



## **HAWAII MEDICAL ASSOCIATION**

1360 S. Beretania Street, Suite 200, Honolulu, Hawaii 96814  
Phone (808) 536-7702 Fax (808) 528-2376 [www.hmaonline.net](http://www.hmaonline.net)

TO:

COMMITTEE ON FINANCE

Rep. Sylvia Luke, Chair

Rep. Scott Y. Nishimoto, Vice Chair

DATE: Thursday, April 9, 2015

TIME: 2:00 P.M.

PLACE: Conference Room 308  
State Capitol

FROM: Hawaii Medical Association

Dr. Christopher Flanders, DO, Executive Director

Lauren Zirbel, Community and Government Relations

### Testimony in Support of SB 113

The HMA strongly supports SB 113. Hawaii has a shortage of over 800 doctors, and almost all other types of primary care and behavioral health providers. Without these healthcare providers, the people of Hawaii will not have access to the healthcare they need. The need is most acute for those on neighbor islands and those with the least resources in the first place. The fastest and most cost effective way to recruit providers to areas of need is by paying back their loans in return for continuous service to that area.

In 2012, the UH John. A. Burns School of Medicine Area Health Education Center created a state loan repayment program with private donations from HMSA, Queens and AlohaCare and received a grant for dollar for dollar matching funds from the federal government. This loan repayment program has provided repayment of up to \$40,000 a year in educational debt for 16 individuals. The individuals funded are from all the islands except Kauai (so far, but we hope to change that). Nine are Advanced Practice Nurse Practitioners (eight FNPs and one Geriatric/Adult NP) and seven are physicians (two family physicians, two pediatricians, one psychiatrist, one obstetrician and one internist). The practice locations are primarily community health centers, with one provider working at the Halawa Correctional System and one provider working at a non-profit in a rural area. These providers have all made a two year commitment to working in underserved areas, and we hope to extend this commitment by continuing this program.

#### *Officers*

*President - Robert Sloan, MD, President-Elect – Scott McCaffrey, MD*  
*Immediate Past President – Walton Shim, MD, Secretary - Thomas Kosasa, MD*  
*Treasurer – Brandon Lee, MD Executive Director – Christopher Flanders, DO*

In September, 2014, Dr. Kelley Withy at John A. Burns School of Medicine has received a 4 year grant for \$311,875 a year in federal funds to be spent on loan repayment in Hawaii, but the money can only be spent if there is local funding to match it. She has been able to raise \$50,000, but no more. So that will leave \$261,875 of federal money unspent when we have a severe shortage to fill. She also was able to expand the types of providers who can be assisted to include social workers, psychologists, marriage and family counselors, as well as physicians, nurse practitioners, physician assistants. This is an important program, and it will end if there is no state legislative support, so please support SB113. Mahalo!



## THE QUEEN'S HEALTH SYSTEMS

To: Chair Sylvia Luke  
Vice Chair Scott Y. Nishimoto  
House Committee on Finance

From: Paula Yoshioka  
Senior Vice President  
The Queen's Health Systems

Re: SB 113 SD 2, Relating to the Hawaii State Loan Repayment Program  
Hearing—April 9, 2015 at 2:00 PM

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The Queen's Health Systems would like to provide our strong support for SB 113 SD 2, which would provide funding for a loan repayment program at the University of Hawaii at Manoa John A. Burns School of Medicine (JABSOM) for primary and behavioral health care providers.

At QHS, we support our local students and graduates who would like to live and work in Hawaii through internship and residency programs. We have also provided financial support for loan repayment programs at JABSOM. It is evident that the high cost of living in Hawaii, coupled with the prospect of having to pay back student loans, creates a real barrier for students who may be interested in pursuing a career in primary or behavioral health care. Providing financial assistance to students interested in that type of career is one way that we can start to address this issue.

This legislation shows a commitment to and investment in our local students and communities. A loan repayment program will support efforts to fill in gaps in the state's healthcare workforce and will also benefit our underserved communities. We ask for your strong support of SB 113 SD 2.

Thank you for your time and consideration of this important matter.

*The mission of The Queen's Health Systems is to fulfill the intent of Queen Emma and King Kamehameha IV to provide in perpetuity quality health care services to improve the well-being of Native Hawaiians and all of the people of Hawai'i.*

From: mailinglist@capitol.hawaii.gov  
Sent: Thursday, April 09, 2015 1:30 PM  
To: FINTestimony  
Cc: dshaw@lanaicommunityhealthcenter.org  
Subject: Submitted testimony for SB113 on Apr 9, 2015 14:00PM

**SB113**

Submitted on: 4/9/2015

Testimony for FIN on Apr 9, 2015 14:00PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Diana Shaw	Lanai Community Health Center	Support	No

Comments: I am writing to offer my strongest support for SB113. Hawaii has a shortage of over 800 doctors, and almost all other types of primary care and behavioral health providers. Without these healthcare providers, the people of Hawaii will not have access to the healthcare they need. The need is most acute for those on neighbor islands and those with the least resources in the first place. The fastest and most cost effective way to recruit providers to areas of need is by paying back their loans in return for continuous service to that area. In 2012, the UH John. A. Burns School of Medicine Area Health Education Center created a state loan repayment program with private donations from HMSA, Queens and AlohaCare and received a grant for dollar for dollar matching funds from the federal government. This loan repayment program has provided repayment of up to \$40,000 a year in educational debt for 16 individuals. The individuals funded are from all the islands except Kauai (so far, but we hope to change that). Nine are Advanced Practice Nurse Practitioners (eight FNP's and one Geriatric/Adult NP) and seven are physicians (two family physicians, two pediatricians, one psychiatrist, one obstetrician and one internist). The practice locations are primarily community health centers, with one provider working at the Halawa Correctional System and one provider working in the Native Hawaiian Healthcare System. These providers have all made a two year commitment to working in underserved areas, and we hope to extend this commitment by continuing this program. In September, 2014, Dr. Kelley Withy at John A. Burns School of Medicine has received a 4 year grant for \$311,875 a year in federal funds to be spent on loan repayment in Hawaii, but the money can only be spent if there is local funding to match it. She has been able to raise \$50,000, but no more. So that will leave \$261,875 of federal money unspent when we have a severe shortage to fill. She also was able to expand the types of providers who can be assisted to include social workers, psychologists, marriage and family counselors, as well as physicians, nurse practitioners, physician assistants. This program has been so critical to small rural areas like Lanai! Though we qualify for National Health Service Corp – their formulas do not know how to deal with populations as small as ours, so we never get any of these funds! We did try to obtain County funding– but they said it was a state program so they refused. We tried the big health systems – they said no. We also tried the insurance companies – they also said no. We, as an organization, have contributed but more is needed to take advantage of the full federal funding. This is an important program, and it will end if there is no state legislative support, so please support SB113. Mahalo!

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directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

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Kelley Withy, MD, PhD  
571 Kaimalino St, Kailua, HI 96734

Written Testimony in Support of SB113  
To House Higher Education Committee

I am writing to offer my strongest support for SB113. As a Health Workforce researcher, I know that Hawaii has a shortage of over 800 doctors, and almost all other types of primary care and behavioral health providers. Without these healthcare providers, the people of Hawaii will not have access to the healthcare they need. The need is most acute for those on neighbor islands. However we don't have jobs for everyone! And we have so many challenges in Hawaii to recruiting providers. Research has shown that the fastest and most cost effective way to recruit providers to areas of need is by paying back their loans in return for continuous service to that area.

In 2012, the UH John. A. Burns School of Medicine Area Health Education Center created a state loan repayment program with private donations from HMSA, Queens and AlohaCare and received a grant for dollar for dollar matching funds from the federal government. This loan repayment program has provided repayment of up to \$40,000 a year in educational debt for 16 individuals. The individuals funded are from all the islands except Kauai (so far, but we hope to change that). Nine are Advanced Practice Nurse Practitioners (eight FNPs and one Geriatric/Adult NP) and seven are physicians (two family physicians, two pediatricians, one psychiatrist, one obstetrician and one internist). The practice locations are primarily community health centers, with one provider working at the Halawa Correctional System and one provider working in a non-profit in an area of need. These providers have all made a two year commitment to working in underserved areas, and we hope to extend this commitment by continuing this program.

In September, 2014, I received a 4 year grant for \$311,875 a year in federal funds to be spent on loan repayment in Hawaii, but the money can only be spent if there is local funding to match it. I have been able to raise \$50,000 for matching, but no more. So that will leave \$261,875 of federal money unspent when we have a severe shortage of positions to fill. Because the federal grant expands the types of providers who can be assisted to include social workers, psychologists, marriage and family counselors, as well as physicians, nurse practitioners, physician assistants, we have a golden opportunity to help us improve the access to healthcare across Hawaii. Plus, the State gets a good deal because I agree to administer this program with no cost to the State as long as there is funding for the matching.

So, with \$260,000 a year of State funding, we can get about 25 new providers in sites where they are really needed! Mahalo for your support! Kelley Withy, MD, PhD

## Written Testimony in Support of SB113

I am writing to offer my strongest support for SB113. Hawaii has a shortage of over 800 doctors, and almost all other types of primary care and behavioral health providers. Without these healthcare providers, the people of Hawaii will not have access to the healthcare they need. The need is most acute for those on neighbor islands and those with the least resources in the first place. The fastest and most cost effective way to recruit providers to areas of need is by paying back their loans in return for continuous service to that area.

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## Written Testimony in Support of SB113

I am writing to offer my strongest support for SB113. Hawaii has a shortage of over 800 doctors, and almost all other types of primary care and behavioral health providers. Without these healthcare providers, the people of Hawaii will not have access to the healthcare they need. The need is most acute for those on neighbor islands and those with the least resources in the first place. The fastest and most cost effective way to recruit providers to areas of need is by paying back their loans in return for continuous service to that area.

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From: mailinglist@capitol.hawaii.gov  
Sent: Thursday, April 09, 2015 1:38 PM  
To: FINTestimony  
Cc: leedevin@hawaii.edu  
Subject: Submitted testimony for SB113 on Apr 9, 2015 14:00PM  
Attachments: Support for SB113.docx

**SB113**

Submitted on: 4/9/2015

Testimony for FIN on Apr 9, 2015 14:00PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Devin lee	Individual	Support	No

Comments: My name is Devin Lee and I am a second year medical student at the John A. Burns School of Medicine. Being born and raised in Hawaii, there is no where else I would like to work and no other people I would like to serve. I see the need for physicians here in Hawaii and I want to fill that void. However, as I progress through my medical career and continue to take out loans to fund my education, I realize the significant amount of debt I will be in by the time I graduate. I have been looking at the loan repayment program to help me reach my dream of staying here to practice without the worry of debt. Without this program, I know that I will have to stay on the mainland after graduating, as I will be able to make more and will generally have to spend less on cost of living. Please support SB113 so that more students like myself can serve the people of Hawaii and provide the quality of care that Hawaii's people deserve.

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From: mailinglist@capitol.hawaii.gov  
Sent: Thursday, April 09, 2015 1:39 PM  
To: FINTestimony  
Cc: rkayelny@gmail.com  
Subject: \*Submitted testimony for SB113 on Apr 9, 2015 14:00PM\*

**SB113**

Submitted on: 4/9/2015

Testimony for FIN on Apr 9, 2015 14:00PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Robin Kaye	Individual	Support	No

Comments:

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COMMITTEE ON HIGHER EDUCATION

Representative Sylvia Luke, Chair

Representative Scott Nishimoto, Vice Chair

Testimony in SUPPORT of SB113

Relating to the Hawaii State Loan Repayment Program

April 9, 2015, 2:00 pm

Conference room 308

Submitted by Cori Takesue, Psy.D.

Post-Doctoral Psychology Fellow, Behavioral Health Specialist, Lanai Community Health Center

Written Testimony in Support of SB113

I am writing to offer my strongest support for **SB113**. It has come to my attention that Hawaii has a shortage of over 800 doctors and many other types of primary care and behavioral health providers. This greatly impacts the healthcare needs of individuals in Hawaii as it limits their access to the care they need. Those who are especially impacted by this shortage are individuals living in rural communities and on less populated neighbor islands as these areas are already lacking in appropriate resources. It is difficult to recruit providers and retain them due to remoteness of rural living, the high cost of living, and the expense of having to relocate. One of the fastest and most cost effective ways to recruit providers to areas of need is by paying back their loans in return for continuous service to that area.

I have been privileged to be a part of the Lanai Community Health Center (LCHC) team since February 2014 as a Post-Doctoral Psychology Fellow and Behavioral Health Specialist. I have been learning first-hand how the programs and services offered by LCHC are utilized and how they have been beneficial to the community of Lanai. Through our integrative services, our medical and behavioral health providers are continuing to discover the behavioral health needs of our patients and are working together to develop collaborative treatment to promote the wellness of our patients, with the goal of decreasing the burden of chronic disease and improving quality of life. During the course of a year, I have seen my caseload reach full capacity serving children, adolescents, adults, couples, and families. We have seen an overall surge in child and adolescent patients utilizing behavioral health services, especially through referrals from Child & Welfare Services and more recently, self-referrals and parental-referrals who prefer to have their child receive behavioral health services away from the school to protect their anonymity. In looking at our calculations comparing BH utilization from 2012 to 2013, there has been a 30% increase in BH visits and a 10% increase in number of BH patients. I expect these numbers to increase when looking at BH utilization for 2014-2015 due to the expected growth of the island's population, the increasing visibility of services, and the rapid changes happening on the island. Will your support of this bill, I will be able to continue making an impact on the community of Lanai by providing the much needed behavioral health services and integrative primary care while reducing the burden of my graduate student loans and adjusting to the high cost of Lanai living. Please support SB113!

Some other important facts to consider: In 2012, the UH John A. Burns School of Medicine Area Health Education Center created a state loan repayment program with private donations from HMSA, Queens and AlohaCare and received a grant for dollar for dollar matching funds from the federal government. This loan repayment program has provided repayment of up to \$40,000 a year in educational debt for 16 individuals. The individuals funded are from all the islands except Kauai (so far, but we hope to change that). Nine are Advanced Practice Nurse Practitioners (eight FNPs and one Geriatric/Adult NP) and seven are physicians (two family physicians, two pediatricians, one psychiatrist, one obstetrician and one internist). The practice locations are primarily community health centers, with one provider working at the Halawa Correctional System and one provider working at a non-profit in a rural area. These providers have all made a two year commitment to working in underserved areas, and we hope to extend this commitment by continuing this program. In September, 2014, Dr. Kelley Withy at John A. Burns School of Medicine has received a 4 year grant for \$311,875 a year in federal funds to be spent on loan repayment in Hawaii, but the money can only be spent if there is local funding to match it. She has been able to raise \$50,000, but no more. So that will leave \$261,875 of federal money unspent when we have a severe shortage to fill. Dr. Withy also was able to expand the types of providers who can be assisted to include social workers, psychologists, marriage and family counselors, as well as physicians, nurse practitioners, physician assistants. This is an important program, and it will end if there is no state legislative support, so please support SB113. Mahalo and thank you for your time!

From: mailinglist@capitol.hawaii.gov  
Sent: Thursday, April 09, 2015 1:40 PM  
To: FINTestimony  
Cc: laura.k.stan@gmail.com  
Subject: Submitted testimony for SB113 on Apr 9, 2015 14:00PM

**SB113**

Submitted on: 4/9/2015

Testimony for FIN on Apr 9, 2015 14:00PM in Conference Room 308

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

Comments: Written Testimony in Support of SB113 I am writing to offer my strongest support for SB113. Hawaii has a shortage of over 800 doctors, and almost all other types of primary care and behavioral health providers. Without these healthcare providers, the people of Hawaii will not have access to the healthcare they need. The need is most acute for those on neighbor islands and those with the least resources in the first place. The fastest and most cost effective way to recruit providers to areas of need is by paying back their loans in return for continuous service to that area. In 2012, the UH John. A. Burns School of Medicine Area Health Education Center created a state loan repayment program with private donations from HMSA, Queens and AlohaCare and received a grant for dollar for dollar matching funds from the federal government. This loan repayment program has provided repayment of up to \$40,000 a year in educational debt for 16 individuals. The individuals funded are from all the islands except Kauai (so far, but we hope to change that). Nine are Advanced Practice Nurse Practitioners (eight FNP's and one Geriatric/Adult NP) and seven are physicians (two family physicians, two pediatricians, one psychiatrist, one obstetrician and one internist). The practice locations are primarily community health centers, with one provider working at the Halawa Correctional System and one provider working at a non- profit in a rural area. These providers have all made a two year commitment to working in underserved areas, and we hope to extend this commitment by continuing this program. In September, 2014, Dr. Kelley Withy at John A. Burns School of Medicine has received a 4 year grant for \$311,875 a year in federal funds to be spent on loan repayment in Hawaii, but the money can only be spent if there is local funding to match it. She has been able to raise \$50,000, but no more. So that will leave \$261,875 of federal money unspent when we have a severe shortage to fill. She also was able to expand the types of providers who can be assisted to include social workers, psychologists, marriage and family counselors, as well as physicians, nurse practitioners, physician assistants. This is an important program, and it will end if there is no state legislative support, so please support SB113. Mahalo!

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## Written Testimony in Support of SB113

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I, Jennifer Morita, am a Family Nurse Practitioner, serving on the Waianae Coast in Women's Health. Due to an accelerated program that I entered at UH-Manoa, in order to be able to serve this population due to such a shortage of physicians and primary care providers, I have graduated with large school loans. Fortunately, I was a recipient of this loan repayment program. Therefore, I am able to continue serving without worrying about how I will pay back my school loans. I am a single mother and this program has greatly decreased my financial burdens. I want to continue providing medical services to those on the Waianae Coast and may be unable to do so if I lose the funding from this program. This is truly an important program, and it will end if there is no state legislative support, so please support SB113. Mahalo!

Sincerely,

Jennifer Morita, FNP-BC



## Written Testimony in Support of SB113

I am writing to offer my strongest support for SB113. Hawaii has a shortage of over 800 doctors, and almost all other types of primary care and behavioral health providers. Without these healthcare providers, the people of Hawaii will not have access to the healthcare they need. The need is most acute for those on neighbor islands and those with the least resources in the first place. The fastest and most cost effective way to recruit providers to areas of need is by paying back their loans in return for continuous service to that area.

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April 8, 2015

Hawaii needs physicians. Loan repayment is a smart way of recruiting and retaining physicians in Hawaii.

Physicians are paid lower salaries in Hawaii than on the mainland. This makes recruiting especially difficult. While it is possible to lure older physicians who are financially secure and near retirement to Hawaii, this is limiting as a single strategy. The lower salary, the higher cost of living, and the additional expense of sending their children to private school make it difficult to attract physicians who are mid-career. It is possible to recruit physicians who are recently trained, but only with loan repayment.

Loan repayment is a win for the state because Hawaii's investment is doubled with matching federal funds. Loan repayment is a win for the physician, since the direct payment of the student loans is tax-free. Loan repayment is a win for the employer since the physician who receives loan repayment must stay in their jobs at least two years. Physicians who receive loan repayment find it rewarding to treat the underserved. This experience occurs during a formative point in the physician's career, and is likely to retain the physician in Hawaii.

Hawaii's population is aging and becoming more medically complex. We need to recruit and retain physicians to fill this service need. Please vote in favor of Senate Bill 113.

Sincerely,

A handwritten signature in cursive script that reads "Lori D. Karan MD". The signature is written in dark ink and is positioned above the typed name and address.

Lori D. Karan, MD, FACP, FASAM  
1600 Ala Moana Blvd, #2908  
Honolulu, Hawaii 96815

From: mailinglist@capitol.hawaii.gov  
Sent: Thursday, April 09, 2015 2:35 PM  
To: FINTestimony  
Cc: erikdru@gmail.com  
Subject: Submitted testimony for SB113 on Apr 9, 2015 14:00PM

**SB113**

Submitted on: 4/9/2015

Testimony for FIN on Apr 9, 2015 14:00PM in Conference Room 308

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

Comments: I strongly support SB113. I am a healthcare provider participating in the program the bill covers, and the program has been a huge help in making it possible for me to give healthcare to underserved individuals in the Kalihi area. Please support SB113 with me.

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From: mailinglist@capitol.hawaii.gov  
Sent: Thursday, April 09, 2015 2:07 PM  
To: FINTestimony  
Cc: smatsumo@hawaii.edu  
Subject: Submitted testimony for SB113 on Apr 9, 2015 14:00PM

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Submitted By	Organization	Testifier Position	Present at Hearing
Shirley Hirata	Individual	Support	No

Comments: Written Testimony in Support of SB113 I am writing to offer my strongest support for SB113. Hawaii has a shortage of over 800 doctors, and almost all other types of primary care and behavioral health providers. Without these healthcare providers, the people of Hawaii will not have access to the healthcare they need. The need is most acute for those on neighbor islands and those with the least resources in the first place. The fastest and most cost effective way to recruit providers to areas of need is by paying back their loans in return for continuous service to that area. In 2012, the UH John. A. Burns School of Medicine Area Health Education Center created a state loan repayment program with private donations from HMSA, Queens and AlohaCare and received a grant for dollar for dollar matching funds from the federal government. This loan repayment program has provided repayment of up to \$40,000 a year in educational debt for 16 individuals. The individuals funded are from all the islands except Kauai (so far, but we hope to change that). Nine are Advanced Practice Nurse Practitioners (eight FNP's and one Geriatric/Adult NP) and seven are physicians (two family physicians, two pediatricians, one psychiatrist, one obstetrician and one internist). The practice locations are primarily community health centers, with one provider working at the Halawa Correctional System and one provider working at a non- profit in a rural area. These providers have all made a two year commitment to working in underserved areas, and we hope to extend this commitment by continuing this program. In September, 2014, Dr. Kelley Withy at John A. Burns School of Medicine has received a 4 year grant for \$311,875 a year in federal funds to be spent on loan repayment in Hawaii, but the money can only be spent if there is local funding to match it. She has been able to raise \$50,000, but no more. So that will leave \$261,875 of federal money unspent when we have a severe shortage to fill. She also was able to expand the types of providers who can be assisted to include social workers, psychologists, marriage and family counselors, as well as physicians, nurse practitioners, physician assistants. This is an important program, and it will end if there is no state legislative support, so please support SB113. Mahalo!

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From: mailinglist@capitol.hawaii.gov  
Sent: Thursday, April 09, 2015 2:23 PM  
To: FINTestimony  
Cc: duffycasey1@gmail.com  
Subject: Submitted testimony for SB113 on Apr 9, 2015 14:00PM

**SB113**

Submitted on: 4/9/2015

Testimony for FIN on Apr 9, 2015 14:00PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
duffy casey	Individual	Comments Only	No

Comments: To all who will be voting on this: I am a recently graduated OB/GYN from the University of Hawaii residency program. I work at the Malama I Ke Ola Health Center on Maui, the only non- private clinic for pregnant women on the island. I own more than \$300,000 in medical school loans, an average amount for most young doctors. The State Loan Repayment Program has been invaluable in helping me to pay my loans and continue to be able to work in Maui's most under served clinic. I urge you to do all that you can to Please keep this program alive. Sincerely, Duffy Casey, MD

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From: mailinglist@capitol.hawaii.gov  
Sent: Thursday, April 09, 2015 1:54 PM  
To: FINTestimony  
Cc: shunya@hawaii.edu  
Subject: Submitted testimony for SB113 on Apr 9, 2015 14:00PM  
Attachments: Support for SB113 (3).docx

**SB113**

Submitted on: 4/9/2015

Testimony for FIN on Apr 9, 2015 14:00PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Shunya Ku'u lei Arakaki	UH JABSOM - AHEC	Support	No

Comments: Please save the Student loan repayment Program!

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To: FINTestimony  
Cc: nicoleapoliona@gmail.com  
Subject: Submitted testimony for SB113 on Apr 9, 2015 14:00PM

**SB113**

Submitted on: 4/9/2015

Testimony for FIN on Apr 9, 2015 14:00PM in Conference Room 308

Submitted By	Organization	Testifier Position	Present at Hearing
Lauren Okamoto, M.D.	Hawaii Academy of Family Physicians	Support	No

Comments: The Hawaii Academy of Family Physicians representing over 300 active family physicians, 24 family medicine residents, and 123 medical students is strongly in favor of SB113 as an important tool to providing access to primary care services in rural areas of our state. Physicians do use loan repayment as a deciding factor in their practice location. Our rural areas are especially hard hit by the physician shortage and this is only going to get worse. Please approve this measure so we can have access to federal funds for loan repayment and begin to address the physician shortage in our rural areas.

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