Hawaii.

LĀNA'Ī COMMUNITY HEALTH CENTER

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



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

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

February 6, 2019

RE: **strong support** of HB902

Thank you for this opportunity to testify in **strong support** of HB902, 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 43 health care workers from all islands to have their loans paid down.

I 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 43 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.

Aloha,

A handwritten signature in black ink, appearing to read 'D V Shaw', is written over a light blue horizontal line.

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

E Ola nō Lāna'ī
LIFE. HEALTH. and WELL-BEING FOR LĀNA'Ī

HB-902

Submitted on: 2/7/2019 10:18:39 AM

Testimony for HLT on 2/8/2019 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
andy levin	county of hawaii, Mayor's office	Support	No

Comments:

Dear Chairs Mizuno and Woodson, and Committee members:

Re: HB 902, 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 a flaw in the program of which I am unaware, I hope that your Committees will recognize the importance of this issue, see the value of the repayment program, and act favorably on HB 902.

Respectfully submitted,

Mayor Harry Kim

HB-902

Submitted on: 2/6/2019 1:50:13 PM

Testimony for HLT on 2/8/2019 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Elena Cabatu	Hilo Medical Center	Support	No

Comments:



**Testimony to the House Joint Committee on Health and Lower and Higher
Education**

**Friday, February 8, 2019; 2:15 p.m.
State Capitol, Conference Room 309**

**RE: SUPPORTING HOUSE BILL NO. 0902, RELATING TO LOAN REPAYMENT FOR
HEALTH CARE PROFESSIONALS.**

Chair Mizuno, Chair Woodson, 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** House Bill No. 0902, 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;
- (2) Prohibit the expenditure of funds unless matched on a dollar-for-dollar basis by funds from a private or other 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 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.

HB-902

Submitted on: 2/6/2019 4:08:21 PM

Testimony for HLT on 2/8/2019 2:15:00 PM

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

Comments:



Michelle Mitchell, M.D.
Hawaii Family Health
50 Ululani Street
Hilo, HI 96720

Thank you for this opportunity to testify in strong support of HB902, 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 nonprofit 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

HB-902

Submitted on: 2/6/2019 11:48:34 PM

Testimony for HLT on 2/8/2019 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Christina Starks	Hawaii Academy of Physician Assistants	Support	No

Comments:

Written Testimony Presented Before the
House Committee on Health
and
House Committee on Lower & Higher Education
Hearing: February 8, 2019, at 2:15 PM

By Members of



American Nurses Association
in Hawaii

HB 902 RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS

Chair Mizuno, Chair Woodson, Vice Chair Kobayashi, Vice Chair Hashem, Vice Chair Perruso, members of the House Committee on Health, and members of the House Committee on Lower & Higher Education, thank you for this opportunity to provide testimony in **strong support** to this bill, HB 902. This bill appropriates funds for the health care provider loan repayment program administered through the John A. Burns School of Medicine of the University of Hawaii at Manoa; provided that the funds are matched on a dollar-for-dollar basis by a private or another public source.

We are members of the American Nurses Association in Hawaii, who are registered professional nurses (RNs) practicing in this state. The majority of RNs in Hawaii work in hospital settings but as the need shifts into the community, more and more of us will need to work in areas that are currently experiencing provider shortages or in a geographic area in Hawaii found to be underserved. This loan repayment initiative provides strong incentive for nurses to move into such under-served and shortage areas and is in keeping with our advocacy for service to such populations. Therefore, Hawaii members of the American Nurses Association are in strong support of fully funding this loan repayment initiative for healthcare professionals.

We respectfully request that HB902 pass out of this committee. Thank you for your continued support of health care professionals, access to healthcare in Hawaii, and healthcare equity for those in remote and underserved areas.

Contact information:

Dr. Linda Beechinor, APRN-Rx, FNP-BC
500 Lunalilo Home Road, #27-E
Honolulu Hawaii USA 96825

phone (808) 779-3001
e-mail: L.Beechinor@hawaiiantel.net

Friday, February 8, 2019 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 Amy Perruso, Vice Chair

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

**Re: Testimony in Support of HB 902
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 902 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 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.

HB-902

Submitted on: 2/7/2019 2:07:30 PM

Testimony for HLT on 2/8/2019 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Melodie Aduja	O'ahu County Committee on Legislative Priorities of the Democratic Party of Hawai'i	Support	No

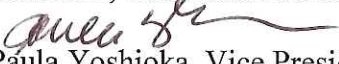
Comments:



THE QUEEN'S HEALTH SYSTEMS

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

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

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

Date: February 7, 2019

Hrg: House Committee on Health and Committee on Lower and Higher Education Joint
Hearing; Friday, February 8, 2019 at 2:15 PM in Room 309

Re: Support for H.B. 902, 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 H.B. 902, which makes an appropriation for the health care provider loan repayment program administered through the John A. Burns School of Medicine; provided that the funds are matched on a dollar-for-dollar basis by a private or another public source. The 2018 Hawai'i Physician Workforce Assessment estimated the current shortage for physicians to be over 500 physicians. Queen's supports our local medical students and graduates who would like to live and work in Hawai'i through internship and residency programs. In FY 2017 Queen's contributed approximately \$15.2 million in education and training to support current and future health care professionals in the community. The burden of student loans, high cost of living, and the relatively lower income working in these areas act as barriers. Physicians who decide to work in rural areas, or with the underserved, often do so at significant financial disadvantage, and risk not being able to pay off their student loans. Providing financial assistance to students interested in health care careers is one way that we can start to address this issue. Loan repayment programs will support efforts to fill in gaps in the state's health care workforce and will also benefit our underserved communities. Thank you for your time and attention to this important issue.

The mission of The Queen's Health Systems is to fulfill the intent of Queen Emma and King Kamehameha IV to provide in perpetuity quality health care services to improve the well-being of Native Hawaiians and all of the people of Hawai'i.



February 7, 2019

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 Amy A. Perruso, Vice Chair
House Committee on Lower & Higher Education

Re: HB 902 – Relating to Loan Repayment for Health Care Professionals

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

Hawaii Medical Service Association (HMSA) appreciates the opportunity to testify in **support** of HB 902, 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 rural areas of Hawaii.

Thank you for allowing us to testify in support of HB 902.

Sincerely,

Pono Chong
Vice President, Government Relations

HB-902

Submitted on: 2/7/2019 6:54:08 AM

Testimony for HLT on 2/8/2019 2:15:00 PM

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

Comments:

Our state has a shortage of over 770 doctors, 360 psychologists, 390 nurse practitioners, and 230 physician assistants. One of the most effective and least expensive methods to address our shortage is through loan repayment, and we need your help to renew funding to continue this state matching fund program.

Since 2012 this program has supported 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 within Hawai'i. This program is made possible through a grant from the federal government but requires a local dollar for dollar match. Without continued State support, Hawai'i will not be able to reapply for the grant, and the program will end.

HB-902

Submitted on: 2/7/2019 12:11:10 PM

Testimony for HLT on 2/8/2019 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Ku'uleikuponookealoha Na'ahi'elua	Individual	Support	No

Comments:

Thank you for this opportunity to testify in **strong support** of HB902, 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 43 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 43 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!

As a personal recipient of the grant, it has lessened the burden of high tuition repayments coupled with the already high cost of living. I am a Native Hawaiian serving my fellow Native Hawaiians in the underserved Leeward Coast. The pay to work in an FQHC did not support my family of 6 and I was drowning in debt. We should support the continued education and ease the burden of high loans for professionals who have worked so hard for their accomplishments, especially when they are serving the most needy on our island.

Thank you for this opportunity to testify.

February 6, 2019

Regarding HB902:

Mahalo for this opportunity to testify strongly in support of HB902, 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 43 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 43 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 our rural island of Molokai, our non-profit organizations, especially those directly related to health, have benefitted from personnel who have had to repay their medical debts. Working in a Native Hawaiian Health Care System enabled health care professionals, such as behavioral health specialists, registered nurses, and physicians to not only provide needed medical care for our island's residents, but these health care workers were able to begin to repay their loans. Continuing the Hawaii State Loan Repayment program is vital and important to especially those living in rural and remote areas.

Thank you for this opportunity to testify.

Judith Mikami, RN, MPH
Molokai Rural Health Community Association
(808) 658-0710



February 8, 2019 at 2:15 pm
Conference Room 309

House Committee on Health
House Committee on Lower and Higher Education

To: Chair John M. Mizuno
Vice Chair Bertrand Kobayashi

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

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

Re: Testimony in Support
HB 902, 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** HB 902, 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 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.

HB-902

Submitted on: 2/6/2019 3:34:20 PM

Testimony for HLT on 2/8/2019 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
irene hwang	Individual	Support	No

Comments:

Thank you for this opportunity to testify in strong support of HB902, 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 43 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 43 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.

HB-902

Submitted on: 2/6/2019 4:06:15 PM

Testimony for HLT on 2/8/2019 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Douglass Adams	Individual	Support	No

Comments:

Honorable Chairs Mizuno and Woodson, Vice-Chairs Kobayashi, Hashem, and Perusso, and Members of the Committees on Health and Lower & Higher Education,

I write to urge you to **support** HB902. As our island and indeed the entire state endeavors to bring physicians here to care for our kupuna, keiki, and everyone inbetween, this bill proves to be a strong element of the solution in doing so. Thank you for your consideration in strengthening our medical care system.

respectfully,

Doug Adams

Hilo, Hawaii

HB-902

Submitted on: 2/6/2019 7:55:35 PM

Testimony for HLT on 2/8/2019 2:15:00 PM

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

Comments:

Thank you for this opportunity to testify in **strong support** of HB902, 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 43 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 43 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%.

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

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

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

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

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.

Sincerely,

Joshua W Evans, MD MPH

HB-902

Submitted on: 2/6/2019 4:19:55 PM

Testimony for HLT on 2/8/2019 2:15:00 PM

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

Comments:

HB-902

Submitted on: 2/6/2019 4:24:04 PM

Testimony for HLT on 2/8/2019 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Carol Q. Galper, EdD	Individual	Support	No

Comments:

Loan repayment is essential to retaining physicians and to recruiting younger physicians who are often loaded with medical school debt. Hawaii desperately needs a younger medical workforce and this loan repayment can help attract young doctors who can then spend their career in the state. Medical opportunities for employment on the mainland for physicians often include loan repayment in recruitment incentives. Given the challenges related to the cost of living in hawaii, loan repayment will be helpful in helping young doctors decide to practice in the islands.

HB-902

Submitted on: 2/6/2019 4:24:21 PM

Testimony for HLT on 2/8/2019 2:15:00 PM

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

Comments:

Aloha!

Thank you for this opportunity to testify in **strong support** of HB902, 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 43 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 43 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. I humbly request and ask that you please continue this program!

Mahalo for this opportunity to share my thoughts and support of the continuation of this program!.

David S. De Luz, Jr.

808-895-4284

HB-902

Submitted on: 2/6/2019 5:04:49 PM

Testimony for HLT on 2/8/2019 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Tamara Brown	Individual	Support	No

Comments:

Thank you for this opportunity to testify in strong support of HB902, 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 43 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 43 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. Let's support our health care workers!

Aloha

Tamara Brown

HB-902

Submitted on: 2/6/2019 5:21:43 PM

Testimony for HLT on 2/8/2019 2:15:00 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 HB902, 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 43 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 43 providers since its inception in 2012. Of the program graduates, 62% are still practicing in underserved areas which is much better than the retention of National Health Service Corps program of 25%.

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

Thank you for this opportunity to testify.

Jimmy and Jeanne Yagi

Hilo, Hawaii

HB-902

Submitted on: 2/6/2019 5:26:22 PM

Testimony for HLT on 2/8/2019 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Joy Marshall	Individual	Support	No

Comments:

HB-902

Submitted on: 2/6/2019 6:09:10 PM

Testimony for HLT on 2/8/2019 2:15:00 PM

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

Comments:

Written Testimony Presented Before the

House Committee on Health

and

House Committee on Lower & Higher Education

February 8, 2019 2:15 p.m.

by

Anne Scharnhorst, MN, RN

IN STRONG SUPPORT

HB 902 RELATING TO LOAN REPAYMENT

FOR HEALTH CARE PROFESSIONALS

Chair Mizuno, Chair Woodson, Vice Chair Kobayashi, Vice Chair Hashem, Vice Chair Perruso, members of the House Committee on Health, and members of the House Committee on Lower & Higher Education, thank you for this opportunity to provide testimony in **strong support** to this bill, HB 902. 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 MÄ• noa; 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, **[INDIVIDUAL OR ORGANIZATION]** 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, **[INDIVIDUAL OR ORGANIZATION]** 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.

HB-902

Submitted on: 2/6/2019 8:12:04 PM

Testimony for HLT on 2/8/2019 2:15:00 PM

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

Comments:

I strongly support HB902 for continuation of the Hawaii State Loan Repayment program for healthcare providers. I personally participated in the program, and found it to be critical to financially supporting me as I worked at Kalihi Palama Health Center while managing student debt. It made a world of difference for me, and I hope it can continue to do so for other providers. Mahalo for your consideration.

HB-902

Submitted on: 2/6/2019 8:27:07 PM

Testimony for HLT on 2/8/2019 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Scott Grosskreutz, M.D.	Individual	Support	No

Comments:

The Neighbor Islands have serious shortages of health care providers. It is common to hear friends and family worry about who they will be able to see for primary care or for behavioral health. HB902 is a wonderful program which encourages providers to serve in our local communities. Please support this bill.

HB-902

Submitted on: 2/6/2019 8:27:24 PM

Testimony for HLT on 2/8/2019 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Jennifer Zelko	Individual	Support	No

Comments:

Thank you for this opportunity to testify in **strong support** of HB902, 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 43 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 43 providers since its inception in 2012. Of the program graduates, 62% are still practicing in underserved areas which is much better than the retention of National Health Service Corps program of 25%.

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

Thank you for this opportunity to testify.

Jennifer Zelko-Schlueter

February 6th, 2019

Re: HB 902 – Relating to loan repayment for health care professionals

My name is Miki Miura, and I am a Doctor of Nursing Practice student (DNP) at University of Hawaii at Hilo (UHH) and a nurse practitioner (NP) at Waianae Coast Comprehensive Health Center (WCCHC). My NP colleague, Gulnara Nadeau, who is also a DNP student at UHH and I are writing in **support** of HB 902, which supports the appropriation of funds to the department of health to fund the health care provider loan repayment program administered through the John A. Burns school of medicine. This program repays educational debt for physicians, NPs, physician assistants (PAs), social workers, counselors, and nurses who agree to work in a federally designated health professional shortage area or an area of Hawaii found to be underserved.

NPs are expected to fill the primary care physician shortage, along with PAs; however, the high cost of NP preparation programs has been an inhibiting factor for qualified nurses to advance their career to become NPs. The family nurse practitioner (FNP) preparation program offered at University of Hawaii at Manoa is a three-year program and it costs total of \$77077 without including other associated administration fees for Hawaii residents as of Fall 2018. UHH also offers a 3-year DNP program, and the total tuition of their program without other administration fees comes out from \$56019 to \$57597. Hawaii Pacific University (HPU) currently offers a master of science in nursing (MSN) FNP program and a MSN to DNP program separately. If somebody wants to complete MSN FNP program and postmaster DNP program at HPU, she/he will have to pay at least \$108420 just to pay for their educational credits.

Another obstacle for NPs is the lack of significant increase in income. As a practicing NP, I have seen that many registered nurses (RNs) who work as regular staff nurses at hospitals earn equivalent or higher incomes than NPs in primary care settings, despite that fact that NPs require more education and additional certification. It is understandable that some nurses feel reluctant to become NPs because of their financial concerns because they may end up earning less income as NPs in addition to the financial burden to pay for tuition. This is damaging for the entire community because it discourages nurses from becoming NPs due to financial burdens, thus negatively affecting the shortage of primary care physicians. With fewer primary care providers, community members will have decreased opportunities to obtain preventive care, adequate screening, and early detection of diseases before they become more serious and complicated.

In my two and half years at WCCHC, I have experienced firsthand the struggles of being a primary care provider in underserved areas, in which providers and patients work with limited resources and income. Many patients suffer from multiple chronic diseases in addition to socioeconomic issues that can affect their health and healthcare utilization adversely. Providers serving in federally qualified health centers and/or underserved communities not only have to deal with difficult and complicated cases but also lower salaries compared to counterparts who are employed at organizations in urban areas. Unfortunately, this situation has caused some of my former colleague NPs to leave the health center and work for organizations in urban areas although they loved serving patients in underserved communities.

Many providers from the U.S. mainland came to the health center but left to the mainland after a few years because rural life did not work for them or their family. Health Resources and Services

Administration (HRSA) offers NURSE corps loan repayment programs to NPs, and it may improve recruitment rate of NPs in underserved areas. However, it does not improve the retention rate because many recipients leave their sites after they complete their 2-3 year contract. Moreover, the number of awardees for HRSA's loan repayment program is limited; I personally know multiple candidates, including myself, who were turned down. Hawaii rural health care provider loan repayment program would be a great addition to HRSA's loan repayment program for facilitating primary care providers to serve in underserved rural communities in Hawaii.

Thank you for allowing us to testify.



Miki Miura, DNP candidate at UHH, MSN, APRN
mimiura23@hawaii.edu



Gulnara Nadeau, DNP candidate at UHH, BSN, RN
nadeau7@hawaii.edu

Thank you for this opportunity to testify in **strong support** of HB902, 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 43 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 43 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.

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

February 06, 2019

Committee on Health
The Honorable John M. Mizuno, Chair
Members of the Committee

Committee on Lower & Higher Education
The Honorable Justin H. Woodson, Chair
Members of the Committee

State Capitol
415 South Beretania Street
Honolulu, HI 96813

Dear Chair Mizuno and Chair Woodson,
and Members of the Committees:

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

I submit this testimony in support of HB 902 Relating to Loan Repayment for Health Care Professionals and thank you for this opportunity to do so.

In 2017, the State Legislature provided \$250,000 for two years to fund the Loan Repayment program. I understand that these funds helped 43 health care workers from all islands to have their loans paid down. I believe that this program is an incentive for health care providers to come to Hawaii and help us with our growing shortage of physicians, a shortage which is expected to continue to worsen.

I ask for your continued support of this program through HB 902 which would permit the continuation of the Hawai'i State Loan Repayment program.

Again, thank you for this opportunity to testify in support of HB 902.

Sincerely,

Michael R. Ben

(808) 315-5706

benm001@hawaii.rr.com

Peter Liholiho Trask, Esquire
Jeffrey A. Keating, Esquire
June 22, 2016
Page 2 of 2

Michael R. Ben

Testimony Presented Before the
House Committee on Health
2/8/2019 2:15pm
By Warren Yamashita
Family Medicine Resident at the Hawaii Island Family Medicine Residency
Program

HB 902 - Relating to Loan Repayment For Health Care Professionals

Chair Mizuno, Vice Chair Kobayashi and Members of the committee:

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

I am writing in **strong support** of HB 902, 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. 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 compared to the 25% retention of National Health Service Corps program graduates.

This bill supports 20-25 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$35,000 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.

Sincerely,

Warren Yamashita

HB-902

Submitted on: 2/7/2019 9:08:43 AM

Testimony for HLT on 2/8/2019 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Elizabeth Tam	Individual	Support	No

Comments:

I write in strong support of HB902, which continues the Hawaii State Loan Repayment program, to reduce the educational debt of 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 43 health care workers from all islands to have their loans paid down. HB 902 helps 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 43 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!

Kelley Withy, MD, PhD
Physician Workforce Researcher
withy@hawaii.edu

Thank you for this opportunity to testify in **strong support** of HB902, 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 43, 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 43 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.

HB902 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.

HB-902

Submitted on: 2/7/2019 9:36:24 AM

Testimony for HLT on 2/8/2019 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 HB902**, 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 43 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 43 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%.

HB902 supports 20-25 new healthcare providers a year to work in underserved areas across Hawaii and receive at least \$35,000 and up to \$50,000 a year in loan repayment for practicing at least two years in an area of need. **Please continue this program!**

Mahalo for the opportunity to testify!

Rhonda Roldan

HB-902

Submitted on: 2/6/2019 9:00:26 PM

Testimony for HLT on 2/8/2019 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Stephanie Skow	Individual	Support	No

Comments:

Thank you for this opportunity to testify in **strong support** of HB902, 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.

I personally have benefited from the program, as I am one of the Hawaii physicians awarded the State Loan Repayment. This program will not only help with recruiting providers to the islands, it will and has helped keep physicians here. In the 10 years I've lived and worked on Kauai I've seen physicians come and go year after year, for different reasons, but many with high student loan debt who are offered positions on the mainland in communities that are able to offer loan repayment benefits.

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 43 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 43 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.

Aloha,

Stephanie Skow, MD

HB-902

Submitted on: 2/7/2019 8:21:21 AM

Testimony for HLT on 2/8/2019 2:15:00 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 HB902, 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 43 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 43 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.

HB-902

Submitted on: 2/7/2019 8:40:42 AM

Testimony for HLT on 2/8/2019 2:15:00 PM

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

Comments:

HB-902

Submitted on: 2/7/2019 10:39:52 AM

Testimony for HLT on 2/8/2019 2:15:00 PM

Submitted By	Organization	Testifier Position	Present at Hearing
Paul J Hayward, D.O.	Individual	Support	No

Comments:

Thank you for this opportunity to testify in strong support of HB902, 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 43 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 43 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.

I personally am fortunate enough to be a participant in this program. It has enabled me to continue my practice in Honoka'a, an underserved rural area on the Big Island. Without the assistance of the program, my student loan burden would require me to pursue a higher paying position in an urban center. I am greatly appreciative of the fact that I am able to provide care where it is most needed. I thank the state for the opportunity to participate in this program and ask for its continued support.

Thank you very much for this opportunity to testify.