

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

**Testimony in SUPPORT of SB2983
RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS.**

Senator Rosalyn H. Baker, Chair
SENATE COMMITTEE ON COMMERCE, CONSUMER PROTECTION, AND HEALTH

Hearing Date: February 12, 2020

Room Number: 229

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 A total of 46 recipients have received loan repayment since program inception (2012), 42 of
11 these through the federal program. The other 4 recipients are solo/small practice loan repayment
12 recipients who receive(d) state and private funding (no federal funding, but administered in the
13 same way). The number of active contracts has increased from 18 to 27. This program has
14 encouraged a local hospital to start their own loan repayment program, and inspired a non-
15 federal solo and small practice loan repayment program completely from local funds for
16 providers in rural areas of need who do not have non-profit status that has supported 4 additional
17 physicians. The program has also been instrumental in creating a system for administering
18 philanthropic scholarships with a commitment of service payback in Hawaii. Fourteen such

1 scholarships have been awarded and the pay back requirement will be administered by the staff
2 with SLRP expertise.

3 Thank you for the opportunity to testify.

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

5

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**

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February 12, 2020

To: The Honorable Rosalyn H. Baker, Chair
The Honorable Stanley Chang, Vice Chair, and
Members of the Senate Committee on Commerce, Consumer Protection,
and Health

Date: Wednesday, February 12, 2020

Time: 9:00 a.m.

Place: Conference Room 229, State Capitol

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

**Re: S.B. No. 2983 RELATING TO LOAN REPAYMENT FOR
HEALTH CARE PROFESSIONALS**

I. OVERVIEW OF PROPOSED LEGISLATION

SB2983 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 Executive Budget request.

II. COMMENTS ON THE SENATE 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 Executive Budget request.

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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February 10, 2020

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

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

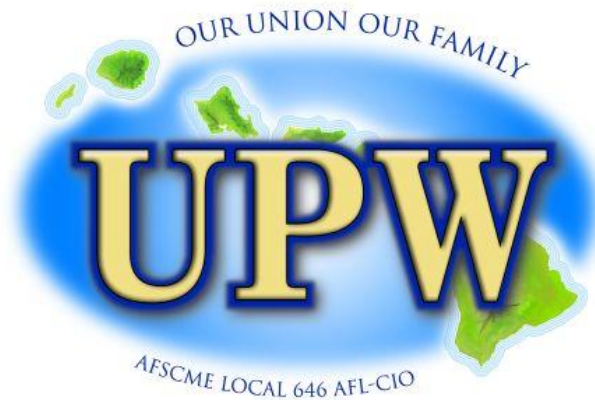
RE: SB 2983, Relating to Loan Repayment for Health Care Professionals

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, SB 2983. Unless there is a flaw in the program of which I am unaware, I hope that your Committee will recognize the importance of this issue, see the value of the repayment program, and act favorably on SB 2983.

Respectfully Submitted,

Harry Kim
MAYOR



THE HAWAII STATE SENATE
The Thirtieth Legislature
Regular Session of 2020

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

DATE OF HEARING: Wednesday, February 12, 2020
TIME OF HEARING: 9:00 AM
PLACE OF HEARING: State Capitol
415 South Beretania Street
Conference Room 229

TESTIMONY IN SUPPORT OF SENATE BILL 2983
Relating to Loan Repayment for Health Care Professionals

By DAYTON M. NAKANELUA,
State Director of the United Public Workers (UPW),
AFSCME Local 646, AFL-CIO

My name is Dayton M. Nakanelua, State Director of the United Public Workers, AFSCME, Local 646, AFL-CIO. The UPW is the exclusive bargaining representative for approximately 13,000 public employees, which include blue collar, non-supervisory employees in Bargaining Unit 01 and institutional health and correctional employees in Bargaining Unit 10, in the State of Hawaii and various counties. The UPW also represents about 1,500 members of the private sector.

SB 2983 Loan Repayment; Health Care Professionals; Department of Health;
University of Hawaii John A. Burns School of Medicine; Appropriation (\$)

The UPW supports this measure.

Thank you for the opportunity to submit this testimony.



February 10, 2020

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

Re: SB 2983 – Relating to Loan Repayment for Health Care Professionals

Dear Chair Baker, Vice Chair Chang, and Members of the Committee:

The Hawaii Medical Service Association (HMSA) appreciates the opportunity to testify in support of SB 2983, 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 support this measure as 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.

Thank you for the opportunity to testify on this measure.

Sincerely,

Pono Chong
Vice President, Government Relations



UNIVERSITY OF HAWAII SYSTEM

Legislative Testimony

Testimony Presented Before the
Senate Committee on Commerce, Consumer Protection, and Health
Wednesday, February 12, 2020 at 9:00 a.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

Provost

University of Hawai'i at Mānoa

SB 2983 – RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS

Chair Baker, Vice Chair Chang, and members of the committee:

Thank you for this opportunity to testify in **strong support** of SB 2983, 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.

SB 2983 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.

Again, thank you for this opportunity to testify in strong support of this measure, provided that its passage does not adversely impact the priorities set forth in the University of Hawai'i Board of Regents Approved Budget.



**Written Testimony Presented Before the
Senate Committee on Commerce, Consumer Protection, and Health
Wednesday, February 12, 2020 at 9:00 a.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 SB 2983

Chair Baker, Vice Chair Chang, and members of the Committee on Commerce, Consumer Protection, and Health, 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 rural areas. According to 2017 Hawai'i State Center for Nursing workforce supply data*, 100% of advanced practice registered nurses (APRNs) working in Hawai'i, Maui, and Kaua'i counties worked in HRSA-defined medically underserved populations or areas. Nurses, including RNs and APRNs, serve an important role in rural areas in ensuring access to healthcare for all populations, as well as vulnerable populations, in particular. The Nursing Workforce Supply 2019 findings** indicate that a majority of registered nurses (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, the accessing and completing healthcare education can be a challenge 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 Oahu or Hawai'i Island. Further, the Center identified through a series of community conversations funded by the Hawai'i Department of Labor and Industrial Relations, that financial burdens, including cost of education, student loans, and personal or family financial considerations lead to barriers for nurses to attain their goal degree. Student loan repayment is identified as one solution to both support health care providers to serve in rural areas as well as attain their goal healthcare degrees, which will benefit the communities they serve.

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.

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 SB2983 both for the intent of the measure, and for the 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**:

<u>Types of Patients Treated in Primary Practice¹</u>	<u>Statewide</u>	<u>Honolulu</u>	<u>Hawai'i</u>	<u>Mauj</u>	<u>Kaua'i</u>
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**:

<u>Types of Patients Treated in Primary Practice¹</u>	<u>State</u>	<u>Honolulu</u>	<u>Hawai'i</u>	<u>Mauj</u>	<u>Kaua'i</u>
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.



THE QUEEN'S HEALTH SYSTEMS

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

From: Rowena Buffett Timms, Executive Vice President & Chief Administrative Officer, The Queen's Health Systems
Colette Masunaga, Manager, Government Relations & External Affairs, The Queen's Health Systems

Date: February 7, 2020

Hrg: Senate Committee on Commerce, Consumer Protection, and Health Hearing; Wednesday, February 12, 2020 at 9:00 AM in room 229

Re: **Support for SB2983, 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 SB2983, Relating to Loan Repayment for Health Care Professionals. The purpose of this measure is to appropriate funds to the Department of Health to fund the health care provider loan repayment program administered through the University of Hawaii, John A. Burns School of Medicine. This program provides loan repayment for physicians, physician assistants, psychologists, nurse practitioners, social workers, marriage and family therapists, and registered nurses who agree to work in a geographic area of Hawaii found to be underserved.

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 2019, Queen's contributed approximately \$16.4 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.

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

**Hearing: February 12, 2020, 9:00 AM
State Capitol, Conference Room 229**

By Hawaii – American Nurses Association (Hawaii-ANA)



**SB 2983 - RELATING TO LOAN REPAYMENT FOR HEALTHCARE
PROFESSIONALS**

Chair Rosalyn H. Baker, Vice Chair Stanley Chang, and members of the Senate Committee on Commerce, Consumer Protection, and Health, thank you for this opportunity to provide testimony **in strong support of loan repayment for health care professionals.**

In Hawaii, health care professionals are in high demand yet in low supply, particularly on the neighbor islands and rural areas. According to 2017 Hawaii State Center for Nursing workforce supply data*, 100% of advanced practice registered nurses (APRNs) working in Hawai‘i, Maui, and Kauai counties worked in HRSA-defined medically underserved populations or areas. Nurses, including RNs and APRNs, serve an important role in rural areas in ensuring access to healthcare for all populations, as well as vulnerable populations, in particular. The Nursing Workforce Supply 2019 findings** indicate that a majority of registered nurses (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.

<u>Patients Served in Primary Practice Across All Settings</u>	<u>RNs</u>	<u>APRNs</u>
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Opioid Addiction/Dependency	43.4%	42.1%
Transgender	28.9%	41.5%

However, the accessing and completing healthcare education can be a challenge 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 Oahu or Hawaii Island. Further, the Center identified through a series of community conversations funded by the Hawai‘i Department of Labor and Industrial Relations, that financial burdens, including cost of education, student loans, and personal or family financial considerations lead to barriers for nurses to attain their goal degree. Student loan repayment is identified as one solution to both support health care providers to serve in rural areas as well as attain their goal healthcare degrees, which will benefit the communities they serve.

Hawaii-ANA acknowledges the longstanding commitment of the Hawai‘i State Legislature in supporting loan repayments for health care providers. Further, **Hawaii-ANA provides testimony in strong support of SB2983 both for the intent of the measure, and for the 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 Practice¹	Statewide	Honolulu	Hawai'i	Mau'i	Kaua'i
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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%
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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 Practice¹	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.*

Contact information for Hawaii – American Nurses Association:

President: Katie Kemp, BAN, RN-BC
 Executive Director Dr. Linda Beechinor, APRN-Rx, FNP-BC
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 500 Lunalilo Home Road, #27-E
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president@hawaii-ana.org
executivedirector@hawaii-ana.org



Wednesday, February 12, 2020 at 9:00 am
Conference Room 229

Senate Committee on Commerce, Consumer Protection, and Health

To: Chair Rosalyn H. Baker
Vice Chair Stanley Chang

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

Re: **Testimony in Support**
SB 2983, 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.

Wednesday, February 12, 2020 at 9:00 AM
Conference Room 229

Senate Committee on Consumer Protection and Health

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

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

Re: **Testimony in Support of SB 2983**
Relating to Loan Repayment for Health Care Professionals

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

I write in support of SB 2983 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.



Hawai'i Psychological Association

For a Healthy Hawai'i

P.O. Box 833
Honolulu, HI 96808

www.hawaiipsychology.org

Phone: (808) 521-8995

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

Testimony in Support of SB 2983

Wednesday, February 12, 2020, 9:00 am, Room 229

The Hawai'i Psychological Association (HPA) strongly supports SB2983, which appropriates funds for 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. Funding the health care provider loan repayment program administered through JABSOM will support 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 this program 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

LĀNA'Ī COMMUNITY HEALTH CENTER

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



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

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

Testimony Presented Before the SENATE COMMITTEE ON COMMERCE, CONSUMER PROTECTION, AND HEALTH

Hearing Date: Wednesday, February 12, 2020

SB 2983 - Relating to Loan Repayment for Health Care Professionals

Aloha Chair Rosalyn H. Baker, Vice Chair Senator Stanley Chang, and
Members of the Committee:

I am writing in **strong support** of SB 2983, 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 SB 2983 \$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

E Ola nō Lāna'ī

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

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.

Mahalo,

A handwritten signature in brown ink, appearing to read 'D V Shaw', with a long, sweeping flourish extending to the right.

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

SB-2983

Submitted on: 2/11/2020 10:40:25 AM

Testimony for CPH on 2/12/2020 9:00:00 AM

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

Comments:

SB-2983

Submitted on: 2/11/2020 10:00:53 AM

Testimony for CPH on 2/12/2020 9:00:00 AM

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

Comments:

Testimony Presented Before the
SENATE COMMITTEE ON COMMERCE, CONSUMER PROTECTION,
AND HEALTH

Hearing Date: Wednesday, February 12, 2020

SB 2983 - Relating to Loan Repayment for Health Care Professionals

Aloha Chair Rosalyn H. Baker, Vice Chair Senator Stanley Chang, and
Members of the committee:

I am writing in **strong support** of SB 2983, 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 SB 2983 \$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 funding 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.

SB-2983

Submitted on: 2/8/2020 5:01:07 PM

Testimony for CPH on 2/12/2020 9:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Shanda Lewis	Individual	Support	No

Comments:

I am writing in **strong support** of SB 2983, 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 SB 2983 \$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.

SB-2983

Submitted on: 2/8/2020 5:29:00 PM

Testimony for CPH on 2/12/2020 9:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Jasmine Waipa	Individual	Support	No

Comments:

Aloha Chair Rosalyn H. Baker, Vice Chair Senator Stanley Chang, and Members of the committee:

I am writing in strong support of SB 2983, 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 SB 2983 \$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.

As a previous recipient I can say without question it made staying in Hawaii and continuing to work with underserved patients possible for me.

Thank you for the opportunity to provide testimony.

Dr. Jasmine Waipa

Pediatrician

SB-2983

Submitted on: 2/8/2020 7:04:51 PM

Testimony for CPH on 2/12/2020 9:00:00 AM

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

Comments:

Mahalo for the opportunity to provide testimony! I am writing in **strong support** of **SB 2983**, which seeks state matching funds for the Hawai'i 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 Hawai'i.

Hawai'i 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 areas of need.

Through SB 2983, \$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 shortage areas. **SB 2983 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.**

Our rural areas continue to be the most underserved populations in Hawai'i. **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 Hawai'i's underserved communities and 43% have stayed where they worked during their loan repayment contract. The state funding for the loan repayment program is vital to continuing efforts to meet the health care needs of our communities and to assist our underserved communities toward wellness. **Please continue this program!**

Mahalo for the opportunity to provide testimony!

Rhonda Roldan

SB-2983

Submitted on: 2/8/2020 5:03:45 PM

Testimony for CPH on 2/12/2020 9:00:00 AM

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

Comments:

Aloha Chair Rosalyn H. Baker, Vice Chair Senator Stanley Chang, and Members of the committee:

I am writing in strong support of SB 2983, 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 SB 2983 \$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.

SB-2983

Submitted on: 2/9/2020 9:59:47 PM

Testimony for CPH on 2/12/2020 9:00:00 AM

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

Comments:

I strongly support SB2983 as I personally utilized this program to be able to afford student loan payments while working with underserved populations at Kalihi Palama Health Center. The bill makes it more financially possible for healthcare providers to work in areas of greatest care shortage. Mahalo for your consideration.

SB-2983

Submitted on: 2/10/2020 7:33:39 AM

Testimony for CPH on 2/12/2020 9:00:00 AM

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

Comments:

Testimony Presented Before the

SENATE COMMITTEE ON COMMERCE, CONSUMER PROTECTION, AND HEALTH

Hearing Date: Wednesday, February 12, 2020

SB 2983 - Relating to Loan Repayment for Health Care Professionals

Aloha Chair Rosalyn H. Baker, Vice Chair Senator Stanley Chang, and Members of the committee:

I am writing in **strong support** of SB 2983, 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 SB 2983 \$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

SB-2983

Submitted on: 2/10/2020 1:18:20 PM

Testimony for CPH on 2/12/2020 9:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Alyssa Murata	Individual	Support	No

Comments:

Testimony Presented Before the

SENATE COMMITTEE ON COMMERCE, CONSUMER PROTECTION, AND HEALTH

Hearing Date: Wednesday, February 12, 2020

SB 2983 - Relating to Loan Repayment for Health Care Professionals

Aloha Chair Rosalyn H. Baker, Vice Chair Senator Stanley Chang, and Members of the committee:

I am writing in **strong support** of SB 2983, 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 these primary care doctors who began working this year; unfortunately, there has not been enough budget for me to be in the loan repayment program. I am therefore still paying monthly for my loans. Being a new physician right out of residency is difficult; it takes quite a while to get a sizable patient panel and to make much money. This is definitely compounded by how expensive it is to move and live here. Loan repayment would greatly help me, and would encourage more young doctors like me to come work here.

Through SB 2983 \$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,

Alyssa Murata, MD
Kauai Pediatrician

SB-2983

Submitted on: 2/10/2020 1:34:39 PM

Testimony for CPH on 2/12/2020 9:00:00 AM

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

Comments:

SB2983 - Relating to Loan Repayment for Health Care Professionals

I am writing in **strong support** of SB2983, 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, 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 precept future generations of healthcare providers by funding the Hawaii State Loan Repayment Award**

SB-2983

Submitted on: 2/10/2020 1:44:40 PM

Testimony for CPH on 2/12/2020 9:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Nicole Yamashita	Individual	Support	No

Comments:

THE SENATE

THE THIRTIETH LEGISLATURE

REGULAR SESSION OF 2020

[COMMITTEE ON COMMERCE, CONSUMER PROTECTION, AND HEALTH](#)

Senator Rosalyn H. Baker, Chair

Senator Stanley Chang, Vice Chair

NOTICE OF HEARING

DATE: Wednesday, February 12, 2020

TIME: 9:00 AM
Conference Room 229

PLACE: State Capitol

415 South Beretania Street

TESTIMONY IN SUPPORT OF SB 2983

RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS.

Appropriates funds for the health care provider loan repayment program.

Nicole Yamashita, Social Worker

Thank you for the opportunity to provide testimony in **support of SB 2983** that appropriates funds to assist with health care provider loan repayment. We are entering a state of crisis with health care professionals in outer islands. The term "short staffed" has been replaced with are we "safely staffed". Please think about this the next time you take a loved one to the hospital. There has to be some benefit to enticing professionals or encouraging youth to take a job for less pay, in rural area, where they will barely be able to buy a house, after they spend 10-15 yrs paying off student loans. Instead of moving to the mainland for double the pay, increased job opportunities, and affordable housing.

Mahalo for you time.

Sincerely,

a Social Worker married to a High School teacher who will never have the opportunity to be home owners. But it will be a (rental) home of dedicated and sacrificing public servants!

SB-2983

Submitted on: 2/10/2020 2:41:25 PM

Testimony for CPH on 2/12/2020 9:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
maria Pineda	Individual	Support	No

Comments:

This bill will help professionals to have less financial worries and may entice us to further our education to help provide more effective services to out patients

SB-2983

Submitted on: 2/10/2020 3:08:47 PM

Testimony for CPH on 2/12/2020 9:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Margaret Maupin	Individual	Support	No

Comments:

There is a terrible shortage of health care providers. Please make it more inviting to go into health care. There needs to be some incentives.

Marghee Maupin, NP

Primary care provider

SB-2983

Submitted on: 2/10/2020 3:22:30 PM

Testimony for CPH on 2/12/2020 9:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Clarysse Kami Nunokawa	Individual	Support	No

Comments:

SB-2983

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

Testimony for CPH on 2/12/2020 9:00:00 AM

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

Comments:

SB 2983 - Relating to Loan Repayment for Health Care Professionals

Aloha Chair Rosalyn H. Baker, Vice Chair Senator Stanley Chang, and Members of the

I am writing in strong support of SB 2983. 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!

Thank you for your time and consideration of my testimony.

Sarah Feenstra, DO

SB-2983

Submitted on: 2/10/2020 7:42:01 PM

Testimony for CPH on 2/12/2020 9:00:00 AM

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

Comments:

Testimony Presented Before the

SENATE COMMITTEE ON COMMERCE, CONSUMER PROTECTION, AND HEALTH

Hearing Date: Wednesday, February 12, 2020

SB 2983 - Relating to Loan Repayment for Health Care Professionals

Aloha Chair Rosalyn H. Baker, Vice Chair Senator Stanley Chang, and Members of the committee:

I am a Kahului Family Medicine physician, writing in strong support of SB 2983, 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 SB 2983 \$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.

SB-2983

Submitted on: 2/10/2020 5:08:16 PM

Testimony for CPH on 2/12/2020 9:00:00 AM

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

Comments:

SB-2983

Submitted on: 2/10/2020 5:03:03 PM

Testimony for CPH on 2/12/2020 9:00:00 AM

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

Comments:

SB-2983

Submitted on: 2/10/2020 4:58:36 PM

Testimony for CPH on 2/12/2020 9:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Nicole Vergara	Individual	Support	No

Comments:

SB-2983

Submitted on: 2/10/2020 7:59:02 PM

Testimony for CPH on 2/12/2020 9:00:00 AM

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

Comments:

SB-2983

Submitted on: 2/11/2020 9:39:54 AM

Testimony for CPH on 2/12/2020 9:00:00 AM

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

Comments:

Aloha Chair Rosalyn H. Baker, Vice Chair Senator Stanley Chang, and Members of the committee:

I am writing in **strong support** of SB 2983, 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. I am one of the current doctors, serving the district of Ka'u on the Big Island, and appreciate any financial support allowing me to continue to do as such. The loan repayment program is one of the best methods of encouraging providers to work in the areas of need.

Through SB 2983 \$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.

SB-2983

Submitted on: 2/11/2020 2:03:43 PM

Testimony for CPH on 2/12/2020 9:00:00 AM

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

Comments:

Testimony Presented Before the

SENATE COMMITTEE ON COMMERCE, CONSUMER PROTECTION, AND HEALTH

Hearing Date: Wednesday, February 12, 2020

SB 2983 - Relating to Loan Repayment for Health Care Professionals

Aloha Chair Rosalyn H. Baker, Vice Chair Senator Stanley Chang, and Members of the committee:

I am writing in **strong support** of SB 2983, 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 SB 2983 \$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.

SB-2983

Submitted on: 2/11/2020 4:50:10 PM

Testimony for CPH on 2/12/2020 9:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Yvonne Geesey	Individual	Support	No

Comments: