

EXECUTIVE CHAMBERS
KE KE'ENA O KE KIA'ĀINA

JOSH GREEN, M.D.
GOVERNOR
KE KIA'ĀINA

Senate Committee on Health

Wednesday, February 5, 2025

9:30 a.m.

State Capitol, Conference Room 329 and Videoconference

In Support

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

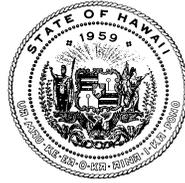
Chair Takayama, Vice Chair Keohokapu-Lee Loy, and Members on the House Committee on Health:

The Office of the Governor supports H.B. No. 213, Relating to Loan Repayment for Healthcare Professionals. This bill would provide a total of \$30 million in appropriations for Fiscal Years 2025 and 2026 for the Healthcare Education Loan Repayment Program also known as HELP. The amount is similar to what the Legislature previously provided to this program for Fiscal Years 2024 and 2025.

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 appropriations 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.



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

Testimony in SUPPORT of HB213
RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS.

REP. GREGG TAKAYAMA, CHAIR
HOUSE COMMITTEE ON HEALTH

Hearing Date: February 5, 2025

Room Number: 329

- 1 **Fiscal Implications:** \$15,000,000 general fund appropriation.
- 2 **Department Testimony:** The Department of Health (DOH) strongly supports HB213, that
- 3 authorizes funds for the Health Education Loan Repayment Program (HELP) which is jointly
- 4 administered by DOH and the University of Hawaii John A. Burns School of Medicine.
- 5 HELP has attracted great interest and attention from Hawaii's healthcare provider community
- 6 and its implementation has been smooth. The qualitative feedback, anecdotal and other, clearly
- 7 describes appreciation and relief for providers who can remain in Hawaii to practice or who will
- 8 return from the mainland to practice. This is a significant resource for addressing the well-
- 9 documented provider shortages in Hawaii.
- 10 Thank you for the opportunity to testify.
- 11 **Proposed Amendments:** N/A.



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

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

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

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

1177 Alakea St., #402, Honolulu, HI 96813 Phone: 587-0788 Fax: 587-0783 www.shpda.org

January 24, 2025

To: House Committee on Health
Chair Gregg Takayama
Vice Chair Sue L. Keohokapu-Lee Loy

From: John C (Jack) Lewin MD, Administrator, SHPDA

Re: HB 213 – RELATING TO LOAN REPAYMENT FOR HEALTHCARE
PROFESSIONALS

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,

--Jack Lewin MD, Administrator SHPDA



UNIVERSITY OF HAWAII SYSTEM

‘ŌNAEHANA KULANUI O HAWAII

Legislative Testimony

Hō'ike Mana'o I Mua O Ka 'Aha'ōlelo

Testimony Presented Before the
House Committee on Health
Wednesday, February 5, 2025 at 9:30 am

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 – RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS

Chair Takayama, Vice Chair Keohokapu-Lee Loy, 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** 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 health care 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, Ni'ihau 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.



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

"Quality Healthcare For All"

COMMITTEE ON HEALTH
Representative Gregg Takayama, Chair
Representative Sue L. Keohokapu-Lee Loy, Vice-Chair

February 5, 2025
9:30 AM
Hawaii State Capitol
Room 329 & Via Videoconference

Testimony in Support of H.B. 213
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, 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.



**Testimony to the House Committee on Health
Wednesday, February 5, 2025; 9:30 a.m.
State Capitol, Conference Room 329
Via Videoconference**

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

Chair Takayama, Vice Chair Keohokapu-Lee Loy, 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, 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 \$15,000,000 in general funds for fiscal year 2025-2026, and the same amount for fiscal year 2026-2027, to be expended by the Department of Health, to continue loan repayment assistance to health care workers in Hawaii.

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
Wednesday, February 5, 2025; 9:30 a.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.

Wednesday, February 5, 2025 at 9:30 AM
Via Video Conference; Conference Room 329

House Committee on Health

To: Representative Gregg Takayama, Chair
Representative Sue Keohokapu-Lee Loy, Vice Chair

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

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

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 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 waiting list. 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 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.



HB213 Healthcare Educational Loan
COMMITTEE ON HEALTH
Rep. Gregg Takayama, Chair
Rep. Sue L. Keohokapu-Lee Loy, Vice Chair
Wednesday, Feb 5, 2025: 9:30: Room 329 Videoconference

Hawaii Substance Abuse Coalition Supports HB213:

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, including¹:

- 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.

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



Hawaii Dental Association

Time/Date: 9:30 am, February 5, 2025

Location: State Capitol Room 329

Committee: House Health

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

Aloha Chair Takayama, Vice Chair Keohokapu-Lee Loy, and members of the committee

The Hawaii Dental Association is in support of HB 213, 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.



To: The Honorable Greg Takayama, Chair
The Honorable Sue L. Keohokapu-Lee Loy, Vice Chair
Members, House Committee on Health

From: Jace Mikulanec, Director, Government Relations, The Queen's Health System

Date: February 5, 2025

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

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, 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 strong support of HB213.

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.



February 5, 2025 at 9:30 am
Conference Room 329

House Committee on Health

To: Chair Gregg Takayama
Vice Chair Sue L. Keohokapu-Lee Loy

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

Re: **Support**
HB 213, 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 Presented Before the
House Committee on Health
Wednesday, February 5, 2025 at 9:30 AM
Conference Room 329 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

Chair Takayama, Vice Chair Keohokapu-Lee Loy, 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.

Testimony of
Jonathan Ching
Government Relations Director

Before:
House Committee on Health
The Honorable Gregg Takayama, Chair
The Honorable Sue L. Keohokapu-Lee Loy, Vice Chair

February 5, 2025
9:30 a.m.
Conference Room 329
Via Videoconference

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

Chair Takayama, Vice Chair Keohokapu-Lee Loy, and committee members, thank you for this opportunity to provide testimony on HB 213, 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.

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, 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.



*The American College of Obstetricians and Gynecologists
District VIII, Hawai'i (Guam & American Samoa) Section*

As a section of the Nation's leading group of physicians dedicated to improving health care for women, the Hawai'i Section of the American College of Obstetricians and Gynecologists (HI ACOG) represents more than 200 obstetrician/gynecologist physicians in our state

Strong Support for HB213 – Healthcare Education Loan Repayment Program

On behalf of the American College of Obstetricians and Gynecologists (ACOG) Hawai'i Section, we write in strong support of HB213, which appropriates funding for the Healthcare Education Loan Repayment Program. This program is an essential tool in addressing Hawai'i's ongoing healthcare provider shortage, particularly in obstetrics and gynecology, primary care, and behavioral health services.

Hawai'i continues to face a critical shortage of healthcare professionals, with financial hardship and the high cost of living serving as major barriers to provider retention. The Healthcare Education Loan Repayment Program has already made a substantial impact, assisting 890 healthcare professionals—including 238 primary care providers and 250 behavioral health specialists—in reducing their financial burden and encouraging them to remain in the state. Despite this success, over 1,300 providers remain on the waitlist, highlighting the continued need for additional funding to sustain and expand this crucial initiative.

By investing in loan repayment assistance, Hawai'i strengthens its healthcare workforce, improves access to care for underserved populations, and ensures that providers can continue delivering high-quality medical services without the overwhelming burden of educational debt. This is particularly vital in obstetrics and gynecology, where physician shortages threaten maternal and reproductive health services across the islands.

We urge you to support HB213 and ensure that this successful program continues to provide much-needed relief to our healthcare workforce. Thank you for your leadership and commitment to strengthening Hawai'i's healthcare system.

Mahalo,

Ricardo A. Molero Bravo, MD
Legislative Chair, ACOG Hawai'i Section
rmolerob@hawaii.edu



Hawaii Medical Association

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

HOUSE COMMITTEE ON HEALTH
Representative Gregg Takayama, Chair
Representative Sue Keohokapu-Lee Loy, Vice Chair

Date: February 5, 2025
From: Hawaii Medical Association (HMA)
Jerald Garcia MD - Chair, HMA Public Policy Committee

RE HB 213 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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2025 Hawaii Medical Association Officers

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2025 Hawaii Medical Association Public Policy Coordination Team

Jerald Garcia MD, Chair
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To: The Honorable Gregg Takayama, Chair
The Honorable Sue L. Keohokapu-Lee Loy, Vice-Chair
House Committee on Health

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

Hearing: Wednesday, February 5, 2025, 9:30AM, Conference Room 329

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

AlohaCare appreciates the opportunity to provide testimony in **support of HB213**, 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**.



February 5, 2025

The Honorable Gregg Takayama, Chair
The Honorable Sue L. Keohokapu-Lee Loy, Vice Chair
House Committee on Health

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

Hawaii Medical Service Association (HMSA) appreciates the opportunity to provide testimony in support of HB 213, 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 eight hundred ninety recipients across varying specialties and professions.

We appreciate the legislatures 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

February 5, 2025

To: Chair Takayama, Vice Chair Keohokapu-Lee Loy and Members of the House Committee on Health (HLT)

From: Hawaii Association of Health Plans Public Policy Committee

Date/Location: February 5, 2025; 9:30 a.m./Conference Room 329 & Videoconference

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

The Hawaii Association of Health Plans (HAHP) offers this testimony in support of HB 213. 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.

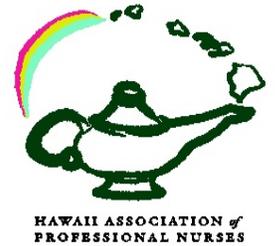
Thank you for the opportunity to testify on HB 213.

Sincerely,

HAHP Public Policy Committee

cc: HAHP Board Members

Hawai'i Association of Professional Nurses (HAPN)



To: The Honorable Representative Gregg Takayama, Chair of the House Committee on Health

From: Hawai'i Association of Professional Nurses (HAPN)

Subject: HB213 – Relating to Loan Repayment for Healthcare Professionals

Hearing: Wednesday, February 5, 2025, 9:30 a.m.

Aloha Representative Takayama, Chair; Representative Keohokapu-Lee Loy, Vice Chair; and Members of the Committee,

On behalf of the Hawai'i Association of Professional Nurses (HAPN), we strongly support HB213, which seeks to continue funding the healthcare education loan repayment program to help address the persistent shortage of healthcare professionals in Hawai'i.

Addressing the Healthcare Workforce Shortage

Hawai'i faces a severe healthcare provider shortage, with many residents struggling to access timely medical care, particularly in primary care and behavioral health services. A key contributor to this shortage is the high cost of living and financial burden placed on healthcare professionals due to significant student loan debt.

- Many providers cite financial hardship as a reason for leaving Hawai'i or choosing not to practice in the state.
- Loan repayment assistance programs help attract and retain healthcare workers, especially in underserved and rural communities.
- Without continued funding, Hawai'i risks losing more healthcare providers, worsening already critical shortages.

Proven Success of Loan Repayment Programs

The healthcare education loan repayment program, which received \$30 million in funding over fiscal years 2024 and 2025, has been a highly effective tool in supporting healthcare professionals and ensuring they remain in Hawai'i.

- In 2023, the program assisted 890 healthcare professionals, including 238 primary care providers and 250 behavioral health specialists.
- Despite this success, over 1,300 healthcare professionals remain on the waitlist for loan repayment assistance.
- Further investment is needed to sustain this program and ensure that more providers receive support to continue serving Hawai'i's communities.

HB213: A Critical Investment in Hawai'i's Healthcare System

HB213 proposes an appropriation of \$15 million per year for fiscal years 2025-2026 and 2026-2027 to continue this vital program. This funding will:

- Encourage healthcare professionals to stay and practice in Hawai'i, reducing provider shortages.
- Support a broad range of healthcare workers, including APRNs, physicians, social workers, case managers, and behavioral health specialists.
- Improve healthcare access for Hawai'i's residents, particularly in underserved areas.

HAPN's Commitment to Strengthening Hawai'i's Healthcare Workforce

HAPN remains dedicated to advocating for policies that support healthcare professionals and expand access to care for all Hawai'i residents. HB213 is a practical, high-impact solution that will help mitigate provider shortages and promote long-term healthcare sustainability in our state.

For these reasons, we strongly urge the committee to pass HB213 and continue funding this essential program.

Mahalo for the opportunity to provide testimony in strong support of this bill.

Respectfully,

Dr. Jeremy Creekmore, APRN
HAPN President

HB-213

Submitted on: 2/3/2025 10:53:47 PM

Testimony for HLT on 2/5/2025 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Sara Harris	Individual	Support	Written Testimony Only

Comments:

This program helps to address the physician shortage! I support this bill.

HB-213

Submitted on: 2/4/2025 12:00:35 PM

Testimony for HLT on 2/5/2025 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Kimberly Nagamine	Individual	Support	Written Testimony Only

Comments:

As we all know, the cost of living in the state of Hawaii has made it difficult for many local individuals and families to remain here. The state needs to retain well-trained healthcare providers for the care of its citizens. Continuing loan repayment programs will help to offset the large student loan burden that most healthcare providers carry and encourage them to work in Hawaii.

2/5/25

HB 213 Oral/Written Testimony

My name is Tatiana Bertolino, and I am a Bachelor of Social Work student at the University of Hawai'i at Mānoa. I am incredibly grateful for the opportunity to testify before you today in support of House Bill 213, which seeks to continue funding for the Healthcare Education Loan Repayment Program. Hawai'i is facing a healthcare workforce shortage that is rapidly growing, and it is one of the most pressing challenges for our state. The high cost of living here has contributed to a significant outflow of healthcare professionals, leaving our already limited workforce stretched even thinner. The situation is made even more critical by the rapid aging of our population. Hawai'i's kūpuna are living longer, and by 2030, over 22% of our population is expected to be over the age of 65, a sharp increase from 19% in 2020. This shift will create an even greater demand for healthcare services, putting pressure on an already strained system. Our healthcare providers, especially those in frontline services, such as nurses, social workers, case managers, and others, are vital in meeting this growing need. But despite their importance, there simply aren't enough of them to provide comprehensive care to our elderly and vulnerable populations. This is where the Healthcare Education Loan Repayment Program comes in, offering financial relief to healthcare professionals to attract and retain talent in the state. The program has assisted 890 healthcare providers, which includes a wide variety of professionals, from social workers and registered nurses to certified nurse assistants and physicians. These are the individuals who provide direct, life-saving care to our communities. However, despite the success of the program, there are still over 13,000 healthcare providers currently on the waitlist. This number proves the urgent need to not only continue, but expand

this program to meet the demand for healthcare professionals across the state. Beyond the statistics, it's important to highlight the human impact of this shortage. Our healthcare workers are stretched to their limits. Many work long hours in challenging conditions, with the knowledge that they may never fully be able to meet the needs of every patient they care for. This is particularly difficult in rural communities, where providers are already few and far between. Ensuring that financial assistance is available to ease the burden of student loans can make a significant difference in retaining our current workforce and attracting new professionals to the field. The loan repayment program has already proven its value, helping to address the gap in the healthcare workforce, but as the waitlist clearly shows, much more needs to be done. House Bill 213 proposes an appropriation of \$15 million to continue this essential program, and I fully support this initiative. With this funding, we will be able to support more healthcare providers, encourage them to work in the areas where they are most needed, and ultimately improve the quality of care for all Hawai'i residents, especially our kūpuna. In closing, I urge the Committee to recognize the importance of this program and its long-term impact on the health of our communities. By continuing to invest in the Healthcare Education Loan Repayment Program, we can ensure that we have a healthcare workforce that is not only capable but also committed to serving the people of Hawai'i for years to come. Thank you for your time, your consideration, and your ongoing commitment to the health and well-being of Hawai'i's residents. I stand in full support of House Bill 213, and I respectfully urge the committees to approve the funding to sustain this vital program.

HB-213

Submitted on: 2/5/2025 8:31:24 AM

Testimony for HLT on 2/5/2025 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
J Ashman	Individual	Support	Written Testimony Only

Comments:

We desperately need health care professionals throughout Hawaii. This funding for student loan repayments for qualified individuals can be a game changer to bring our young doctors and other medical specialists back home to practice.

Please pass this measure.