



EXECUTIVE CHAMBERS  
KE KE'ENA O KE KIA'ĀINA

JOSH GREEN, M.D.  
GOVERNOR  
KE KIA'ĀINA

**Senate Committee on Health and Human Services**

Wednesday, March 12, 2025

1:10 p.m.

State Capitol, Conference Room 225 and Videoconference

**In Support**

**H.B. No. 213, HD1, Relating to Loan Repayment for Healthcare Professionals**

Chair San Buenaventura, Vice Chair Aquino, and Members on the Senate Committee on Health and Human Services:

The Office of the Governor supports H.B. No. 213, HD1, Relating to Loan Repayment for Healthcare Professionals. This bill would appropriate funds to support the Healthcare Education Loan Repayment Program also known as HELP.

On September 9, 2023, the State launched the HELP program. HELP was established to provide educational loan debt repayment to qualified healthcare professionals who practice in Hawai'i. In 2023, HELP awarded loan repayments to 890 healthcare workers and had approximately 1,500 applicants waitlisted. For the 2024 cohort, the applicants will be reviewed, and awards will be distributed to the extent that funding is available. The awarded providers included nearly 300 primary care and behavioral health providers, 90 professionals serving rural areas or the Neighbor Islands, and 40 residents in training. Additionally, HELP is expected to support and improve recruitment and retention of healthcare providers serving vulnerable populations, as well as those in medically underserved areas of Hawai'i, and lessen the burden of their educational debt.

The Governor appreciates that the original version of this bill requests a \$30 million appropriation, which is similar to what the Legislature previously provided to this program for Fiscal Years 2024 and 2025. The funding contained in this bill will ensure that HELP continues to serve its purpose and support our healthcare workers with much needed assistance to remain in Hawai'i and care for our residents.

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



# UNIVERSITY OF HAWAII SYSTEM

## ‘ŌNAEHANA KULANUI O HAWAII

### Legislative Testimony

#### Hō'ike Mana'o I Mua O Ka 'Aha'ōlelo

Testimony Presented Before the  
Senate Committee on Health and Human Services  
Wednesday, March 12, 2025 at 1:10 p.m.

By

T. Samuel Shomaker, MD, Dean,  
Lee Buenconsejo-Lum, MD, Associate Dean for Academic Affairs and  
Kelley Withy, MD, Professor, Department of Family Medicine and Community Health,  
Hawai'i/Pacific Basin Area Health Education Center (AHEC) Director  
John A. Burns School of Medicine

And

Michael Bruno, Provost  
University of Hawai'i at Mānoa

### HB 213 HD1 – RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS

Chair San Buenaventura, Vice Chair Aquino, and Members of the Committee:

Thank you for the opportunity to present testimony today. The John A. Burns School of Medicine (JABSOM) **strongly supports HB 213 HD1**, which seeks funding for the Hawai'i Education Loan Repayment Program (HELP) which is administered by JABSOM in conjunction with the Department of Health (DOH). The funding requested in this measure is \$15,000,000 for fiscal year 2025-2026 and the same amount for fiscal year 2026-2027.

Hawai'i faces shortages of healthcare professionals in almost every field from physicians, nurses, and behavioral health specialists to speech pathologists to name a few. The legislature appropriated \$10 million in 2023 and an additional \$20 million in 2024 to support the HELP program which was instrumental in increasing the number of health care providers who were eligible to receive loan repayment assistance in Hawai'i, thereby directing more health care workers to the rural and medically underserved communities. This in turn has provided better access to care for many patients.

In 2023, HELP awarded loan repayment to 890 health care workers and disbursed approximately \$18 million in state funds and \$1.56 million in private funds provided by the Benioff Foundation. Approximately 1,500 applicants were waitlisted. For 2024, the waitlisted applicants will be reviewed and awards will continue to be provided to the extent funding is available. Of the providers accepted into HELP, 47% of awardees were neighbor island providers. Fourteen (14) awardees are residents/fellows training on the continent who are now committed to returning home after training.

The main criteria considered in evaluating the providers' eligibility to participate in HELP were:

- Being a Hawai'i resident with a high likelihood of remaining in Hawai'i;
- Healthcare professions with qualified educational debt who are in a practice that serves at least 30% publicly insured patients (i.e., Medicare, Medicaid, QUEST, Tricare, VA).

Prioritization was given to primary care specialties and providers, including physicians, advanced practice registered nurses, and physician assistants in Family Medicine, Internal Medicine, Pediatrics, OB-Gyn, Geriatrics, Adolescent Medicine, General Practice. Additionally, behavioral health providers including psychologists, social workers, psychiatrists, psychiatric nurse practitioners, marriage and family therapists, behavioral analysts, certified substance abuse counselors, and mental health counselors were given prioritization. Further consideration was given to providers practicing in any specialty in rural communities of Hawai'i Island, Maui Island, Kaho'olawe Island, Lāna'i Island, Moloka'i Island, Kaua'i Island, Niihau Island, and, on O'ahu in Waimānalo, Wai'anae, Wahiawā, Hau'ula, Lā'ie, Kahuku, Hale'iwā, Waialua.

Hawai'i's high cost of living, low reimbursement rates combined with the large amount of educational debt that many health care professionals are burdened with have been cited as the main reasons health care providers leave the state. Continued funding for the HELP program incentivizes health care providers to remain in Hawai'i. Without the requested finding, HELP will not be able to provide loan repayment to those already enrolled in the program, nor will it be able to support new applicants.

Thank you for this opportunity to testify.



**Testimony Presented Before the  
Senate Committee on Health and Human Services  
Wednesday, March 12, 2025 at 1:10 P.M.  
Conference Room 225 and videoconference**

**By  
Laura Reichhardt, APRN, AGPCNP-BC  
Director, Hawai'i State Center for Nursing  
University of Hawai'i at Mānoa**

**Testimony in SUPPORT of H.B. 213, H.D. 1**

Chair San Buenaventura, Vice Chair Aquino, and members of the committee:

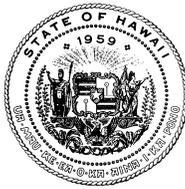
Thank you for hearing this measure. This measure appropriates funds for the Healthcare Education Loan Repayment Program.

This program supports loan repayment for a wide array of healthcare professionals, including nursing of all license levels. Through this work, UH JABSOM AHEC has not only provided significant loan repayment to nurses, but further, identified other opportunities for loan repayment and professional support for which they may be eligible. Programs like this positively impact the livelihood of healthcare professionals by reducing monthly economic burden associated with loan repayments at a time when cost-of-living is named as a significant consideration when deciding to stay in or leave the state.

The Hawai'i State Center for Nursing commends the legislature for addressing the retention of the healthcare workforce by innovative strategies such as the Healthcare Education Loan Repayment Program.

*The mission of the Hawai'i State Center is to engage in nursing workforce research, promote best practices and disseminate knowledge, cultivate a diverse and well-prepared workforce, support healthy work environments, champion lifelong learning, and strategically plan for sound nursing workforce policy.*

JOSH B. GREEN, M.D.  
GOVERNOR OF HAWAII  
KE KIA'ĀINA O KA  
MOKU'ĀINA 'O HAWAI'I



KATHERINE AUMER, PhD  
COUNCIL CHAIRPERSON  
LUNA HO'OMALU O KA PAPA

STATE OF HAWAI'I  
DEPARTMENT OF HEALTH  
KA 'OIHANA OLAKINO  
STATE COUNCIL ON MENTAL HEALTH  
P.O. Box 3378, Room 256  
HONOLULU, HAWAII 96801-3378



**STATE COUNCIL ON MENTAL HEALTH**  
**Testimony to the Senate Committee on Health and Human Services**  
**In SUPPORT of H.B. 213 HD2**  
**RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS**  
**March 12, 2025 1:10 p.m., Room 225 and Video**

**CHAIRPERSON**

Katherine Aumer, PhD

**1<sup>st</sup> VICE CHAIRPERSON**

Kathleen Merriam, LCSW  
CSAC

**2<sup>nd</sup> VICE CHAIRPERSON**

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**SECRETARY**

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Asianna Saragosa-Torres  
Forrest Wells, MSCP, LMHC  
Kristin Will, MA, CL, CSAC

**EX-OFFICIO:**

Marian Tsuji, Deputy Director  
Behavioral Health  
Administration

**WEBSITE:**

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doh.scmhchairperson@  
doh.hawaii.gov

Chair San Buenaventura, Vice-Chair Aquino, and Members of the Committee:

Hawaii law, HRS §334-10, established the State Council on Mental Health (SCMH) as a 21-member body to advise on the allocation of resources, statewide needs, and programs affecting more than one county as well as to advocate for adults with serious mental illness, children with serious emotional disturbances, individuals with mental illness or emotional problems, including those with co-occurring substance abuse disorders. Members are residents from diverse backgrounds representing mental health service providers and recipients, students and youth, parents, and family members. Members include representatives of state agencies on mental health, criminal justice, housing, Medicaid, social services, vocational rehabilitation, and education. Members include representatives from the Hawaii Advisory Commission on Drug Abuse and Controlled Substances and county service area boards on mental health and substance abuse.

The State Council on Mental Health strongly supports HB213 HD1, which extends the funding of the successful healthcare education loan repayment program. A sustainable healthcare workforce is essential to meeting the diverse needs of our communities, recognizing that physical and mental health are deeply connected. When healthcare shortages limit access to timely treatment, both medical and mental health outcomes suffer. Your support in ensuring our graduates-in-need who choose to become professionals in healthcare, including in mental healthcare, is crucial. It ensures more residents receive preventive care, early intervention, and ongoing support, improving overall well-being while reducing long-term healthcare costs.

HB213 HD2 is a needed investment in Hawaii's healthcare future. This bill will support the hundreds in the waiting list of the current program, and we urge its passage to ensure that our graduates can pursue careers here and our communities have access to the comprehensive care they deserve.

Thank you for the opportunity to provide testimony. Should you have any questions, please contact us at [DOH.SCMHChairperson@doh.hawaii.gov](mailto:DOH.SCMHChairperson@doh.hawaii.gov)

VISION: A Hawaii where people of all ages with mental health challenges can enjoy recovery in the community of their choice.

MISSION: To advocate for a Hawaii where all persons affected by mental illness can access necessary treatment and support to live full lives in the community of their choice.



**STATE HEALTH PLANNING  
AND DEVELOPMENT AGENCY**  
DEPARTMENT OF HEALTH - KA 'OIHANA OLAKINO

**JOSH GREEN, M.D.**  
GOVERNOR OF HAWAII  
KE KIA'AINA O KA MOKU'AINA 'O HAWAII

**KENNETH S. FINK, MD, MGA, MPH**  
DIRECTOR OF HEALTH  
KA LUNA HO'OKELE

**JOHN C. (JACK) LEWIN, M.D.**  
ADMINISTRATOR

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1177 Alakea St., #402, Honolulu, HI 96813 Phone: 587-0788 Fax: 587-0783 [www.shpda.org](http://www.shpda.org)

March 11, 2025

To: SENATE COMMITTEE ON HEALTH AND HUMAN SERVICES  
Senator Joy A. San Buenaventura, Chair  
Senator Henry J.C. Aquino, Vice Chair, and  
Honorable Members

From: John C (Jack) Lewin MD, Administrator, SHPDA, and  
Senior Advisor to Governor Green on Healthcare Innovation

Re: **HB213, HD1 - Relating to Loan Repayment for Healthcare Professionals**

Hearing: March 12, 2025 @ 1:10 pm, Conference Room 225 & Videoconference

Position: SUPPORT

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Testimony:

The legislature finds that a persistent workforce shortage in the health care industry has created difficulties for patients trying to access care, including specialized care such as behavioral health services.

One of the reasons that providers often cite for the difficulty of practicing in Hawaii is financial hardship, with the high cost of living frequently driving providers to leave the State. The legislature further finds that in 2023, the legislature appropriated a total of \$30,000,000 over fiscal years 2024 and 2025 to fund the healthcare education loan repayment program, which assists health care professionals in Hawaii in repaying their health care educational loans in exchange for medical service in Hawaii.

By all accounts, the program has been extremely successful, helping to improve the lives of health care professionals in the State and making it easier for them to return to or to remain and practice in Hawaii.

SHPDA defers to the UH AHEC program on the amount of revenues which may be necessary to continue the program's clear success in alleviating our state's severe healthcare workforce shortage. However, this program is essential to building back a safe and adequate healthcare workforce through enhanced recruitment. More needs to be done in terms of retention as well.

Mahalo nui loa for the opportunity to testify.

**COUNTY COUNCIL**

Mel Rapozo, Chair  
KipuKai Kualii, Vice Chair  
Addison Bulosan  
Bernard P. Carvalho, Jr.  
Felicia Cowden  
Fern Holland  
Arryl Kaneshiro



**OFFICE OF THE COUNTY CLERK**

Jade K. Fountain-Tanigawa, County Clerk  
Lyndon M. Yoshioka, Deputy County Clerk

Telephone: (808) 241-4188  
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Email: [cokcouncil@kauai.gov](mailto:cokcouncil@kauai.gov)

**Council Services Division**  
4396 Rice Street, Suite 209  
Lihu'e, Kaua'i, Hawai'i 96766

March 10, 2025

**TESTIMONY OF ADDISON BULOSAN  
COUNCILMEMBER, KAUAI COUNTY COUNCIL  
ON  
HB 213, HD 1, RELATING TO LOAN REPAYMENT FOR HEALTHCARE  
PROFESSIONALS  
HB 320, HD 2, RELATING TO SUPPORTED DECISION-MAKING  
AGREEMENTS  
Senate Committee on Health and Human Services  
Wednesday, March 12, 2025  
1:10 p.m.  
Conference Room 225  
Via Videoconference**

Dear Chair San Buenaventura and Members of the Committee:

Thank you for this opportunity to provide testimony in SUPPORT of HB 213, HD 1, Relating to Loan Repayment for Healthcare Professionals and HB 320, HD 2, Relating to Supported Decision-Making Agreements. My testimony is submitted in my individual capacity as a member of the Kaua'i County Council.

I wholeheartedly support the intent of HB 213, HD 1 and HB 320, HD 2, which would greatly affect the Kaua'i community.

Thank you again for this opportunity to provide testimony in support of HB 213, HD 1 and HB 320, HD 2. Should you have any questions, please feel free to contact me or Council Services Staff at (808) 241-4188 or via email to [cokcouncil@kauai.gov](mailto:cokcouncil@kauai.gov).

Sincerely,

**ADDISON BULOSAN**  
Councilmember, Kaua'i County Council

AAO:ss

Testimony of  
Jonathan Ching  
Government Relations Director

Before:  
House Committee on Health and Human Services  
The Honorable Joy A. San Buenaventura, Chair  
The Honorable Henry J.C. Aquino, Vice Chair

March 12, 2025  
1:10 p.m.  
Conference Room 225  
Via Videoconference

**Re: HB 213, HD1, Relating to Loan Repayment for Healthcare Professionals**

Chair San Buenaventura, Vice Chair Aquino, and committee members, thank you for this opportunity to provide testimony on HB 213, HD1, which appropriates funds for the Healthcare Education Loan Repayment Program (HELP) to continue to provide loan repayment assistance to health care workers in Hawai‘i .

**Kaiser Permanente Hawai‘i STRONGLY SUPPORTS HB 213, HD1.**

Kaiser Permanente Hawai‘i is one of the nation’s largest not-for-profit health plans, serving 12.6 million members nationwide, and more than 271,000 members in Hawai‘i. In Hawai‘i, more than 4,200 dedicated employees and more than 650 Hawai‘i Permanente Medical Group physicians and advance practice providers work in our integrated health system to provide our members coordinated care and coverage. Kaiser Permanente Hawai‘i has more than 20+ medical facilities, including our award-winning Moanalua Medical Center. We continue to provide high-quality coordinated care for our members and deliver on our commitment to improve the health of our members and the people living in the communities we serve.

Hawai‘i has a shortage of about 757 doctors, and almost all other types of primary care and behavioral healthcare workers. In 2024, approximately 42 physicians were found to have retired, 212 decreased their work hours, and 55 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. **The funding from HELP creates opportunities directly in the state to recruit and retain our valuable healthcare workforce.**

Kaiser Permanente Hawai‘i is very appreciative to the Hawai‘i State Legislature for appropriating \$30,000,000 over fiscal years 2024 and 2025 to fund HELP, which assists healthcare professionals

in Hawai‘i in repaying their health care educational loans in exchange for medical service in H Hawai‘i. Since its inception in 2023, there have been 75 awardees who are Kaiser Permanente employees. However, we currently have 127 employees who are on the waitlist. This includes physicians (MD/DO), physician assistants (PA), advanced practice registered nurses (APRN/NP), and registered nurses (RN). Most importantly, it includes employees who are currently working on Oahu, Hawai‘i island, and Maui.

The legislature knows that one of the biggest issues facing our residents is the high cost of living, especially housing. We thank Governor Green, the State Department of Health, John A. Burns School of Medicine, (JABSOM), the Healthcare Association of Hawai‘i, and most importantly the Hawai‘i State Legislature for funding this valuable program. Continued funding for the HELP program incentivizes health care providers to remain in Hawai‘i. Without the requested funding sought in HB 213, HD1, HELP will not be able to provide loan repayment to those already enrolled in the program, nor will it be able to support all those on the waitlist or new applicants.

Mahalo for the opportunity to testify on this important measure.

March 12, 2025

**To: Chair San Buenaventura, Vice Chair Aquino, and Members of the Senate Committee on Health and Human Services**

From: Hawaii Association of Health Plans Public Policy Committee

Date/Location: March 12, 2025; 1:10 pm/Conference Room 225 & Videoconference

**Re: Testimony in support of HB 213 HD1 – Relating to Loan Repayments for Healthcare Professionals.**

The Hawaii Association of Health Plans (HAHP) offers this testimony in support of HB 213 HD1. HAHP is a statewide partnership that unifies Hawaii's health plans to improve the health of Hawaii's communities together. A majority of Hawaii residents receive their health coverage through a plan associated with one of our organizations.

The nationwide shortage of healthcare providers makes it crucial to support initiatives that attract and retain medical students, particularly in underserved areas like Hawaii's Neighbor Islands and rural communities. Hawaii's medical loan repayment program has played a vital role in addressing this need, but more needs to be done. HAHP strongly supports the efforts of lawmakers to continue providing loan repayment assistance to healthcare workers in our state.

Thank you for the opportunity to testify on HB 213 HD1.

Sincerely,

HAHP Public Policy Committee  
cc: HAHP Board Members



Hawai'i State Senate Committee on Health and Human Services

Wednesday, March 12, 2025, at 1:10 pm  
Conference Room 225 & Videoconference  
Hawai'i State Capitol

**HB213 HD1 Relating to Loan Repayment for Healthcare Professionals**

Good morning, Chair San Buenaventura, Vice Chair Aquino, and Members of the Senate Committee on Health and Human Services.

My name is Palani Smith, and I serve as the Regional Vice President for Hawai'i and Guam of Liberty Dialysis. We are an affiliate of Fresenius Kidney Care. The Sisters of St. Francis pioneered dialysis care in Hawai'i and entrusted us with the honor of continuing their legacy of care.

Liberty Dialysis Hawai'i stands in **STRONG SUPPORT of HB213 HD1** which appropriates funds for the healthcare education loan repayment program.

Hawai'i's ongoing shortage of healthcare professionals is well documented and affects all areas of healthcare. Given Hawai'i's high rates of kidney disease, being able to attract much needed healthcare professionals who specialize in kidney care could significantly help people detect, learn about, and manage their diabetes and high blood pressure more proactively and thereby avoid life-altering complications such as end-stage renal disease.

For everyone, the overall shortage of healthcare professionals makes accessing care more challenging or delayed and places additional strain on the existing workforce. The loan repayment program helps address this issue by providing financial loan repayment assistance in exchange for medical service in Hawaii. It is a win-win solution.

Reducing the financial burden of education loans makes it more feasible for doctors, nurses, case managers, certified nurse assistants, social workers and other healthcare workers to practice in Hawai'i instead of seeking opportunities elsewhere. The current waitlist of over 1,400 healthcare professionals applying for loan repayment assistance truly speaks to the tremendous need for this program.

Liberty Dialysis Hawai'i respectfully urges you to please pass this bill. Thank you.



ALOHACARE

To: The Honorable Joy A. San Buenaventura, Chair  
The Honorable Henry J. C. Aquino, Vice-Chair  
Senate Committee on Health and Human Services

From: Paula Arcena, External Affairs Vice President  
Mike Nguyen, Director of Public Policy  
Sarielyn Curtis, External Affairs Specialist

Hearing: Wednesday, March 12, 2025, 1:10 PM, Conference Room 225

RE: **HB 213 HD1 Relating to Loan Repayments for Healthcare Professionals**

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AlohaCare appreciates the opportunity to provide testimony in **support** of **HB213 HD1**, which appropriates \$15 million for fiscal years 2025-26 and 2026-27 for the Healthcare Education Loan Repayment Program.

Founded in 1994 by Hawai'i's community health centers, AlohaCare is a community-rooted, non-profit health plan serving over 70,000 Medicaid and dual-eligible health plan members on all islands. Approximately 37 percent of our members are keiki. We are Hawai'i's only health plan exclusively dedicated to serving Medicaid and Medicaid-Medicare dually-eligible beneficiaries. Our mission is to serve individuals and communities in the true spirit of aloha by ensuring and advocating for access to quality, whole-person care for all.

According to the 2022 and 2024 Hawai'i Physician Workforce Assessments, Hawai'i has a shortage of almost 800 doctors. Workforce shortages are also seen across the spectrum of healthcare workers. This shortage means that in certain areas, residents are unable to obtain timely and appropriate healthcare.

AlohaCare is committed to improving access to care, which is why in 2012, AlohaCare and others provided funding for the Hawaii State Loan Repayment Program created by JABSOM Area Health Education Center. The program has successfully brought more healthcare workers to underserved areas across the state. And an overwhelming majority of the loan repayment recipients continue to practice in our community health centers and are vital to ensuring access to quality healthcare to underserved areas.

We support this measure as a critical and effective way to expand provider capacity and improve access to care for the residents of Hawai'i, especially in underserved urban and rural communities.

We are grateful to the House Committee on Health for considering this measure. Mahalo for this opportunity to testify in **support** of **HB213 HD1**.



HAWAII HEALTH &  
HARM REDUCTION CENTER

677 Ala Moana Blvd, Ste 226  
Honolulu, HI 96813

(808) 521-2437

[www.hhhrc.org](http://www.hhhrc.org)

*"Reducing harm,  
promoting health,  
creating wellness, and  
fighting stigma  
in Hawai'i and  
the Pacific."*

## TESTIMONY IN SUPPORT OF HB 213, HD 1

TO: Chair San Buenaventura, Vice Chair Aquino, & HHS Committee  
FROM: Nikos Leverenz, Policy & Advancement Manager  
DATE: March 12, 2025 (1:10 PM)

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Hawai'i Health & Harm Reduction Center (HHHRC) **strongly supports** HB 213, HD 1, which appropriates funds for the Healthcare Education Loan Repayment Program.

This additional funding builds upon the success of prior funding in 2023, which has reached 890 residents, with many of them primary care providers (238) and behavioral health specialists (250). Yet there is still a great deal of unmet need for the program, which has a waitlist of over 1,500 according to the state Department of Health.

Loan repayment programs are an important mechanism to obtain medical providers in an economic landscape where compensation is relatively low and the cost of living exceedingly high. Demand for additional skilled medical professionals is great across the state, but it is especially acute in our rural neighbor islands.

HHHRC's mission is to reduce harm, promote health, create wellness, and fight stigma in Hawai'i and the Pacific. We work with many individuals impacted by poverty, housing instability, and other social determinants of health. Many have behavioral health problems, including those related to substance use and mental health conditions, and have also been deeply impacted by trauma related to histories of physical, sexual, and psychological abuse.

Mahalo for the opportunity to provide testimony.

**Testimony Presented Before the**

SENATE COMMITTEE ON HEALTH AND HUMAN SERVICES

Wednesday, March 12, 2025 at 1:10 PM

Conference Room 225 & Videoconference

State Capitol



**Hawai'i – American Nurses Association (Hawai'i-ANA)**

**HB213HD1 – Relating to Loan Repayment for Healthcare Professionals**

Chair Senator Joy A. San Buenaventura, Vice Chair Senator Henry J.C. Aquino, and members of the Senate Committee on Health and Human Services, thank you for providing this opportunity for Hawai'i nurses' voices to be heard.

Hawai'i - American Nurses Association (Hawai'i-ANA) is the state's premier professional nursing organization that fosters high standards of professional nursing practice, promotes safe and ethical work environments, and advocates on health care issues that affect nurses and the public. **We stand in strong support of this bill** that seeks to appropriate funds for the Healthcare Education Loan Repayment Program.

This Program has provided significant loan repayment to nurses in Hawai'i and identified other opportunities for loan repayment and professional support for which they may be eligible. Programs like this positively impact the livelihood of nurses by reducing monthly economic burden associated with loan repayments at a time when cost-of-living is named as a significant consideration when nurses consider continuing to work and live in Hawai'i.

Hawai'i-ANA thanks your committee for its commitment to ensuring access to high-quality health care by supporting local nurses to remain in Hawai'i through innovative strategies such as the Healthcare Education Loan Repayment Program. Thank you for the opportunity to testify in support of this measure.

Contact information for Hawai'i – American Nurses Association:

President: Dr. Denise Cohen, APRN [president@hawaii-ana.org](mailto:president@hawaii-ana.org)

Chair of Hawai'i-ANA Advocacy Committee: Dr. Linda Beechinor, APRN [vicepresident@hawaii-ana.org](mailto:vicepresident@hawaii-ana.org)

Executive Director: Elizabeth M. Kahakua, RN, BSN [executivedirector@hawaii-ana.org](mailto:executivedirector@hawaii-ana.org)

phone (808) 779-3001 500 Lunalilo Home Road, #27-E, Honolulu HI 96825



**March 12, 2025 at 1:10 pm**  
**Conference Room 225**

**Senate Committee on Health and Human Services**

**To:** Chair Joy A. San Buenaventura  
Vice Chair Henry J.C. Aquino

**From:** Paige Heckathorn Choy  
AVP, Government Affairs  
Healthcare Association of Hawaii

**Re: Support**  
**HB 213 HD 1, Relating to Loan Repayment for Healthcare 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 healthcare continuum in Hawaii. Members include acute care hospitals, skilled nursing facilities, home health agencies, hospices, and assisted living facilities. 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 more than 30,000 people statewide.

We would like to thank the committee for the opportunity to support this measure, which would provide an additional two years of funding for a loan repayment program that supports healthcare professionals. There is a persistent, critical shortage of healthcare workers in Hawaii, with rural areas struggling most to recruit and retain needed personnel. A significant factor cited by providers for leaving Hawaii or choosing not to practice here is the financial burden, exacerbated by the state's high cost of living. Continuing successful investment programs, such as this loan repayment program, will directly address the shortage issues and change the lives of our healthcare workers significantly.

In 2023, the legislature approved \$30 million to provide relief for healthcare professionals through the Hawaii Education Loan Repayment Program. By all accounts, this program has been a resounding success, transforming the lives of healthcare professionals and encouraging them to remain in Hawaii. To date, the program has supported 890 residents, allocating nearly \$13 million. Of those served, 238 were primary care providers, and 250 were behavioral health specialists. The program's reach is extensive, benefiting a wide array of professionals, including case managers, certified nurse assistants, social workers, registered nurses, and physicians. However, the need remains immense, with over 1,300 providers currently on the waitlist for loan repayment assistance.

While the program has made significant strides in alleviating financial burdens for healthcare workers, ongoing support is necessary to meet the overwhelming demand. We believe an additional two years of funding will be important to meeting the needs of all professionals, including behavioral health and nursing professionals. Thank you for your time and consideration of our testimony in support of this funding.



## TESTIMONY IN SUPPORT OF HB213 HD1, RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS

SENATE COMMITTEE ON HEALTH & HUMAN SERVICES

March 12, 2025

Aloha Chair San Buenaventura, Vice Chair Aquino, and Members of the Health & Human Services Committee:

The Democratic Party of Hawai'i **SUPPORTS** HB213 HD1, RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS. Pursuant to the Platform of the Democratic Party of Hawai'i, the Party endorses policies that invest in growing our healthcare workforce.

The Democratic Party of Hawaii believes that all people have a right to access high quality healthcare, which means that each community should have enough healthcare providers who are ready and able to serve. Unfortunately, Hawaii is experiencing a shortage of healthcare workers, due in part to the high cost of living. The Healthcare Education Loan Repayment Program brings much needed relief in that regard. Putting more public funding towards this important program will assist in making school more affordable for healthcare providers, which will in turn make it more affordable for these workers to live and practice in Hawaii.

Mahalo nui loa for the opportunity to testify in Support of HB213 HD1, RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS. Should you have any questions or require further information, please contact the Democratic Party of Hawai'i at [legislation@hawaiidemocrats.org](mailto:legislation@hawaiidemocrats.org).

DEMOCRATIC PARTY OF HAWAII

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**HAWAII HEALTH SYSTEMS**  
C O R P O R A T I O N

*"Quality Healthcare For All"*

**COMMITTEE ON HEALTH AND HUMAN SERVICES**

**Senator Joy A. San Buenaventura, Chair**

**Senator Henry J.C. Aquino, Vice Chair**

March 12, 2025

1:10 PM

Hawaii State Capitol

Room 225 & Via Videoconference

**Testimony in Support of H.B. 213, H.D. 1**  
**RELATING TO LOAN REPAYMENTS FOR HEALTHCARE PROFESSIONALS**  
Appropriates funds for the Healthcare Education Loan Repayment Program.

Edward N. Chu  
President & Chief Executive Officer  
Hawaii Health Systems Corporation

On behalf of the Hawaii Health Systems Corporation (HHSC) Corporate Board of Directors, thank you for the opportunity to present testimony in **support of H.B. 213, HD1, Relating to Loan Repayments for Healthcare Professionals.**

The Healthcare Education Loan Repayment program was launched in September 2023 and, according to the Healthcare Association of Hawaii's 2024 report on Hawaii's healthcare workforce initiative, it has thus far made 895 awards. These funds have supported educational debt for physicians, registered nurses, physician assistants, and nurse practitioners.

The shortages in healthcare workforce on the neighbor islands are well-known and ongoing. Without healthcare providers, those communities are extremely challenged to access even basic healthcare, much less specialized services. The efforts to address these challenges, especially for the most rural areas throughout the state, need the financial investments in cultivating and training that the Healthcare Education Loan Repayment program supports.

Thank you for the opportunity to provide testimony on this matter.



## Hawaii Medical Association

1360 South Beretania Street, Suite 200 • Honolulu, Hawaii 96814  
Phone: 808.536.7702 • Fax: 808.528.2376 • hawaiimedicalassociation.org

### SENATE COMMITTEE ON HEALTH AND HUMAN SERVICES

Senator Joy A. San Buenaventura, Chair

Senator Henry J.C. Aquino, Vice Chair

Date: March 12, 2025

From: Hawaii Medical Association (HMA)

Jerald Garcia MD - Chair, HMA Public Policy Committee

### **RE HB 213 HD1 RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS** - Healthcare Education Loan Repayment Program; Appropriation **Position: Support**

This measure would appropriate funds for the Healthcare Education Loan Repayment Program.

Since 2012, the Healthcare Education Loan Repayment Program (HELP) has provided financial assistance to young doctors who struggle under significant financial debt as they begin practicing in Hawaii. This program has continued with the support of the Hawaii State Legislature in partnership with the University of Hawaii John A Burns School of Medicine, the Healthcare Association of Hawaii and the state Department of Health.

As the program has had significant success in the recruitment and retention of Hawaii doctors, this financial assistance program should continue. Currently Hawaii has 3,672 physicians providing care in our state, and there is a statewide shortage of 768 Full Time Equivalent (FTEs). HMA is grateful for the continued support of the Healthcare Education Loan Repayment Program, particularly as it serves the rural and underserved communities of Hawaii and Maui counties, where provider shortages are the worst at 41%.

HMA strongly supports all measures that prioritize the healthcare workforce and maintain the delivery of vital medical services throughout our state.

Thank you for allowing the Hawaii Medical Association to testify in support of this measure.

#### **2025 Hawaii Medical Association Officers**

Elizabeth Ann Ignacio, MD, President • Nadine Tenn-Salle, MD, President Elect • Angela Pratt, MD, Immediate Past President  
Jerris Hedges, MD, Treasurer • Thomas Kosasa, MD, Secretary • Marc Alexander, Executive Director

#### **2025 Hawaii Medical Association Public Policy Coordination Team**

Jerald Garcia, MD, Chair  
Linda Rosehill, JD, Government Relations • Marc Alexander, Executive Director

## REFERENCES AND QUICK LINKS

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Associated Press. Shortage of Hawaii Doctors Worsens During COVID-19 Pandemic. <https://www.usnews.com/news/best-states/hawaii/articles/2021-01-06/shortage-of-hawaii-doctors-worsens-during-covid-19-pandemic>

Hiraishi K. "Hawai'i Doctor Shortage Worsens Under Pandemic." Hawaii Public Radio. Jan 5, 2021. <https://www.hawaiipublicradio.org/post/hawai-i-doctor-shortage-worsens-under-pandemic>

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To: The Honorable Joy San Buenaventura, Chair  
The Honorable Henry Aquino, Vice Chair  
Members, Senate Committee on Health & Human Services

From: Jacce Mikulanec, Director, Government Relations, The Queen's Health Systems

Date: March 12, 2025

Re: Support for HB213 HD1 - Relating to Loan Repayment for Healthcare Professionals

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The Queen's Health Systems (Queen's) is a nonprofit 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, and more than 10,000 affiliated physicians, caregivers, and dedicated medical staff 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 HB213 HD1, which appropriates funds for the Healthcare Education Loan Repayment Program (HELP). As one of the largest employers of healthcare professionals in the state, Queen's strongly supports HELP and appreciates the past support that the Legislature and Governor have provided. Programs like this are essential for effectively recruiting and retaining quality providers, nurses, and other healthcare professionals – locally, nationally, and internationally.

375 Queen's health professionals have received, or are on the waitlist to receive, loan repayment awards. This includes specialist in oncology, radiology, pediatrics, emergency, OB/GYN; and 176 Queen's registered nurses and APRN have also taken advantage of the repayment program.

In short, this program has been a proven effective tool for providing needed financial assistance to our healthcare ohana and also a tool to help recruit and retain professionals in a competitive workforce environment.

Thank you for the opportunity to testify in support of HB213 HD1.

*The mission of The Queen's Health System 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.*



## **HB213 HD1 Healthcare Educational Loan**

### COMMITTEE ON HEALTH AND HUMAN SERVICES

Senator Joy A. San Buenaventura, Chair

Senator Henry J.C. Aquino, Vice Chair

Wednesday, Mar 12, 2025: 1:10: Room 225 Videoconference

### **Hawaii Substance Abuse Coalition Supports HB213 HD1:**

*ALOHA CHAIR, VICE CHAIR, AND DISTINGUISHED COMMITTEE MEMBERS. My name is Alan Johnson. I am the current chair of the Hawaii Substance Abuse Coalition (HSAC), a statewide organization for substance use disorder and co-occurring mental health disorder treatment and prevention agencies and recovery-oriented services including transition housing.*

**Behavioral health.** The increase in demand for behavioral health, mental health, and substance use disorder services in the United States is well-documented. So much news about it, we hardly need to justify it. However, here is a report from HRSA

The National Center for Health Workforce Analysis (NCHWA) projects shortages in 2037 for many key behavioral health occupations, including<sup>1</sup>:

- 113,930 addiction counselors
- 87,840 mental health counselors
- 79,160 psychologists
- 50,440 psychiatrists
- 34,170 marriage and family therapists
- 39,710 school counselors

These estimates are based on FTE and the current use of behavioral health services in the United States. They do not address the large amount of unmet need that exists for these same services. Including estimates of this unmet need results in even higher shortages.

This loan matching program is desperately needed to help meet unmet needs. We appreciate the opportunity to testify and are available for questions.

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<sup>1</sup> Health Resources and Services Administration (HRSA) Behavioral Health Projections November 2024 : <https://bhwa.hrsa.gov/data-research/projecting-health-workforce-supply-demand>



**Testimony to the Senate Committee on Health and Human Services  
Wednesday, March 12, 2025; 1:10 p.m.  
State Capitol, Conference Room 225  
Via Videoconference**

**RE: HOUSE BILL NO. 0213, HOUSE DRAFT 1, RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS.**

Chair San Buenaventura, Vice Chair Aquino, and Members of the Committee:

The Hawaii Primary Care Association (HPCA) is a 501(c)(3) organization established to advocate for, expand access to, and sustain high quality care through the statewide network of Community Health Centers throughout the State of Hawaii. The HPCA **SUPPORTS** House Bill No. 0213, House Draft 1, RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS.

By way of background, the HPCA represents Hawaii's Federally Qualified Health Centers (FQHCs). FQHCs provide desperately needed medical services at the frontlines to over 150,000 patients each year who live 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.

This measure, as received by your Committee, would appropriate an unspecified amount of general funds for fiscal year 2025-2026, and fiscal year 2026-2027, to be expended by the Department of Health, to continue loan repayment assistance to health care workers in Hawaii.

This measure would take effect on July 1, 3000.

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

**Testimony on House Bill No. 0213, House Draft 1**  
**Wednesday, March 12, 2025; 1:10 p.m.**  
**Page 2**

This bill would provide the resources to continue a financial incentive that enhances the quality and stock of Hawaii's future healthcare workforce. **For this reason, the HPCA supports this bill.**

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



March 12, 2025

The Honorable Joy San Buenaventura, Chair  
The Honorable Henry Aquino, Vice Chair  
Senate Committee on Health and Human Services

Re: HB213 HD1- RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS.

Dear Chair San Buenaventura, Vice Chair Aquino, and members of the committee,

Hawaii Medical Service Association (HMSA) appreciates the opportunity to provide testimony in support of HB 213 HD1, which appropriates funds for the Healthcare Education Loan Repayment Program.

The nationwide shortage of healthcare providers makes it crucial to support innovative programs and initiatives that attract and retain medical students, particularly in underserved areas like Hawaii's Neighbor Islands and rural communities. In its initial year, the Healthcare Education Loan Repayment Program has supported 890 recipients across varying specialties and professions.

We appreciate the legislature's desire to continue this crucial program to keep Hawaii's best and brightest home to serve their communities and neighbors.

Thank you for the opportunity to provide support of this measure.

Sincerely,

Dawn Kurisu  
Assistant Vice President  
Community and Government Relations



## Hawaii Dental Association

Time/Date: 1:10 pm, March 12, 2025

Location: State Capitol Room 225

Committee: Senate Health and Human Services

Re: HB 213 HD1, Relating to Loan Repayment for Healthcare Professionals

Aloha Chair San Buenaventura, Vice Chair Aquino, and members of the committee,

The Hawaii Dental Association is in support of HB 213 HD1, relating to loan repayment for healthcare professionals. Healthcare education loan repayment programs are a crucial investment in Hawaii's healthcare system, particularly for dentists, given that our state does not have a dental school. Aspiring dentists from Hawaii must leave the islands to receive their education, often accumulating significant student loan debt in the process. Without a structured incentive to return and practice in Hawaii, many newly trained dentists may opt to establish their careers on the mainland, where the cost of living is lower, and financial burdens can be more manageable. By offering loan repayment assistance, the state can encourage more locally trained dentists to return home and serve our communities.

This initiative is particularly important for addressing health disparities in Hawaii's most vulnerable communities. Native Hawaiians, rural communities, low-income families, and kupuna often face significant barriers to dental care, including financial constraints and transportation challenges. By alleviating the financial burden on new dentists, the state can make it more feasible for them to serve all communities, whether in private practice, public health clinics, or nonprofit organizations. Supporting a healthcare education loan repayment program is a proactive solution that will help ensure that every Hawaii resident has access to quality dental care, regardless of where they live or their economic status.

HDA is a statewide membership organization representing dentists practicing in Hawaii and licensed by the State of Hawaii's Board of Dentistry. HDA members are committed to protecting the oral health and well-being of the people of Hawaii, from keiki to kupuna and everyone in between.

Mahalo for the opportunity to testify.

Wednesday, March 12, 2025; 1:10 PM  
Conference Room 225 & Video Conference

**Senate Committee on Health and Human Services**

To: Senator Joy San Buenaventura, Chair  
Senator Henry Aquino, Vice Chair

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

**Re: Testimony in Support of HB 213, HD1  
Relating to Loan Repayment For Health Care Professionals**

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My name is Michael Robinson, and I am the Vice President of 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.

HPH writes in SUPPORT of HB 213, HD1 which appropriates funds for the Healthcare Education Loan Repayment Program.

The continuation of the Healthcare Education Loan Repayment Program that supports payments of educational debt for all healthcare providers in exchange for working in Hawai'i plays a vital role in addressing the shortage of healthcare professionals in the state. Hawaii has a shortage of almost 800 doctors, and almost all other types of primary care and behavioral healthcare workers as well as allied healthcare workers. 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.

Since its inception in 2023, HELP has successfully assisted over 800 healthcare providers with loan repayment throughout the state. Currently, approximately 1,500 individuals are on the waitlist. At HPH, 86 healthcare providers in our facilities on Oahu and Kauai have been enrolled in the HELP. A remaining 123 HPH providers are on the waitlist. The funding requested in HB 213, HD1 would enable HELP to continue supporting those healthcare workers currently receiving assistance and allow the program to enroll more providers.

Thank you for the opportunity to testify.

**HB-213-HD-1**

Submitted on: 3/10/2025 8:59:17 PM

Testimony for HHS on 3/12/2025 1:10:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Maya Maxym	Individual	Support	Written Testimony Only

Comments:

As a pediatrician who sees the long waits that children and families experience to see a subspecialist or the difficulty in finding a PCP who is accepting new patients, I strongly support this bill. Educational debt is one of the major expenses that make living in Hawaii more challenging for healthcare workers, and additional funding for the HELP program would continue to make a huge difference in allowing healthcare workers to continue to call Hawaii home, care for their patients, and contribute in myriad ways to the communities they live in. Mahalo for your support of this bill.

**HB-213-HD-1**

Submitted on: 3/8/2025 9:51:19 AM

Testimony for HHS on 3/12/2025 1:10:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Cynthia J. Goto	Individual	Support	Written Testimony Only

Comments:

Support

**HB-213-HD-1**

Submitted on: 3/7/2025 11:17:54 PM

Testimony for HHS on 3/12/2025 1:10:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Sara Harris	Individual	Support	Written Testimony Only

Comments:

I am an OBGYN and I support this bill. Loan repayment will incentivize physicians to practice in the state. Allocation of additional funds will help to ensure more providers receive these benefits which can in turn address the physician shortage in Hawai'i.

Thank you,  
Sara C Harris, MD

SB299, HB213 February 12, 2025

As a single mother, nursing student, and local born of Hawaii, I strongly support SB299 and HB213. As a mother of two boys and being a full-time student it has definitely put a strain on me financially to continue my education for a career in the healthcare field. As a Lahaina fire survivor and just two weeks after the fire, I couldn't let the devastation hold me back for a better future. I am nearing a milestone I worked so hard for. I am anticipating graduating with my Associate's Science in Nursing this May 2025 and attending the University of Hawaii at Manoa for my Bachelor's Degree this Fall. With the burden of taking out loans, it was the only way possible to support me as a student and mother. I worked in the hospitality and tourism industry for 12 years as a waitress and guest services due to my lack of education and fast money income. When COVID hit, it was a wake up call for me to go back to school.

It is my dream to be able to serve and care for my community and one day buy my own home. In 2023, 58,078 locals moved to the continental US due to the high cost of living and lack of affordable housing. In the 2023 Hawaii Nursing Workforce Supply Survey, there were 14,545 licensed nurses in Hawaii and of that number, 44% of RN's within Hawai'i licenses live out of state. Since the COVID-19 pandemic, there has been a growing shortage of healthcare professionals in Hawaii. It is critical to keep the Healthcare Educational Loan Repayment Program (HELP) to alleviate student loan debts and to allow Healthcare professionals to be able to stay in the islands and serve Hawai'i, most importantly the rural and underserved communities.

The high cost of living in Hawaii, lack of affordable housing, and student loans just going into my career is very concerning. I lived in Hawaii all my life and it has always been my dream to be able to serve and care for my community. The Hawaii Healthcare Education Repayment Program is critically important to build a permanent solution to Hawaii's healthcare needs and give hope to healthcare professionals.

Thank you,



Kristelle N. Turalva-Albano, Student Nurse  
Lahaina, HI

**HB-213-HD-1**

Submitted on: 3/11/2025 11:58:45 AM

Testimony for HHS on 3/12/2025 1:10:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kana Maeji Carter	Individual	Support	Written Testimony Only

Comments:

Aloha, I am a family medicine physician, and faculty of the University of Hawai'i Family Medicine Residency Program, where I help train the next generation of family medicine physicians. Many training physicians find it challenging to stay in Hawai'i after residency training due to high cost of living and limited opportunities. I, myself, have astronomical amounts of student debt, but remain in Hawai'i because it is my kuleana to care for my community here. Easing the burden on many of us would allow us to stay and serve our community without having to take jobs on the mainland for better economic opportunities. As our residency program expands to Kaua'i and other training programs expand to serve the greater community of Hawai'i, we need to do better to retain our physicians. Supporting the healthcare community with the HELPP will not only have immediate consequences, but will have a monumental impact with healthcare access for generations to come.

**LATE**

**HB-213-HD-1**

Submitted on: 3/11/2025 1:23:19 PM

Testimony for HHS on 3/12/2025 1:10:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Gerald Tariao Montano	Individual	Support	Written Testimony Only

Comments:

Dear Chairs and Members of the HHS and WAM Committees:

My name is Gerald Montano. I am a pediatrician practicing on the sister island of Maui. I write this testimony in **strong support for HB213**.

After graduating from medical school, I entered the work force with a sizable student loan debt. A fifth of my monthly paycheck went to paying my student loans. However, I was fortunate enough to sign up for the Public Service Loan Forgiveness Program. In this program, as long as I work for non-profit organizations for 10 years, my loans would be forgiven. I am happy to report that my loans were forgiven in 2022 after working hard for various non-profit institutions for a decade.

However, I recently moved to Maui in 2023. With Maui's high cost of living, it would be impossible for me to practice medicine on the island if I still have student loan debt.

It is no secret that Hawai'i has a healthcare professional shortage. One study states that **732 physicians** are needed to meet the state's healthcare needs. HB213 will help recruit and retain healthcare providers by easing the financial burden of student loans, ensuring that more physicians can afford to practice in Hawai'i.

Please pass HB213 so Hawai'i can **recruit and retain** its healthcare force.

Regards,

Gerald Montano, DO

**LATE**

**HB-213-HD-1**

Submitted on: 3/12/2025 2:11:26 AM

Testimony for HHS on 3/12/2025 1:10:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Brent Kamakoa Carter	Individual	Support	Written Testimony Only

Comments:

Aloha,

I am writing in strong support of my wife's appeal regarding the critical need to retain family medicine physicians in Hawai'i through initiatives such as the Healthcare Education Loan Payment Program (HELPP). As her spouse, I have witnessed firsthand the tremendous sacrifices she has made to serve the people of Hawai'i.

Despite the burden of overwhelming student debt and the opportunity to earn significantly more on the mainland, she has chosen to remain in Hawai'i, driven by a deep commitment to her patients and our community. As a faculty member at the University of Hawai'i Family Medicine Residency Program, she not only provides direct care to underserved populations but also dedicates herself to training the next generation of family physicians—many of whom struggle to stay in the islands due to financial hardship.

Her role is not just a job; it is a kuleana—a responsibility she carries with great dedication, often at the expense of personal and financial security. Family medicine physicians like my wife are the backbone of primary care, often working long hours for less compensation than their counterparts in other specialties, simply because they believe in the importance of accessible healthcare for all. Coming from a country with universal healthcare, she has always viewed healthcare as a fundamental right, not a privilege determined by class or wealth. This belief is what drives her to continue serving Hawai'i's most vulnerable populations, despite the financial hardships that come with remaining in the islands. Without adequate support, many physicians like her will be forced to leave, exacerbating shortages and limiting healthcare access for those who need it most.

If we truly value the well-being of our communities, we must take action to support the physicians who serve them. HELPP is not just about assisting doctors—it is about ensuring that the people of Hawai'i continue to have access to quality, compassionate healthcare for generations to come.

Mahalo for your time and consideration. I humbly ask for your support in making physician retention a priority in Hawai'i.

Mahalo,

Brent Kamakoa Carter