



EXECUTIVE CHAMBERS  
KE KE'ENA O KE KIA'ĀINA

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

**House Committee on Health**

Wednesday, March 19, 2025

9:05 a.m.

State Capitol, Conference Room 329 and Videoconference

**In Support**

**S.B. No. 299, SD2, Relating to Loan Repayment for Healthcare Professionals**

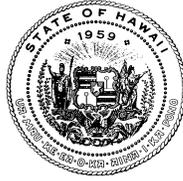
Chair Takayama, Vice Chair Keohokapu-Lee Loy, and Members on the House Committee on Health:

The Office of the Governor supports S.B. No. 299, SD2, 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 requested a \$30 million appropriation, which is similar to what the Legislature previously provided to this program for Fiscal Years 2024 and 2025 and respectfully requests that the Legislature consider this funding level for this program once again. 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.



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

**Testimony in SUPPORT of SB299 SD2**  
**RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS.**

REP. GREGG TAKAYAMA, CHAIR  
HOUSE SENATE COMMITTEE ON HEALTH

Hearing Date: March 19, 2025

Room Number: 329

- 1 **Fiscal Implications:** \$15,000,000 general fund appropriation.
- 2 **Department Testimony:** The Department of Health (DOH) strongly supports SB299 SD2.
- 3 The University of Hawaii John. A. Burns School of Medicine (JABSOM) jointly administers the
- 4 Health Education Loan Repayment Program (HELP) with DOH. HELP has attracted great interest
- 5 from Hawaii's healthcare community, and since implementation, 894 residents of Hawaii have
- 6 received student loan assistance, of which 238 were primary care providers and 250 were
- 7 behavioral health providers.
- 8 1,300 applicants are on the waitlist which indicates the demand, need, and interest is very high.
- 9 This program will keep providers in Hawaii and will encourage providers on the mainland to
- 10 return.
- 11 Thank you for the opportunity to testify.
- 12 **Offered Amendments:** N/A.
- 13



**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

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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 14, 2025

To: HOUSE COMMITTEE ON HEALTH  
Representative Gregg Takayama, Chair  
Representative Sue L. Keohokapu-Lee Loy, Vice Chair and  
Honorable Members

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

Re: **SB299, SD2 – Relating to Loan Repayment for Healthcare Professionals**

Hearing: Wednesday, March 19, 2025 @ 9:05 am; Conference Room 329

Position: SUPPORT

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Testimony:

SHPDA strongly supports SB299 SD1, that authorizes funds for the Health Education Loan Repayment Program (HELP) which is jointly administered by DOH and the University of Hawaii John A. Burns School of Medicine. HELP has attracted great interest from Hawaii's healthcare provider community. Since its implementation, almost 900 residents have received student loan assistance of which 238 were primary care providers and 250 were behavioral health specialists. HELP is a significant resource to address the well-documented provider shortages in Hawaii.

There are 1,300 applicants on the waitlist, an indication that HELP should continue to assist alleviating the severe healthcare workforce shortage through educational loan repayments, allowing clinicians to affordably remain and practice in Hawaii or to return home from the continent to practice. The current request is for an additional \$15 million for the coming 2 years.

Thank you for the opportunity to testify.



# 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, March 19, 2025 at 9:05 a.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

### SB 299 SD2 – 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 SB 299 SD2** 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, Niihau Island, and, on O'ahu in Waimānalo, Wai'anae, Wahiawā, Hau'ula, Lā'ie, Kahuku, Hale'iwā, Waialua.

All participants in the HELP are contractually required to commit to working in Hawai'i for a minimum of two (2) years. Therefore, to be consistent with the terms and conditions of the program, we request that on Page 3, Section 2, Line 10 the number 2 be inserted as the requisite number of years an applicant must commit to working full time in Hawai'i.

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.

**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  
Facsimile: (808) 241-6349  
Email: [cokcouncil@kauai.gov](mailto:cokcouncil@kauai.gov)

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

March 17, 2025

**TESTIMONY OF ADDISON BULOSAN  
COUNCILMEMBER, KAUAI COUNTY COUNCIL**

**ON**

**SB 479, SD 1, RELATING TO THE HAWAII ABLE SAVINGS PROGRAM  
SB 299, SD 2, RELATING TO LOAN REPAYMENT FOR HEALTHCARE  
PROFESSIONALS**

House Committee on Health  
Wednesday, March 19, 2025  
9:05 a.m.  
Conference Room 329  
Via Videoconference

Dear Chair Takayama and Members of the Committee:

Thank you for this opportunity to provide testimony in SUPPORT of SB 479, SD 1, Relating to the Hawaii Able Savings Program and SB 299, SD 2, Relating to Loan Repayment for Healthcare Professionals. My testimony is submitted in my individual capacity as a member of the Kaua'i County Council.

I wholeheartedly support the intent of SB 479, SD 1 and SB 299, SD 2, which would greatly affect the Kaua'i community.

Thank you again for this opportunity to provide testimony in support of SB 479, SD 1 and SB 299, SD 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

JY:ss



**March 19, 2025 at 9:05 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**  
**SB 299 SD 2, 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.

Wednesday, March 19, 2025 at 9:05 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 SB 299, SD2  
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 SB 299, SD2 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 this bill 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.



## 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: March 19, 2025  
From: Hawaii Medical Association (HMA)  
Jerald Garcia MD - Chair, HMA Public Policy Committee

### **RE SB 299 SD2 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 Equivalents (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

Withy K et al. [UH System Annual Report to the 2025 Legislature on Findings from the Hawai'i Physician Workforce Assessment Project](#). Accessed Feb 1 2025.

Lyte B. Hawai'i's Physician Shortage Hits Maui Hardest. [Honolulu Civil Beat. Dec 23 2024](#). Accessed Feb 1 2025.

Yip C. Hawaii faces shortage of 800 physicians, with neighbor islands hit hardest. [KITV.com. May 20 2024](#). Accessed Feb 1 2025.

Lu A. Factors Exacerbating the Physician Shortage in Hawaii: What is Hawaii Doing to Stem the Tide? [Brown University School of Public Health. April 3 2024](#). Accessed Feb 1 2025.

### **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



## TESTIMONY IN SUPPORT OF SB299 SD2, RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS

### HOUSE COMMITTEE ON HEALTH

March 19, 2025

Aloha Chair Takayama, Vice Chair Keohokapu-Lee Loy, and Members of the Health Committee:

The Democratic Party of Hawai'i **SUPPORTS** SB299 SD2, 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 Hawai'i 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, Hawai'i 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 Hawai'i.

Mahalo nui loa for the opportunity to testify in Support of SB299 SD2, 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).

**Testimony Presented Before the**

HOUSE COMMITTEE ON HEALTH  
Wednesday, March 19, 2025 at 9:05 AM  
Conference Room 329 & Videoconference  
State Capitol



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

**SB299 – Relating to Loan Repayment for Healthcare Professionals**

Chair Rep. Gregg Takayama, Vice Chair Rep. Sue L. Keohokapu-Lee Loy, and members of the House Committee on Health, thank you for providing this opportunity to testify.

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 deciding to continue working and living 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)  
phone (808) 779-3001 500 Lunalilo Home Road, #27-E, Honolulu HI 96825



## **SB299 SD2 Healthcare Educational Loan**

### COMMITTEE ON HEALTH

Rep. Gregg Takayama, Chair

Rep. Sue L. Keohokapu-Lee Loy, Vice Chair

Wednesday, Mar 19, 2025: 9:05: Room 329 Videoconference

### **Hawaii Substance Abuse Coalition Supports SB299 SD2:**

*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://bhw.hrsa.gov/data-research/projecting-health-workforce-supply-demand>



Hawai'i State House Committee on Health

Wednesday, March 19, 2025, at 9:05 am  
Conference Room 329 & Videoconference  
Hawai'i State Capitol

**SB299 SD2 Relating to Loan Repayment for Healthcare Professionals**

Good morning, Chair Takayama, Vice Chair Keohokapu-Lee Loy, and Members of the House Committee on Health.

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 SB299 SD2** which appropriates funds for healthcare education loan repayment.

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 is very important. With more healthcare professional, people can detect, learn about, and manage their diabetes and high blood pressure more proactively which in turn helps them 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.



**Testimony to the House Committee on Health  
Wednesday, March 19, 2025; 9:05 a.m.  
State Capitol, Conference Room 329  
Via Videoconference**

**RE: SENATE BILL NO. 0299, SENATE DRAFT 2, 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** Senate Bill No. 0299, Senate Draft 2, 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 the same amount for fiscal year 2026-2027, to be expended by the Department of Health, for the Healthcare Education Loan Repayment Program; provided that an applicant for loan repayment assistant commits to not less than an unspecified number of years of full-time service in the State.

This measure would take effect on December 31, 2050.

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

**Testimony on Senate Bill No. 0299, Senate Draft 2**  
**Wednesday, March 19, 2025; 9:05 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](mailto:eabe@hawaiiipca.net).



## THE QUEEN'S HEALTH SYSTEMS

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

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

Date: March 19, 2025

Re: Support for SB299 SD2 – 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 supports of SB299 SD2, 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 SB299 SD2.

*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.*



**Rosalee Agas Yuu, RN**  
President

1600 Ala Moana Blvd Suite 100  
Honolulu, HI 96815

Tel: (808) 531-1628  
Fax: (808) 524-2760

The Thirty-Third Legislature, State of Hawai'i  
State House Committee on Health

Testimony by  
Hawaii Nurses Association

**TESTIMONY IN SUPPORT OF SB 229 SD2 – RELATING TO LOAN REPAYMENT FOR  
HEALTHCARE PROFESSIONALS**

**March 19, 2025, 9:05 AM**  
**Conference Room 329, Hawaii State Capitol**

Aloha Chair Takayama and Vice Chair Keohokapu-Lee, and Honorable Members of the House Committee on Health:

**The Hawai'i Nurses Association – OPEIU Local 50 is affiliated with the AFL-CIO, was founded in 1917, and represents 4,000 nurses in the State of Hawai'i.**

The Hawaii Nurses' Association (HNA) **strongly supports SB299 SD2**, which aims to make Hawaii a more economically viable place for healthcare workers to live and work. As the professional organization representing nurses across the state, we have seen firsthand how the high cost of living continues to drive our nurses and other healthcare professionals out of Hawaii, worsening an already critical healthcare workforce shortage.

**The Cost of Living Crisis in Hawaii**

Hawaii has one of the highest costs of living in the nation, with housing, food, transportation, and basic necessities costing significantly more than on the mainland. In 2024, the average price of a single-family home in Hawaii exceeded \$730,000, and rental prices continue to climb beyond what most healthcare workers can afford. Meanwhile, groceries, utilities, and other essentials are far more expensive here than in states where many of our nurses are choosing to relocate.

Despite their dedication to serving our communities, many nurses graduate with substantial student loan debt and struggle to make ends meet. When mainland states offer higher relative wages, better benefits, and a lower cost of living, our nurses are left with an impossible

choice—stay in Hawaii and struggle financially or leave their home and families behind for a more stable financial future elsewhere.

## **Hawaii is Losing its Nursing Workforce**

Hawaii is already facing a critical nursing shortage, and this trend will only worsen if we do not take decisive action. While the number of licensed nurses in Hawaii has increased, the percentage of those who actually reside and work here has dropped from 67% in 2013 to just 56% in 2023. That means that nearly half of the nurses who obtain a license in Hawaii are choosing to work elsewhere—likely due to economic factors.

If we do not act now, Hawaii's residents will face longer wait times, reduced access to care, and worsening health outcomes. Our local hospitals, clinics, and long-term care facilities are already struggling to fill vacancies, leading to increased burnout among the nurses who remain.

## **Why SB299 SD2 is Critical**

SB299 SD2 is a necessary step toward ensuring that Hawaii can recruit and retain the healthcare professionals we desperately need. By providing financial incentives, loan repayment programs, and improved compensation, this bill will help make it feasible for nurses and other healthcare workers to build their careers in Hawaii without being forced to leave for economic reasons.

Hawaii's nurses are committed to caring for our communities, but they cannot do so if they cannot afford to stay. The Hawaii Nurses' Association urges the Committee to pass SB299 SD1 to ensure that our healthcare workforce becomes strong and that Hawaii's people receive the quality care they deserve.

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

Mahalo for the opportunity to testify.

Sincerely,

A handwritten signature in cursive script that reads "Carol Philips".

Carol Philips, Legislative Specialist  
Hawaii Nurses' Association



March 19, 2025

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

Re: SB299 SD2 - RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS.

Dear Chair Takayama, Vice Chair Keohokapu-Lee Loy, and Members of the Committee:

Hawaii Medical Service Association (HMSA) appreciates the opportunity to provide testimony in support of SB 299 SD2, 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 supported eight hundred ninety 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

March 19, 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: March 19, 2025; 9:05 am/Conference Room 329 & Videoconference

**Re: Testimony in support of SB 299 SD2 – Loan Repayment Program**

The Hawaii Association of Health Plans (HAHP) offers this testimony in support of SB 299 SD2. 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.

We deeply appreciate the efforts of lawmakers to address the need for more healthcare workers in our state. This loan repayment program will not only improve access to care by attracting and retaining skilled healthcare professionals, it will alleviate the financial burden on those who dedicate their lives to caring for our community.

Thank you for the opportunity to testify in support of SB 299 SD2.

Sincerely,

HAHP Public Policy Committee

cc: HAHP Board Members



## Hawaii Dental Association

Time/Date: 9:05 am, March 19, 2025

Location: State Capitol Room 329

Committee: House Health

Re: SB 299 SD2, 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 SB 299 SD2, 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.



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

March 19, 2025  
9:05 a.m.  
Conference Room 329  
Via Videoconference

**Re: SB 299, SD2, 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 SB 299, SD2, 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 SB 299, SD2.**

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 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 SB 299, SD2 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.



**ALOHA CARE**

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, Director of Public Policy  
Sarielyn Curtis, External Affairs Specialist

Hearing: Wednesday, March 19, 2025, 9:05 AM, Conference Room 329

RE: **SB 299 SD2 Relating to Loan Repayment for Healthcare Professionals**

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AlohaCare appreciates the opportunity to provide testimony in **support** of **SB299 SD2**, 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 Senate Committee on Health and Human Services for considering this measure. Mahalo for this opportunity to testify in **support** of **SB299 SD2**.

**SB-299-SD-2**

Submitted on: 3/17/2025 4:53:08 PM

Testimony for HLT on 3/19/2025 9:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Wailua Brandman	Individual	Support	Written Testimony Only

Comments:

Support

**SB-299-SD-2**

Submitted on: 3/18/2025 8:05:00 PM

Testimony for HLT on 3/19/2025 9:05:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kathleen Kearns	Individual	Support	Written Testimony Only

Comments:

I am a family physician at an FQHC on Maui. I strongly support this measure. We have a dire shortage of medical providers in our state, and we need any support possible to make Hawaii more attractive to young trainees. At our clinic, we have been trying to fill a full time position for a doctor or nurse practitioner for 8 months now, to no avail. Many applicants are interested until they learn about the cost of living here versus the pay, and realize that they cannot live here while also repaying their loans. Please help support pipeline of medical providers in any way possible.