

STATE OF HAWAII
DEPARTMENT OF HEALTH
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Honolulu, HI 96801-3378
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Testimony in SUPPORT of SB2983
RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS.

SENATOR DONOVAN M. DELA CRUZ, CHAIR
SENATE COMMITTEE ON WAYS AND MEANS

Hearing Date: February 19, 2020

Room Number: 211

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 19, 2020

To: The Honorable Donovan M. Dela Cruz, Chair
The Honorable Gilbert S.C. Keith-Agaran, Vice Chair, and
Members of the Senate Committee on Ways and Means

Date: Wednesday, February 19, 2020

Time: 10:00 a.m.

Place: Conference Room 211, 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 Biennium Budget request.

II. COMMENTS ON THE SENATE BILL

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

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



UNIVERSITY OF HAWAII SYSTEM

Legislative Testimony

Testimony Presented Before the
Senate Committee on Ways and Means
Wednesday, February 19, 2020 at 10:00 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 Dela Cruz, Vice Chair Keith-Agaran, 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 support of SB 2983, provided that its passage does not impact the priorities identified by the University of Hawai'i Board of Regents' Approved Budget.

Harry Kim
Mayor



LATE

Roy Takemoto
Managing Director

Barbara J. Kossow
Deputy Managing Director

County of Hawai'i Office of the Mayor

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(808) 323-4444 • Fax (808) 323-4440

February 18, 2020

Senator Donovan M. Dela Cruz, Chair
Senator Gilbert S.C. Keith-Agaran, Vice Chair
Committee on Ways and Means

Dear Chair Dela Cruz, Vice Chair Keith-Agaran, 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



February 19, 2020 at 10:00 am
Conference Room 211

Senate Committee on Ways and Means

To: Chair Donovan M. Dela Cruz
Vice Chair Gilbert S.C. Keith-Agaran

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.

SB-2983

Submitted on: 2/14/2020 5:03:59 PM

Testimony for WAM on 2/19/2020 10:00:00 AM

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

Comments:

Wednesday, February 19, 2020 at 10:00 AM
Conference Room 211

Senate Committee on Ways and Means

To: Senator Donovan Dela Cruz, Chair
Senator Gilbert Keith-Agaran, 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.

Testimony of
Joy Barua
Senior Director, Government and Community Relations & Community Benefit

Before:
Senate Committee on Ways and Means
The Honorable Senator, Donovan Dela Cruz, Chair
The Honorable Senator, Gilbert Keith-Agaran, Vice Chair

Wednesday, February 19, 2020
10:00 a.m.
Conference Room 211

Re: SB2983, Relating to Loan Repayment for Health Care Professionals

Chair Dela Cruz, Vice-Chair Keith-Agaran, and committee members, thank you for this opportunity to provide testimony on SB2983. 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.

Kaiser Permanente Hawai'i SUPPORTS with COMMENTS SB2983

Kaiser Permanente Hawai'i is Hawai'i's largest integrated health system that provides care and coverage for approximately 259,000 members. Each day, more than 4,500 dedicated employees and more than 600 Hawai'i Permanente Medical Group physicians and providers come to work at Kaiser Permanente Hawai'i to care for our members at our 21 medical facilities, including Moanalua Medical Center, providing high-quality care for our members and delivering on our commitment to improve the health of the 1.4 million people living in the communities we serve.

Our rural areas continue to be the most underserved populations in Hawaii. Therefore, we recommend *inclusion of areas served by rural health clinics as part of underserved geographic areas*. 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 underserved areas served by rural health centers.

Thank you for the opportunity to provide testimony on this important measure.



**Testimony to the Senate Committee on Ways and Means
Wednesday, February 19, 2020; 10:00 a.m.
State Capitol, Conference Room 211**

RE: SENATE BILL NO. 2983, RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS.

Chair Dela Cruz, Vice Chair Agaran, and Members of the Committee:

The Hawaii Primary Care Association (HPCA) is a 501(c)(3) organization established to advocate for, expand access to, and sustain high quality care through the statewide network of Community Health Centers throughout the State of Hawaii. The HPCA **SUPPORTS** Senate Bill No. 2983, RELATING TO LOAN REPAYMENT FOR HEALTH CARE PROFESSIONALS.

The bill, as received by your Committee, would:

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

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

The State of Hawaii is experiencing a severe shortage of health care professionals in the workforce, especially in rural areas. Recent studies note that the current shortage of physicians is at 20% of the total full-time equivalent positions throughout the State. The shortage is especially severe in the fields of primary care, infectious diseases, colorectal surgery, pathology, general surgery, pulmonology, neurology, neurosurgery, orthopedic surgery, family medicine, cardiothoracic surgery, rheumatology, cardiology, hematology/oncology, and pediatric subspecialties of endocrinology, cardiology, neurology, hematology/oncology, and gastroenterology.

Testimony on Senate Bill No. 2983
Wednesday, February 19, 2020; 10:00 a.m.
Page 2

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

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

**Written Testimony Presented Before the
Senate Committee on Ways and Means**

**Hearing: February 19, 2020, 10:00 AM
State Capitol, Conference Room 211**

By Hawaii – American Nurses Association (Hawaii-ANA)



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

Chair Donovan M. Dela Cruz, Vice Chair Gilbert S.C. Keith-Agaran, and members of the Senate Committee on Ways and Means, 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 Hawaii, 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.

<u>Patients Served in Primary Practice Across All Settings</u>	<u>RNs</u>	<u>APRNs</u>
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 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 Hawaii 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.**

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

Contact information for Hawaii – American Nurses Association:

President: Katie Kemp, BAN, RN-BC
Executive Director Dr. Linda Beechinor, APRN-Rx, FNP-BC
phone (808) 779-3001
500 Lunalilo Home Road, #27-E
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The Community is our Patient -- men, women, children, uninsured, insured!

Testimony Presented Before the Senate Committee on Ways and Means Hearing Date: Wednesday, February 19, 2020

SB 2983 - Relating to Loan Repayment for Health Care Professionals

**Chair Donovan M. Dela Cruz, Vice-Chair Gilbert S.C. Keith-Agaran
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


E Ola nō Lāna'ī

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

providers since its beginning in 2012. Two-thirds of those providers who graduated from the program continue to work in Hawaii's underserved communities and 43% have stayed where they worked for their loan repayment contract. The state funding for the loan repayment program is vital to continuing our efforts to meet the health care needs of our communities and to assist our underserved communities toward reflecting wellness.

Thank you for the opportunity to provide testimony.

Mahalo,

A handwritten signature in brown ink, appearing to read "D V Shaw", with a long horizontal stroke extending to the right.

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



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SENATE COMMITTEE ON WAYS AND MEANS

Sen. Donovan Dela Cruz, Chair

Sen. Gilbert Keith-Agaran, Vice Chair

Date: February 19, 2020

Time: 10:00 a.m.

Place: Conference Room 211

From: Hawaii Medical Association

Elizabeth A. Ignacio, MD, Chair, Legislative Committee

Christopher Flanders, DO, Executive Director

Re: SB2983 - Relating to Loan Repayment for Health Care Professionals

Position: SUPPORT

The Hawaii Medical Association supports the continued funding of the loan repayment program for providers giving care in the states underserved areas as a portion of its broader efforts in improving the ability to recruit and retain providers for Hawaii.

Thank you for allowing the Hawaii Medical Association to testify on this issue.

HMA OFFICERS

President – Michael Champion, MD President-Elect – Angela Pratt, MD Secretary – Thomas Kosasa, MD

Immediate Past President – Jerry Van Meter, MD Treasurer – Elizabeth A. Ignacio, MD

Executive Director – Christopher Flanders, DO

SB-2983

Submitted on: 2/18/2020 7:50:10 AM

Testimony for WAM on 2/19/2020 10:00:00 AM

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

Comments:

SB-2983

Submitted on: 2/18/2020 7:56:15 AM

Testimony for WAM on 2/19/2020 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Patricia McKenzie	Testifying for Waianae Coast Comprehensive	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.



THE QUEEN'S HEALTH SYSTEMS

To: The Honorable Donovan M. Dela Cruz, Chair
The Honorable Gilbert S.C. Keith-Agaran, Vice Chair
Members, Committee on Consumer Protection and Commerce

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 17, 2020

Hrg: Senate Committee on Ways and Means Decision Making; Wednesday, February 19, 2020 at 10:00 A.M. in room 211

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 Ways and Means
Wednesday, February 19, 2020 at 10:00 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 Dela Cruz, Vice Chair Keith-Agaran, and members of the Committee on Ways and Means, 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.

<u>Patients Served in Primary Practice Across All Settings</u>	<u>RNs</u>	<u>APRNs</u>
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.

SB-2983

Submitted on: 2/17/2020 7:20:27 PM

Testimony for WAM on 2/19/2020 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Michelle Mitchell	Individual	Support	No

Comments:

Chair Donovan M. Dela Cruz, Vice-Chair Gilbert S.C. Keith-Agaran

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.

Sadly, until we have a sustainable insurance reimbursement system, we will need to continue to financially support our Hawaii clinicians in order to have them continue to practice medicine in our state.

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.

Michelle Mitchell, M.D.

Hawaii Family Health, Hilo, HI



LATE

February 18, 2020

The Honorable Donovan M. Dela Cruz Chair
The Honorable Gilbert S.C. Keith-Agaran, Vice Chair
Senate Committee on Ways and Means

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

Dear Chair Dela Cruz, Vice Chair Keith-Agaran, 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

SB-2983

Submitted on: 2/18/2020 8:06:08 PM

Testimony for WAM on 2/19/2020 10:00:00 AM



Submitted By	Organization	Testifier Position	Present at Hearing
John Moses	Testifying for Hawaii Association of Professional Nurses	Support	No

Comments:

The state of Hawaii currently faces a critical shortage of primary care providers as well as seasoned healthcare providers to train the next generation of professionals. Time is the most significant barrier to training entry-level positions, nurse practitioners, physician assistants, and other licensed professionals.

Because time is not a tangible commodity, it is very difficult to establish a metric for compensating experienced providers further teaching role. The passage of this bill, when combined with well coordinated interdisciplinary training programs will provide significant impetus for the continuous improvement of a systems approach to training new, young professionals.

Our Association is predominantly comprised of advanced practice nurses. Many of our constituents he feel that the most limiting factor in training colleagues in a real world clinical environment is the lack of monetary compensation to offset the burden of time required to focus on attention to detail. When passed, this bill will engender a substantial incremental change to the training process that favors public safety, evidence-based care, and provider satisfaction.

Please continue to move this bill expeditiously through committee so that an improved system of care is created throughout the state of Hawaii.

Very respectfully,

John Paul Moses III, MBA, MSN, RN, APRN-Rx, FNP-BC, CARN-AP

President, Hawaii Association of Professional Nurses



HAWAI'I ACADEMY OF FAMILY PHYSICIANS

LATE

February 18, 2020

Committee on Ways and Means
Sen. Donovan Dela Cruz , Chair
Sen. Gilbert Keith-Agaran, Vice Chair

Wednesday, February 19, 2020 10:00 am Conference Room 211
State Capitol
415 South Beretania Street

Senate Bill SB2983
Testimony in Support

We, the Board of Directors of the Hawaii Academy of Family Practice representing over 300 active family practice physicians in our state, strongly support **SB2983**, a bill 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. 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.

Respectfully submitted,

Keola Adams, M.D.
President
Hawaii Academy of Family Physicians Board of Directors

95-390 KUAHELANI AVENUE • MILILANI, HI • 96789
PHONE: 808-627-3244 • FAX: 808-627-3262

Written Testimony Presented Before the
COMMITTEE ON WAYS AND MEANS
Wednesday, February 19, 2020 at 9:00 a.m.
Hawai'i State Capitol, Conference Room 211

Senator Donovan M. Dela Cruz, Chair
Senator Gilbert S.C. Keith-Agaran, Vice Chair
Committee on Ways and Means

RE: **Strong Support** for SB2983, Relating to Loan Repayment for Health Care Professionals

Chair Dela Cruz, Vice Chair Keith-Agaran, and members of the Committee:

Thank you for the opportunity to testify in **strong support for SB2983, Relating to Loan Repayment for Health Care Professionals**. My name is Lauren Claypoole and I am a second year medical student at the University of Hawai'i - John A. Burns School of Medicine (JABSOM). I am in strong support for this bill because as a medical student who will soon be entering the physician workforce with a substantial amount of student loans, this bill will directly affect me and my future.

The average student loan debt among JABSOM graduates during the 2018-2019 school year was \$187,113. This financial burden makes choosing primary care or working in underserved or rural areas less desirable, which is supported by national studies like the one conducted by the American Academy of Family Physicians. Additionally, the average household income of JABSOM parents is \$100,000 (20th percentile across the country), which means that our parents have limited to no ability to support us as students and residents. While there are some opportunities to alleviate that burden, they simply are not enough. The current Hawai'i State Loan Repayment program, for example, was only able to provide loan repayment to 7 individuals this year. With over 60% of JABSOM students carrying a student loan burden and about 90% of current JABSOM students receiving some form of financial aid, there is a dire need to provide more financial opportunities, especially ones that incentivize healthcare providers to stay in Hawai'i and work in underserved and/or rural areas. SB2983 can help to address that need.

I am from Kaua'i and plan to return there for practice. As I begin to think about my future as a physician, including what I want to specialize in and where I want to work, I cannot help but take into consideration the amount of student loan debt that I will amass by the time I graduate. Hawai'i is my home, and I want to practice here, especially in areas of need. But many other competing factors, such as my inevitable financial burden, make such a decision quite difficult. That is why this bill is incredibly important to us as medical students and future physicians.

Again, thank you for the opportunity to provide my testimony to this bill as well as your consideration in **strongly supporting SB2983**.

Respectfully,
Lauren Claypoole
MD Candidate, Class of 2022
University of Hawai'i - John A. Burns School of Medicine.

Written Testimony Presented Before the
COMMITTEE ON WAYS AND MEANS
Wednesday, February 19, 2020 at 9:00 a.m.
Hawai'i State Capitol, Conference Room 211

Senator Donovan M. Dela Cruz, Chair
Senator Gilbert S.C. Keith-Agaran, Vice Chair
Committee on Ways and Means

RE: **Strong Support** for SB2983, Relating to Loan Repayment for Health Care Professionals

Chair Dela Cruz, Vice Chair Keith-Agaran, and members of the Committee:

Thank you for the opportunity to testify in **strong support for SB2983, Relating to Loan Repayment for Health Care Professionals**. My name is Cori Sutton and I am a first year medical student at the University of Hawai'i - John A. Burns School of Medicine (JABSOM). I am in strong support for this bill because as a medical student who will soon be entering the physician workforce with a substantial amount of student loans, this bill will directly affect me and my future.

The average student loan debt among JABSOM graduates during the 2018-2019 school year was \$187,113. This financial burden makes choosing primary care or working in underserved or rural areas less desirable, which is supported by national studies like the one conducted by the American Academy of Family Physicians. Additionally, the average household income of JABSOM parents is \$100,000 (20th percentile across the country), which means that our parents have limited ability to support us as students and residents. While there are some opportunities to alleviate that burden, they simply are not enough. The current Hawai'i State Loan Repayment program, for example, was only able to provide loan repayment to 7 individuals this year. With over 60% of JABSOM students carrying a student loan burden and about 90% of current JABSOM students receiving some form of financial aid, there is a dire need to provide more financial opportunities, especially ones that incentivize healthcare providers to stay in Hawai'i and work in underserved and/or rural areas. SB2983 can help to address that need.

As I begin to think about my future as a physician, including what I want to specialize in and where I want to work, I cannot help but take into consideration the amount of student loan debt that I will amass by the time I graduate. Hawai'i is my home, and I want to practice here, especially in areas of need. But many other competing factors, such as my inevitable financial burden, make such a decision quite difficult. That is why this bill is incredibly important to us as medical students and future physicians.

Again, thank you for the opportunity to provide my testimony to this bill as well as your consideration in **strongly supporting SB2983**.

Respectfully,
Cori Sutton
MD Candidate, Class of 2023
University of Hawai'i - John A. Burns School of Medicine.

SB-2983

Submitted on: 2/15/2020 10:21:54 AM

Testimony for WAM on 2/19/2020 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Aiko Murakami	Individual	Support	No

Comments:

Written Testimony Presented Before the
COMMITTEE ON WAYS AND MEANS
Wednesday, February 19, 2020 at 9:00 a.m.
Hawai'i State Capitol, Conference Room 211

Senator Donovan M. Dela Cruz, Chair
Senator Gilbert S.C. Keith-Agaran, Vice Chair
Committee on Ways and Means

RE: **Strong Support** for SB2983, Relating to Loan Repayment for Health Care Professionals

Chair Dela Cruz, Vice Chair Keith-Agaran, and members of the Committee:

Thank you for the opportunity to testify in **strong support for SB2983, Relating to Loan Repayment for Health Care Professionals**. My name is Shelley Wong and I am a third-year medical student at the University of Hawai'i - John A. Burns School of Medicine (JABSOM). I am in strong support for this bill because as a medical student who will soon be entering the physician workforce with a substantial amount of student loans, this bill will directly affect me and my future.

The average student loan debt among JABSOM graduates during the 2018-2019 school year was \$187,113. This financial burden makes choosing primary care or working in underserved or rural areas less desirable, which is supported by national studies like the one conducted by the American Academy of Family Physicians. Additionally, the average household income of JABSOM parents is \$100,000 (20th percentile across the country), which means that our parents have limited ability to support us as students and residents. While there are some opportunities to alleviate that burden, they simply are not enough. The current Hawai'i State Loan Repayment program, for example, was only able to provide loan repayment to 7 individuals this year. With over 60% of JABSOM students carrying a student loan burden and about 90% of current JABSOM students receiving some form of financial aid, there is a dire need to provide more financial opportunities, especially ones that incentivize healthcare providers to stay in Hawai'i and work in underserved and/or rural areas. SB2983 can help to address that need.

As I begin to think about my future as a physician, including what I want to specialize in and where I want to work, I cannot help but take into consideration the amount of student loan debt that I will amass by the time I graduate. Hawai'i is my home, and I want to practice here, especially in areas of need. But many other competing factors, such as my inevitable financial burden, make such a decision quite difficult. That is why this bill is incredibly important to us as medical students and future physicians.

Again, thank you for the opportunity to provide my testimony to this bill as well as your consideration in **strongly supporting SB2983**.

Respectfully,
Shelley Wong
MD Candidate, Class of 2021
University of Hawai'i - John A. Burns School of Medicine

SB-2983

Submitted on: 2/15/2020 11:34:48 AM

Testimony for WAM on 2/19/2020 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Torbojern Nielsen	Individual	Support	No

Comments:

Written Testimony Presented Before the
COMMITTEE ON WAYS AND MEANS
Wednesday, February 19, 2020 at 9:00 a.m.
Hawai'i State Capitol, Conference Room 211

Senator Donovan M. Dela Cruz, Chair
Senator Gilbert S.C. Keith-Agaran, Vice Chair
Committee on Ways and Means

RE: **Strong Support** for SB2983, Relating to Loan Repayment for Health Care Professionals

Chair Dela Cruz, Vice Chair Keith-Agaran, and members of the Committee:

Thank you for the opportunity to testify in **strong support for SB2983, Relating to Loan Repayment for Health Care Professionals**. My name is Lucia Amore and I am a third year medical student at the University of Hawai'i - John A. Burns School of Medicine (JABSOM). I am in strong support for this bill because as a medical student who will soon be entering the physician workforce with a substantial amount of student loans, this bill will directly affect me and my future.

The average student loan debt among JABSOM graduates during the 2018-2019 school year was \$187,113. This financial burden makes choosing primary care or working in underserved or rural areas less desirable, which is supported by national studies like the one conducted by the American Academy of Family Physicians. While there are some opportunities to alleviate that burden, they simply are not enough. The current Hawai'i State Loan Repayment program, for example, was only able to provide loan repayment to 7 individuals this year. With over 60% of JABSOM students carrying a student loan burden and about 90% of current JABSOM students receiving some form of financial aid, there is a dire need to provide more financial opportunities, especially ones that incentivize healthcare providers to stay in Hawai'i and work in underserved and/or rural areas. SB2983 can help to address that need.

I dream to be a primary care physician and help the people of Hawaii. However, as I begin to think about my future as a physician, the reality of the cost of living compared to when I was a child growing up here is something I cannot help but take into consideration, especially with the amount of student loan debt that I will amass by the time I graduate.

Hawai'i is my home, and I want to practice here, especially in areas of need. But many other competing factors, such as my inevitable financial burden, make such a decision challenging. That is why this bill is incredibly important to us as medical students and future physicians.

Thank you for the opportunity, and please consider strongly **supporting SB2983**.

Respectfully,
Lucia Amore
MD Candidate, Class of 2021
University of Hawai'i - John A. Burns School of Medicine

SB-2983

Submitted on: 2/15/2020 12:23:02 PM

Testimony for WAM on 2/19/2020 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Kevin Pham	Individual	Support	No

Comments:

SB-2983

Submitted on: 2/16/2020 5:48:15 PM

Testimony for WAM on 2/19/2020 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Jason Huynh	Individual	Support	No

Comments:

RE: Strong Support for SB2983, Relating to Loan Repayment for Health Care Professionals

Thank you for the opportunity to testify in strong support for SB2983, Relating to Loan Repayment for Health Care Professionals. My name is Jason and I am a 2nd year medical student at the University of Hawai'i - John A. Burns School of Medicine (JABSOM). I am in strong support for this bill because as a medical student who will soon be entering the physician workforce with a substantial amount of student loans, this bill will directly affect me and my future.

The average student loan debt among JABSOM graduates during the 2018-2019 school year was \$187,113. **This debt encourages future physicians, like myself, to pursue specialties outside of primary care and locations OUTSIDE OF HAWAII. The physician salary in Hawaii is often one of the lowest physician salaries in the United States, compared to other states.**

The current Hawai'i State Loan Repayment program, for example, was only able to provide loan repayment to 7 individuals this year. With over 60% of JABSOM students carrying a student loan burden and about 90% of current JABSOM students receiving some form of financial aid, there is a dire need to provide more financial opportunities, especially ones that incentivize healthcare providers to stay in Hawai'i and work in underserved and/or rural areas. SB2983 can help to address that need.

Respectfully,
Jason Huynh

MD Candidate, Class of 2022
University of Hawai'i - John A. Burns School of Medicine.

SB-2983

Submitted on: 2/16/2020 5:52:38 PM

Testimony for WAM on 2/19/2020 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Andy Hwang	Individual	Support	No

Comments:

My name is Andy Hwang and I am a second year medical student at the University of Hawai'i - John A. Burns School of Medicine (JABSOM). I am in strong support for this bill because as a medical student who will soon be entering the physician workforce with a substantial amount of student loans, this bill will directly affect me and my future.

The average student loan debt among JABSOM graduates during the 2018-2019 school year was \$187,113. This financial burden makes choosing primary care or working in underserved or rural areas less desirable, which is supported by national studies like the one conducted by the American Academy of Family Physicians. Additionally, the average household income of JABSOM parents is \$100,000 (20th percentile across the country), which means that our parents have limited ability to support us as students and residents. While there are some opportunities to alleviate that burden, they simply are not enough. The current Hawai'i State Loan Repayment program, for example, was only able to provide loan repayment to 7 individuals this year. With over 60% of JABSOM students carrying a student loan burden and about 90% of current JABSOM students receiving some form of financial aid, there is a dire need to provide more financial opportunities, especially ones that incentivize healthcare providers to stay in Hawai'i and work in underserved and/or rural areas. SB2983 can help to address that need.

As I begin to think about my future as a physician, including what I want to specialize in and where I want to work, I cannot help but take into consideration the amount of student loan debt that I will amass by the time I graduate. Hawai'i is my home, and I want to practice here, especially in areas of need. But many other competing factors, such as my inevitable financial burden, make such a decision quite difficult. That is why this bill is incredibly important to us as medical students and future physicians.

Again, thank you for the opportunity to provide my testimony to this bill as well as your consideration in **strongly supporting SB2983**.

Respectfully,

Andy Hwang

MD Candidate, Class of 2022

University of Hawai'i - John A. Burns School of Medicine

SB-2983

Submitted on: 2/16/2020 6:52:57 PM

Testimony for WAM on 2/19/2020 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Eryn Nakashima	Individual	Support	No

Comments:

SB-2983

Submitted on: 2/16/2020 6:53:28 PM

Testimony for WAM on 2/19/2020 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Kyle Obana	Individual	Support	No

Comments:

SB-2983

Submitted on: 2/16/2020 7:49:30 PM

Testimony for WAM on 2/19/2020 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Kori Higashiy	Individual	Support	No

Comments:

Written Testimony Presented Before the
COMMITTEE ON WAYS AND MEANS
Wednesday, February 19, 2020 at 9:00 a.m.
Hawai'i State Capitol, Conference Room 211

Senator Donovan M. Dela Cruz, Chair
Senator Gilbert S.C. Keith-Agaran, Vice Chair
Committee on Ways and Means

RE: **Strong Support** for SB2983, Relating to Loan Repayment for Health Care Professionals

Chair Dela Cruz, Vice Chair Keith-Agaran, and members of the Committee:

Thank you for the opportunity to testify in **strong support for SB2983, Relating to Loan Repayment for Health Care Professionals**. My name is Shani Ma and I am a second year medical student at the University of Hawai'i - John A. Burns School of Medicine (JABSOM). I am in strong support for this bill because as a medical student who will soon be entering the physician workforce with a substantial amount of student loans, this bill will directly affect me and my future.

The average student loan debt among JABSOM graduates during the 2018-2019 school year was \$187,113. This financial burden makes choosing primary care or working in underserved or rural areas less desirable, which is supported by national studies like the one conducted by the American Academy of Family Physicians. Additionally, the average household income of JABSOM parents is \$100,000 (20th percentile across the country), which means that our parents have limited ability to support us as students and residents. While there are some opportunities to alleviate that burden, they simply are not enough. The current Hawai'i State Loan Repayment program, for example, was only able to provide loan repayment to 7 individuals this year. With over 60% of JABSOM students carrying a student loan burden and about 90% of current JABSOM students receiving some form of financial aid, there is a dire need to provide more financial opportunities, especially ones that incentivize healthcare providers to stay in Hawai'i and work in underserved and/or rural areas. SB2983 can help to address that need.

As I begin to think about my future as a physician, including what I want to specialize in and where I want to work, I cannot help but take into consideration the amount of student loan debt that I will amass by the time I graduate. Hawai'i is my home, and I want to practice here, especially in areas of need. But many other competing factors, such as my inevitable financial burden, make such a decision quite difficult. That is why this bill is incredibly important to us as medical students and future physicians.

Again, thank you for the opportunity to provide my testimony to this bill as well as your consideration in **strongly supporting SB2983**.

Respectfully,
Shani Ma
MD Candidate, Class of 2022
University of Hawai'i - John A. Burns School of Medicine.

SB-2983

Submitted on: 2/17/2020 12:12:07 AM

Testimony for WAM on 2/19/2020 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Danielle Ogez	Individual	Support	No

Comments:

I am an OBGYN resident Physician here in Honolulu and know how expensive medical training is. Because of this, many physicians end up going into more lucrative specialties or practice settings after training just to pay off their loans. This loan repayment program would help redirect these incentives in a way that addresses Hawaii's physician shortage for its most vulnerable populations.

SB-2983

Submitted on: 2/17/2020 8:11:50 AM

Testimony for WAM on 2/19/2020 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Amelia Hummel	Individual	Support	No

Comments:

Chair Dela Cruz, Vice Chair Keith-Agaran, and members of the Committee:

Thank you for the opportunity to testify in strong support for SB2983, Relating to Loan Repayment for Health Care Professionals. My name is Amelia Hummel and I am a first year medical student at the University of Hawai'i - John A. Burns School of Medicine (JABSOM). I am in strong support for this bill because as a medical student who will soon be entering the physician workforce with a substantial amount of student loans, this bill will directly affect me and my future.

The average student loan debt among JABSOM graduates during the 2018-2019 school year was \$187,113. This financial burden makes choosing primary care or working in underserved or rural areas less desirable, which is supported by national studies like the one conducted by the American Academy of Family Physicians. Additionally, the average household income of JABSOM parents is \$100,000 (20th percentile across the country), which means that our parents have limited ability to support us as students and residents. While there are some opportunities to alleviate that burden, they simply are not enough. The current Hawai'i State Loan Repayment program, for example, was only able to provide loan repayment to 7 individuals this year. With over 60% of JABSOM students carrying a student loan burden and about 90% of current JABSOM students receiving some form of financial aid, there is a dire need to provide more financial opportunities, especially ones that incentivize healthcare providers to stay in Hawai'i and work in underserved and/or rural areas. SB2983 can help to address that need.

As I begin to think about my future as a physician, including what I want to specialize in and where I want to work, I cannot help but take into consideration the amount of student loan debt that I will amass by the time I graduate. Hawai'i is

my home, and I want to practice here, especially in areas of need. But many other competing factors, such as my inevitable financial burden, make such a decision quite difficult. That is why this bill is incredibly important to us as medical students and future physicians.

Again, thank you for the opportunity to provide my testimony to this bill as well as your consideration in strongly supporting SB2983.

Respectfully,

Amelia Hummel

MD Candidate, Class of 2023

University of Hawai'i - John A. Burns School of Medicine.

SB-2983

Submitted on: 2/17/2020 8:47:11 AM

Testimony for WAM on 2/19/2020 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Nash Witten	Individual	Support	No

Comments:

As a University of Hawaii John A. Burns School of Medicine graduate and third year family medicine resident about to enter the primary care workforce in Hawaii, I strongly support continuation of the Hawai'i State Loan Repayment program. With the high cost of living in Hawaii as well as lower salaries offered in federally designated health professional shortage areas the state emergently needs programs such as this to encourage healthcare workers to work in these areas.

Written Testimony Presented Before the
COMMITTEE ON WAYS AND MEANS
Wednesday, February 19, 2020 at 9:00 a.m.
Hawai'i State Capitol, Conference Room 211

Senator Donovan M. Dela Cruz, Chair
Senator Gilbert S.C. Keith-Agaran, Vice Chair
Committee on Ways and Means

RE: **Strong Support** for SB2983, Relating to Loan Repayment for Health Care Professionals

Chair Dela Cruz, Vice Chair Keith-Agaran, and members of the Committee:

Thank you for the opportunity to testify in **strong support for SB2983, Relating to Loan Repayment for Health Care Professionals**. My name is Eileen Chen and I am a first year medical student at the University of Hawai'i - John A. Burns School of Medicine (JABSOM). I am in strong support for this bill because as a medical student who will soon be entering the physician workforce with a substantial amount of student loans, this bill will directly affect me and my future.

The average student loan debt among JABSOM graduates during the 2018-2019 school year was \$187,113. This financial burden makes choosing primary care or working in underserved or rural areas less desirable, which is supported by national studies like the one conducted by the American Academy of Family Physicians. Additionally, the average household income of JABSOM parents is \$100,000 (20th percentile across the country), which means that our parents have limited ability to support us as students and residents. While there are some opportunities to alleviate that burden, they simply are not enough. The current Hawai'i State Loan Repayment program, for example, was only able to provide loan repayment to 7 individuals this year. With over 60% of JABSOM students carrying a student loan burden and about 90% of current JABSOM students receiving some form of financial aid, there is a dire need to provide more financial opportunities, especially ones that incentivize healthcare providers to stay in Hawai'i and work in underserved and/or rural areas. SB2983 can help to address that need.

As I begin to think about my future as a physician, including what I want to specialize in and where I want to work, I cannot help but take into consideration the amount of student loan debt that I will amass by the time I graduate. Hawai'i is my home, and I want to practice here, especially in areas of need. But many other competing factors, such as my inevitable financial burden, make such a decision quite difficult. That is why this bill is incredibly important to us as medical students and future physicians.

Again, thank you for the opportunity to provide my testimony to this bill as well as your consideration in **strongly supporting SB2983**.

Respectfully,
Eileen Chen
MD Candidate, Class of 2023
University of Hawai'i - John A. Burns School of Medicine.

Written Testimony Presented Before the
COMMITTEE ON WAYS AND MEANS
Wednesday, February 19, 2020 at 9:00 a.m.
Hawai'i State Capitol, Conference Room 211

Senator Donovan M. Dela Cruz, Chair
Senator Gilbert S.C. Keith-Agaran, Vice Chair
Committee on Ways and Means

RE: **Strong Support** for SB2983, Relating to Loan Repayment for Health Care Professionals

Chair Dela Cruz, Vice Chair Keith-Agaran, and members of the Committee:

Thank you for the opportunity to testify in **strong support for SB2983, Relating to Loan Repayment for Health Care Professionals**. My name is Jester Galiza and I am a second year medical student at the University of Hawai'i - John A. Burns School of Medicine (JABSOM). I am in strong support for this bill because as a medical student who will soon be entering the physician workforce with a substantial amount of student loans, this bill will directly affect me and my future.

The average student loan debt among JABSOM graduates during the 2018-2019 school year was \$187,113. This financial burden makes choosing primary care or working in underserved or rural areas less desirable, which is supported by national studies like the one conducted by the American Academy of Family Physicians. Additionally, the average household income of JABSOM parents is \$100,000 (20th percentile across the country), which means that our parents have limited ability to support us as students and residents. While there are some opportunities to alleviate that burden, they simply are not enough. The current Hawai'i State Loan Repayment program, for example, was only able to provide loan repayment to 7 individuals this year. With over 60% of JABSOM students carrying a student loan burden and about 90% of current JABSOM students receiving some form of financial aid, there is a dire need to provide more financial opportunities, especially ones that incentivize healthcare providers to stay in Hawai'i and work in underserved and/or rural areas. SB2983 can help to address that need.

I am so fortunate that I received the National Health Service Corps (NHSC) scholarship, which will pay for my medical tuition for the remainder of my time at JABSOM. I can go into primary care and/or work in underserved communities without having to worry about paying off an enormous debt. This is a privilege that many of my classmates don't have, as many of them are asking the question, "Can I *afford* to go into primary care in Hawai'i with the amount of debt I'll have?" To be frank, this thought did enter my mind prior to receiving the NHSC, but now I know it's no longer an issue affecting my decision to go into primary care and work in underserved communities. This is exactly why this bill is important – if you can address that one question that many medical students have as they decide their specialties, more students would likely pursue primary care.

Again, thank you for the opportunity to provide my testimony to this bill as well as your consideration in **strongly supporting SB2983**.

Respectfully,



Jester Galiza
MD Candidate, Class of 2022
University of Hawai'i - John A. Burns School of Medicine

SB-2983

Submitted on: 2/17/2020 2:11:34 PM

Testimony for WAM on 2/19/2020 10:00:00 AM

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

Comments:

SB-2983

Submitted on: 2/18/2020 8:34:00 AM

Testimony for WAM on 2/19/2020 10:00:00 AM

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

Comments:

SB-2983

Submitted on: 2/17/2020 2:44:41 PM

Testimony for WAM on 2/19/2020 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Tana Ramos	Individual	Support	No

Comments:

Testimony Presented Before the
Senate Committee on Ways and Means
Hearing Date: Wednesday, February 19, 2020

SB 2983 - Relating to Loan Repayment for Health Care Professionals

Chair Donovan M. Dela Cruz, Vice-Chair Gilbert S.C. Keith-Agaran
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.

I am a recipient of this loan repayment program and I can say that it without a doubt is a main reason why I am able to continue to work along the Waianae Coast as a Nurse Practitioner. The Waianae Coast Comprehensive Health Center (WCCHC) is a wonderful non-profit health center that serves one of Hawaii's most at-risk and rural communities. I feel so privileged to work here, but pay is not competitive compared to most other APRN positions on Oahu. Receiving this loan repayment program has allowed me to stay working here at WCCHC while also being able to afford the ever-increasing costs of starting my own family here on Oahu. This program is invaluable for us health professionals who are riddled with student debt and strive to work in underserved areas. I strongly support SB 2983 and urge you to consider fully-funding the dollar-for-dollar match of \$500,000.

Thank you for the opportunity to provide testimony.

Sincerely,
Eve Teeter-Balin, APRN

SB-2983

Submitted on: 2/17/2020 3:28:08 PM

Testimony for WAM on 2/19/2020 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Sharon Wong	Individual	Support	No

Comments:

I am a HUGE advocate for explaining the financial support for loan repayment. It is a huge contribution towards making it less of a financial burden to stay on the islands and train for residency (& eventually practice). If we can expand the amount of positions given, this would allow us to tackle the growing physician shortages here in our local communities.

SB-2983

Submitted on: 2/18/2020 9:30:31 AM

Testimony for WAM on 2/19/2020 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Amandalin Rock	Individual	Support	No

Comments:

Testimony Presented Before the
Senate Committee on Ways and Means
Hearing Date: Wednesday, February 19, 2020

SB 2983 - Relating to Loan Repayment for Health Care Professionals

Chair Donovan M. Dela Cruz, Vice-Chair Gilbert S.C. Keith-Agaran
and Members of the committee:

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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 will be very helpful, as this year we had 17 applications and could only fund 7!!

Our rural areas continue to be the most underserved populations in Hawaii. One of the fastest and least expensive methods for recruiting providers is loan repayment. JABSOM has successfully administered the program which has helped 49 healthcare providers since its beginning in 2012. Two-thirds of those providers who graduated from the program continue to work in Hawaii's underserved communities and 43% have stayed where they worked for their loan repayment contract. The state funding for the loan repayment program is vital to continuing our efforts to meet the health care needs of our communities and to assist our underserved communities toward reflecting wellness.

Thank you for the opportunity to provide testimony.

Kelley Withy, MD, PhD

SB-2983

Submitted on: 2/18/2020 9:51:40 AM

Testimony for WAM on 2/19/2020 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Rick Ramirez	Individual	Support	No

Comments:

To whom it may concern,

I am writing in support of SB2983. As a helthcare provider, we accrue some of the largest debt from our education, but out compensation while in practice and teaching does not meet the demands of the education pay-bac system, especially with the cost of living assocaited with Hawaii. Nurses, Nurse Practitioners, Physican Assistants, and Physicians should all have the oppertunity to participate in loan repayment assistance. Since we work with the population that has many acute and chronic health problems, recognition of our support towards tthe helath of hawaii would be paramount and a great avenue to faciliate larger nerollment numbers within our academic programs. Hawaii is in desperate need of providers. Having a loan oayment assistance program would only augment the ideals of pursing a helthcare degree. I appreocate your time and dedication to our workforce. Thank you!

SB-2983

Submitted on: 2/17/2020 4:39:26 PM

Testimony for WAM on 2/19/2020 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Victoria Habibi	Individual	Support	No

Comments:

Testimony Presented Before the

Senate Committee on Ways and Means

Hearing Date: Wednesday, February 19, 2020

SB 2983 - Relating to Loan Repayment for Health Care Professionals

Chair Donovan M. Dela Cruz, Vice-Chair Gilbert S.C. Keith-Agaran

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: 2/18/2020 9:16:26 AM

Testimony for WAM on 2/19/2020 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Tonia Stevenson	Individual	Support	No

Comments:

- Testimony Presented Before the

Senate Committee on Ways and Means

Hearing Date: Wednesday, February 19, 2020

SB 2983 - Relating to Loan Repayment for Health Care Professionals

Chair Donovan M. Dela Cruz, Vice-Chair Gilbert S.C. Keith-Agaran

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: 2/17/2020 5:23:40 PM

Testimony for WAM on 2/19/2020 10:00:00 AM

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

Comments:

Mahalo for the opportunity to testify. 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 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 Hawaii's underserved communities and 43% have stayed where they worked for their loan repayment contract. The state funding for the loan repayment program is vital to continuing our efforts to meet the health care needs of our communities and to assist our underserved communities toward reflecting wellness. **Please continue this program!**

Mahalo for the opportunity to provide testimony!

Rhonda Roldan

SB-2983

Submitted on: 2/18/2020 9:46:06 AM

Testimony for WAM on 2/19/2020 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Patricia Bilyk	Individual	Support	No

Comments:

SB-2983

Submitted on: 2/17/2020 7:18:34 PM

Testimony for WAM on 2/19/2020 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Lauren Ing	Individual	Support	No

Comments:

As a physician training in Hawaii, loan repayment would be crucial to retaining excellent physicians that will stay and care for the community they grew up in.

SB-2983

Submitted on: 2/18/2020 9:34:35 AM

Testimony for WAM on 2/19/2020 10:00:00 AM

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

Comments:

SB-2983

Submitted on: 2/17/2020 9:16:00 PM

Testimony for WAM on 2/19/2020 10:00:00 AM

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

Comments:

Testimony Presented Before the

Senate Committee on Ways and Means

Hearing Date: Wednesday, February 19, 2020

SB 2983 - Relating to Loan Repayment for Health Care Professionals

Chair Donovan M. Dela Cruz, Vice-Chair Gilbert S.C. Keith-Agaran

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 such as Licensed Clinical Social Workers. The loan repayment program has helped me repay some of my student loans manage my student loan payback while working in rural healthcare.

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.

Yvonne Yim LCSW

Written Testimony Presented Before the
COMMITTEE ON WAYS AND MEANS
Wednesday, February 19, 2020 at 9:00 a.m.
Hawai'i State Capitol, Conference Room 211

Senator Donovan M. Dela Cruz, Chair
Senator Gilbert S.C. Keith-Agaran, Vice Chair
Committee on Ways and Means

RE: **Strong Support** for SB2983, Relating to Loan Repayment for Health Care Professionals

Chair Dela Cruz, Vice Chair Keith-Agaran, and members of the Committee:

Thank you for the opportunity to testify in **strong support for SB2983, Relating to Loan Repayment for Health Care Professionals**. My name is Christina Tse and I am a second-year medical student at the University of Hawai'i - John A. Burns School of Medicine (JABSOM). I am in strong support for this bill because as a medical student who will soon be entering the physician workforce with a substantial amount of student loans, this bill will directly affect me and my future.

The average student loan debt among JABSOM graduates during the 2018-2019 school year was \$187,113. This financial burden makes choosing primary care or working in underserved or rural areas less desirable, which is supported by national studies like the one conducted by the American Academy of Family Physicians. Additionally, the average household income of JABSOM parents is \$100,000 (20th percentile across the country), which means that our parents have limited ability to support us as students and residents. While there are some opportunities to alleviate that burden, they simply are not enough. The current Hawai'i State Loan Repayment program, for example, was only able to provide loan repayment to 7 individuals this year. With over 60% of JABSOM students carrying a student loan burden and about 90% of current JABSOM students receiving some form of financial aid, there is a dire need to provide more financial opportunities, especially ones that incentivize healthcare providers to stay in Hawai'i and work in underserved and/or rural areas. SB2983 can help to address that need.

As I begin to think about my future as a physician, including what I want to specialize in and where I want to work, I cannot help but take into consideration the amount of student loan debt that I will amass by the time I graduate. Hawai'i is my home, and I want to practice here, especially in areas of need. But many other competing factors, such as my inevitable financial burden, make such a decision quite difficult. That is why this bill is incredibly important to us as medical students and future physicians.

Again, thank you for the opportunity to provide my testimony to this bill as well as your consideration in **strongly supporting SB2983**.

Respectfully,
Christina Tse
MD Candidate, Class of 2022
University of Hawai'i - John A. Burns School of Medicine.

SB-2983

Submitted on: 2/18/2020 5:58:54 AM

Testimony for WAM on 2/19/2020 10:00:00 AM

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

Comments:

Testimony Presented Before the

Senate Committee on Ways and Means

Hearing Date: Wednesday, February 19, 2020

SB 2983 - Relating to Loan Repayment for Health Care Professionals

Chair Donovan M. Dela Cruz, Vice-Chair Gilbert S.C. Keith-Agaran

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, Waimea, Big Island

SB-2983

Submitted on: 2/17/2020 8:27:19 PM

Testimony for WAM on 2/19/2020 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Jinai B	Individual	Support	No

Comments:

SB-2983

Submitted on: 2/17/2020 9:15:32 PM

Testimony for WAM on 2/19/2020 10:00:00 AM

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

Comments:

I strongly support SB2983 relating to loan repayment for healthcare professionals. I utilized this program while working at Kalihi Palama Health Center, and it made working in an underserved area feasible for me given my student debt, salary, and cost of living.. Mahalo for your consideration.

Testimony Presented Before the
Senate Committee on Ways and Means
Hearing Date: Wednesday, February 19, 2020

SB 2983 - Relating to Loan Repayment for Health Care Professionals

Chair Donovan M. Dela Cruz, Vice-Chair Gilbert S.C. Keith-Agaran
and Members of the committee:

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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.

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Our rural areas continue to be the most underserved populations in Hawaii. One of the fastest and least expensive methods for recruiting providers is loan repayment. JABSOM has successfully administered the program which has helped 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,
Shaun Berry MD

LATE

SB-2983

Submitted on: 2/18/2020 4:35:01 PM

Testimony for WAM on 2/19/2020 10:00:00 AM

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

Comments:

Chair Donovan M. Dela Cruz, Vice-Chair Gilbert S.C. Keith-Agaran

and Members of the committee:

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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.

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Thank you for the opportunity to provide testimony.

Shanda Lewis

LATE

SB-2983

Submitted on: 2/18/2020 5:22:40 PM

Testimony for WAM on 2/19/2020 10:00:00 AM

Submitted By	Organization	Testifier Position	Present at Hearing
Catherine JS Tsang, MD	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.

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Our rural areas continue to be the most underserved populations in Hawaii. One of the fastest and least expensive methods for recruiting providers is loan repayment. JABSOM has successfully administered the program which has helped 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 reflectingwellness.

Thank you for the opportunity to provide testimony.

Testimony Presented Before the
Senate Committee on Ways and Means
Hearing Date: Wednesday, February 19, 2020

LATE

SB 2983 - Relating to Loan Repayment for Health Care Professionals

Chair Donovan M. Dela Cruz, Vice-Chair Gilbert S.C. Keith-Agaran
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.

As a resident physician trained in the Big Island at the Hawaii Island Family Medicine Residency Program, I can attest that 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.

Warren Yamashita MD MPH
Resident Physician, Hawaii Island Family Medicine Residency

LATE

SB-2983

Submitted on: 2/18/2020 11:46:03 PM
Testimony for WAM on 2/19/2020 10:00:00 AM

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

Comments: