

EXECUTIVE CHAMBERS
KE KE'ENA O KE KIA'ĀINA

JOSH GREEN, M.D.
GOVERNOR
KE KIA'ĀINA

House Committee on Finance

Friday, February 21, 2025

2:00 p.m.

State Capitol, Conference Room 308 and Videoconference

In Support

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

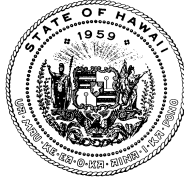
Chair Yamashita, Vice Chair Takenouchi, and Members on the House Committee on Finance:

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

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

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

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



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 HB213 HD1
RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS.

REPRESENTATIVE KYLE YAMASHITA, CHAIR
HOUSE COMMITTEE ON FINANCE

Hearing Date/Time: February 21, 2025; 2:00 PM

Room Number: 308

1 **Department Testimony:** The Department of Health (DOH) strongly supports HB213 HD1, that
2 authorizes funds for the Health Education Loan Repayment Program (HELP) which is jointly
3 administered by DOH and the University of Hawaii John A. Burns School of Medicine.

4 HELP has attracted great interest from Hawaii's healthcare provider community. Since its
5 implementation, 890 residents have received student loan assistance of which 238 were
6 primary care providers and 250 were behavioral health specialists. HELP is a significant resource
7 to address the well-documented provider shortages in Hawaii.

8 A waitlist of approximately 1,500 applicants are an indication that HELP should continue to
9 assist more providers with education loan repayments, thus allowing them to remain and
10 practice in Hawaii or to return home from the continent to practice.

11 Thank you for the opportunity to testify.

12



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 Finance
Friday, February 21, 2025 at 2:00 p.m.

By

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

And

Michael Bruno, Provost
University of Hawai'i at Mānoa

HB 213 HD1 – RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS

Chair Yamashita, Vice Chair Takenouchi, and Members of the Committee:

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

Hawai'i faces shortages of 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 FINANCE

Representative Kyle T. Yamashita, Chair
Representative Jenna Takenouchi, Vice Chair

February 21, 2025
2:00 PM
Hawaii State Capitol
Room 308 & Via Videoconference

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

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

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

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

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

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



**Testimony Presented Before the
House Committee on Finance
Friday, February 21, 2025 at 2:00 P.M.
Conference Room 308 and videoconference**

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

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

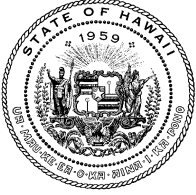
Chair Yamashita, Vice Chair Takenouchi, and members of the committee:

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.



**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

February 19, 2025

To: HOUSE COMMITTEE ON FINANCE
Representative Kyle T. Yamashita, Chair
Representative Jenna Takenouchi, Vice Chair
And Honorable Members

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

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

Hearing: February 21, 2025 @ 2:00 pm

Position: SUPPORT

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.



HB213 HD1 Healthcare Educational Loan

COMMITTEE ON FINANCE

Rep. Kyle T. Yamashita, Chair

Rep. Jenna Takenouchi, Vice Chair

Friday, Feb 21, 2025: 2:00: Room 308 Videoconference

Hawaii Substance Abuse Coalition Supports HB213 HD1:

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

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

The National Center for Health Workforce Analysis (NCHWA) projects shortages in 2037 for many key behavioral health occupations, 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>



February 21, 2025 at 2:00 pm
Conference Room 308

House Committee on Finance

To: Chair Kyle T. Yamashita
Vice Chair Jenna Takenouchi

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

Re: Support
HB 213 HD 1, Relating to Loan Repayment for Healthcare Professionals

The Healthcare Association of Hawaii (HAH), established in 1939, serves as the leading voice of healthcare on behalf of 170 member organizations who represent almost every aspect of the healthcare continuum in Hawaii. Members include acute care hospitals, skilled nursing facilities, home health agencies, hospices, and assisted living facilities. In addition to providing access to appropriate, affordable, high-quality care to all of Hawaii's residents, our members contribute significantly to Hawaii's economy by employing more than 30,000 people statewide.

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

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

While the program has made significant strides in alleviating financial burdens for healthcare workers, ongoing support is necessary to meet the overwhelming demand. We believe an additional two years of funding will be important to meeting the needs of all professionals,

including behavioral health and nursing professionals. Thank you for your time and consideration of our testimony in support of this funding.

Friday, February 21, 2025; 2:00 PM
Conference Room 308 & Video Conference

House Committee on Finance

To: Representative Kyle Yamashita, Chair
Representative Jenna Takenouchi, Vice Chair

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

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

My name is Michael Robinson, and I am the Vice President of Government Relations & Community Affairs at Hawai'i Pacific Health. Hawai'i Pacific Health is a not-for-profit health care system comprised of its four medical centers – Kapi'olani, Pali Momi, Straub and Wilcox and over 70 locations statewide with a mission of creating a healthier Hawai'i.

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

The continuation of the Healthcare Education Loan Repayment Program that supports payments of educational debt for all healthcare providers in exchange for working in Hawai'i plays a vital role in addressing the shortage of healthcare professionals in the state. Hawaii has a shortage of almost 800 doctors, and almost all other types of primary care and behavioral healthcare workers as well as allied healthcare workers. The shortage is most acute for those on the neighbor islands and those with the least resources. One of the fastest and least expensive methods for recruiting providers is through loan repayment.

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

Thank you for the opportunity to testify.



**Testimony to the House Committee on Finance
Friday, February 21, 2025; 2:00 p.m.
State Capitol, Conference Room 308
Via Videoconference**

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

Chair Yamashita, Vice Chair Takenouchi, and Members of the Committee:

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

By way of background, the HPCA represents Hawaii's Federally Qualified Health Centers (FQHCs). FQHCs provide desperately needed medical services at the frontlines to over 150,000 patients each year who live in rural and underserved communities. Long considered champions for creating a more sustainable, integrated, and wellness-oriented system of health, FQHCs provide a more efficient, more effective and more comprehensive system of healthcare.

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

This measure would take effect on July 1, 3000.

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

Testimony on House Bill No. 0213, House Draft 1
Friday, February 21, 2025; 2:00 p.m.
Page 2

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

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



ACOG
The American College of
Obstetricians and Gynecologists

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

TO: Committee on Finance
Rep. Kyle T. Yamashita, Chair
Rep. Jenna Takenouchi, Vice Chair

DATE: Friday, Feb 21, 2025
PLACE: Hawaii State Capitol, Conference Room 308

FROM: Hawai'i Section, ACOG
Dr. Angel Willey, MD, FACOG, Chair
Dr. Tiffinie R. Mercado, MD, FACOG, Vice-Chair
Dr. Ricardo A. Molero Bravo, MD, FACOG, Legislative Chair

**Re: HB 213 HD1 – Healthcare Education Loan Repayment Program
Position: SUPPORT**

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.

Testimony of
Jonathan Ching
Government Relations Director

Before:
House Committee on Finance
The Honorable Kyle T. Yamashita, Chair
The Honorable Jenna Takenouchi, Vice Chair

February 21, 2025
2:00 p.m.
Conference Room 308
Via Videoconference

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

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

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

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

Hawai‘i has a shortage of about 757 doctors, and almost all other types of primary care and behavioral healthcare workers. In 2024, approximately 42 physicians were found to have retired, 212 decreased their work hours, and 55 physicians left the state, further contributing to the physician shortage. Without these doctors and other healthcare providers, the people of Hawai‘i do not have access to the healthcare they need. The shortage is most acute for those on neighbor islands and underserved areas served by rural health centers. **The funding from HELP creates opportunities directly in the state to recruit and retain our valuable healthcare workforce.**

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

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

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

Mahalo for the opportunity to testify on this important measure.



THE QUEEN'S HEALTH SYSTEMS

To: The Honorable Kyle T. Yamashita, Chair
The Honorable Jenna Takenouchi, Vice Chair
Members, House Committee on Finance

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

Date: February 21, 2025

Re: Support for HB213 HD1 - 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 HD1, which appropriates funds for the Healthcare Education Loan Repayment Program (HELP). As one of the largest employers of healthcare professionals in the state, Queen's strongly supports HELP and appreciates the past support that the Legislature and Governor have provided. Programs like this are essential for effectively recruiting and retaining quality providers, nurses, and other healthcare professionals – locally, nationally, and internationally.

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

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

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

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



Hawaii Dental Association

Time/Date: 2:00 pm, February 21, 2025

Location: State Capitol Room 308

Committee: House Finance

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

Aloha Chair Yamashita, Vice Chair Takenouchi, and members of the committee,

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

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

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

Mahalo for the opportunity to testify.

February 21, 2025

To: Chair Yamashita, Vice Chair Takenouchi, and Members of the House Committee on Finance (FIN)

From: Hawaii Association of Health Plans Public Policy Committee

Date/Location: February 21, 2025; 2:00 pm/Conference Room 308 & Videoconference

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

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

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

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

Sincerely,

HAHP Public Policy Committee

cc: HAHP Board Members



ALOHACARE

To: The Honorable Kyle T. Yamashita, Chair
The Honorable Jenna Takenouchi, Vice-Chair
House Committee on Finance

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

Hearing: Friday, February 21, 2025, 2:00 PM, Conference Room 308

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

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

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

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

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

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

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



Hawaii Medical Association

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

HOUSE COMMITTEE ON FINANCE
Representative Kyle T Yamashita, Chair
Representative Jenna Takenouchi, Vice Chair

Date: February 21, 2025
From: Hawaii Medical Association (HMA)
Jerald Garcia MD - Chair, HMA Public Policy Committee

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

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

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

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

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

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

2025 Hawaii Medical Association Officers

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

2025 Hawaii Medical Association Public Policy Coordination Team

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

REFERENCES AND QUICK LINKS

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.

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Testimony Presented Before the

House Committee on FINANCE

HEARING: Friday, February 21, 2025 at 2:00PM

PLACE: Room 308 State Capital and via videoconference



by

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

HB213 HD1– Relating to Loan Repayment for Healthcare Professionals

Chair Rep. Kyle T. Yamashita, Vice Chair Rep. Jenna Takenouchi, and members of the House Committee on Finance, thank you for providing this opportunity for Hawai'i - American Nurses Association (Hawai'i-ANA) to provide testimony **in strong support of HB213, HD1** that seeks to appropriate funds for the Healthcare Education Loan Repayment Program. .

Hawai'i-American Nurses Association (Hawai'i- ANA) is the professional association for over 17,000 registered nurses who live and work in Hawai'i. Our mission is to empower nurses to advocate for the improvement of the healthcare system in the communities where we live and work. This Program has provided significant loan repayment to nurses in Hawai'i and identified other opportunities for loan repayment and professional support for which they may be eligible. Programs like this positively impact the livelihood of nurses by reducing monthly economic burden associated with loan repayments at a time when cost-of-living is named as a significant consideration when nurses are 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

Chair of Hawai'i-ANA Advocacy Committee: Dr. Linda Beechinor, APRN vicepresident@hawaii-ana.org
phone (808) 779-3001 500 Lunalilo Home Road, #27-E, Honolulu HI 96825

Aloha Chair Yamashita, Vice Chair Takenouchi, and Committee Members,

The American Academy of Pediatrics, Hawai'i Chapter, which represents over 200 pediatricians in Hawai'i, thanks you for allowing us to share why we believe it is essential to pass HB 213 and continue supporting the Health Education Loan Repayment Program (HELP).

As you know, Hawai'i suffers from a severe shortage of healthcare professionals, including physicians. There are virtually no pediatric specialists on neighbor islands, and families who do not have an established pediatrician often find it extremely difficult to find a doctor who is accepting new patients. Recent (2023) data from AHEC indicates that Hawai'i has an overall shortage of 569 full-time equivalent physicians to meet the needs of our population.

Unfortunately, pediatricians and other physicians leave the islands and establish practices elsewhere, or do not return home after training on the continent, due to the high cost of living and the high cost of running a practice in Hawai'i. The HELP program mitigates this burden by covering a portion of educational debt, which often reaches six figures for many younger graduates, which in turn reduces the overall financial burden of practicing here. In order to qualify for loan repayment, the physician must commit to at least two years of service and accept at least 30% public insurance. This helps to ensure that physicians receiving loan repayment support are actively participating in decreasing the physician shortage and enhancing access to care for children and families across Hawai'i. This program has already been shown to help with recruitment and retention of qualified physicians and other healthcare professionals, but over 1000 individuals are currently on the waiting list. For this reason, it is essential that the Legislature continue to support the HELP program as one aspect of a multi-pronged approach to recruit and retain physicians to Hawai'i.

Thank you for the opportunity to provide testimony on this important bill. We strongly urge you to support this legislation.



February 21, 2025

The Honorable Kyle T. Yamashita, Chair
The Honorable Jenna Takenouchi, Vice Chair
House Committee on Finance

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

Dear Chair Yamashita, Vice Chair Takenouchi, and members of the committee,

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

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

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

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

Sincerely,

Dawn Kurisu
Assistant Vice President
Community and Government Relations

HB-213-HD-1

Submitted on: 2/19/2025 1:50:44 PM

Testimony for FIN on 2/21/2025 2:00:00 PM

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

Comments:

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

Thank you,
Sara C Harris, MD

HB-213-HD-1

Submitted on: 2/19/2025 6:26:30 PM

Testimony for FIN on 2/21/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Desiree Constance De La Espriella	Individual	Support	Written Testimony Only

Comments:

Strong Support of HB 213 H1 Hearing February 21, 2025

To: The Honorable Members of the Committee,

My name is Desiree De La Espriella, and I am a nursing student at the University of Hawai'i Maui College and a proud mother of three. I am writing to express my strong support for House Bill 213, which aims to provide loan repayment assistance to healthcare professionals, including nurses, who serve in underserved areas in Hawai'i. As a nursing student and a mother, I understand the significant financial challenges that come with pursuing a healthcare career and the importance of retaining skilled professionals in areas where they are most needed.

As a mother of three, I have faced the challenges of balancing the responsibilities of raising my children with the demands of my nursing education. While I am deeply committed to becoming a nurse and contributing to the health of my community, the financial burden of student loans can create additional stress, and often leads many healthcare professionals to consider other career paths or move away from underserved areas where their skills are needed the most.

HB 213 is a crucial step in addressing this issue. By offering loan repayment assistance to those of us who choose to work in areas that are struggling to recruit and retain healthcare professionals, this bill will ease the financial burden that often discourages us from pursuing our careers or remaining in Hawaii. As a nursing student, I know that many of my peers are concerned about the high cost of education, and loan repayment programs like the one proposed in this bill can provide a strong incentive for us to stay in Hawaii and give back to the communities that have supported us.

The ability to practice as a nurse in a place like Maui, where healthcare providers are in high demand, is a privilege, but also comes with its challenges. By providing this loan repayment assistance, HB 213 will help retain experienced healthcare professionals in underserved areas, ensuring that all residents of Hawai‘i have access to the quality care they deserve, regardless of where they live.

As a future nurse, I am excited about the possibility of working in my community to provide care to individuals and families in need. However, knowing that I have the support of programs like the loan repayment initiative will allow me to focus on my career and my patients, rather than being weighed down by financial concerns. As a mother, it will also allow me to provide a better future for my children while continuing to serve my community.

In conclusion, I strongly support HB 213, as it will help relieve the financial pressures faced by nursing students and healthcare professionals, allowing us to remain in Hawai‘i and provide high-quality care to underserved populations. This bill will ultimately improve healthcare access and outcomes in our state, and I urge you to pass it in order to support the next generation of healthcare professionals.

Thank you for your time and consideration.

Sincerely,

Desiree De La Espriella

Nursing Student, University of Hawai‘i Maui College

Mother of Three

HB-213-HD-1

Submitted on: 2/19/2025 7:56:49 PM

Testimony for FIN on 2/21/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Ricardo Molero Bravo	Individual	Support	Written Testimony Only

Comments:

I strongly support HB213, which provides critical funding for the Healthcare Education Loan Repayment Program. As a physician in Hawai‘i, I witness firsthand the challenges posed by our growing healthcare workforce shortage. Many providers struggle with the financial burden of student loans, making it difficult to recruit and retain physicians, especially in underserved areas. By investing in loan repayment, HB213 will help attract and keep dedicated healthcare professionals in our communities, ensuring that patients—especially women, children, and other vulnerable populations—receive the care they deserve. I urge you to pass this bill to strengthen our healthcare system and support those committed to serving Hawai‘i.

Mahalo for your consideration.

HB-213-HD-1

Submitted on: 2/19/2025 9:33:20 PM

Testimony for FIN on 2/21/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Lindsey Heathcock	Individual	Support	Written Testimony Only

Comments:

I strongly support this bill to appropriate funds for healthcare loan repayment. This is a very effective way to attract healthcare professionals to our state, which suffers from physician nursing and other healthcare professional shortages.

HB-213-HD-1

Submitted on: 2/19/2025 10:26:42 PM

Testimony for FIN on 2/21/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Christina Marzo	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Yamashita, Vice Chair Takenouchi, and Finance Committee Members,

I am a family physician practicing in Honolulu, and a recipient of HELP funds. This money has been hugely impactful in securing my ability to live and work in Hawaii, and I know it continues to pay dividends in the health of our community. Many of my colleagues are enrolled in federal student loan forgiveness, which has a hugely uncertain future. HELP monies ensure that our physicians and healthcare providers can remain in this state and continue to serve the people of Hawaii.

Mahalo for the opportunity to testify.

Christina Marzo, MD MPH FAAFP

HB-213-HD-1

Submitted on: 2/20/2025 3:55:14 AM

Testimony for FIN on 2/21/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Sally Markee	Individual	Support	Written Testimony Only

Comments:

I am a practicing OBGYN in Honolulu, HI.

As Physicians, we see firsthand how physician shortages impact patient care, particularly in underserved communities. HB213 will help recruit and retain healthcare providers by easing the financial burden of student loans, ensuring that more physicians can afford to practice in Hawai'i. I urge you to pass this bill. The HELP program has personally benefited me and I am beyond thankful for its generosity. It has significantly unburdened me from massive debt and allowed me to grow my family here in Hawai'i where I was born and raised when otherwise it would have been a struggle to stay and live here. It has allowed me to continue to stay in Hawai'i to better serve my community. This funding is imperative to aid in retaining healthcare providers in a time when costs of living are continually rising in Hawai'i.

Mahalo

Sally Markee MD

HB-213-HD-1

Submitted on: 2/20/2025 5:54:34 AM

Testimony for FIN on 2/21/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Gerald Tariao Montano	Individual	Support	Written Testimony Only

Comments:

Dear Chairs Takayama, Keohokapu-Lee Loy, Yamashita, Takenouchi, and members of the House Committees on Health and on Finance.

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

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

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

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

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

Regards,

Gerald Montano, DO

HB-213-HD-1

Submitted on: 2/20/2025 6:07:15 AM

Testimony for FIN on 2/21/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Ronnie Texeira	Individual	Support	Written Testimony Only

Comments:

My name is Ronnie Texeira and I am an OBGYN practicing in Kanoeh. I believe HB213 is a critical bill that appropriates funds for the Healthcare Education Loan Repayment Program. As Physicians, we see firsthand how physician shortages impact patient care, particularly in underserved communities. HB213 will help recruit and retain healthcare providers by easing the financial burden of student loans, ensuring that more physicians can afford to practice in Hawai'i. I strognly support HB 213

Sincerely,

Ronnie Texeira, MD

HB-213-HD-1

Submitted on: 2/20/2025 7:29:03 AM

Testimony for FIN on 2/21/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Cynthia J. Goto	Individual	Support	Written Testimony Only

Comments:

Strong Support.

HB-213-HD-1

Submitted on: 2/20/2025 8:04:54 AM

Testimony for FIN on 2/21/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Avery Olson	Individual	Support	Written Testimony Only

Comments:

My name is Dr. Avery Olson, and I am an OBGYN in Honolulu and Hilo. I strongly support this bill, as loan repayment helps us retain physicians who have trained in Hawai'i to stay and practice here. There is a physciain shortage around the nation- especially in rural areas. Anything we can do to incentivize providers to stay helps provide more health and care to our communities. **Please Support HB213.**

Mahalo,

Dr. Avery

HB-213-HD-1

Submitted on: 2/20/2025 8:31:36 AM

Testimony for FIN on 2/21/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
GEORGE ROSS	Individual	Support	Written Testimony Only

Comments:

As a concerned citizen and retired Hawaii physician, I support this bill that appropriates funds for the Healthcare Education Loan Repayment Program. HB213 will help recruit and retain healthcare providers by easing the financial burden of student loans. This is a positive way to address our chronic provider shortage, particularly in underserved communities.

HB-213-HD-1

Submitted on: 2/20/2025 8:59:58 AM

Testimony for FIN on 2/21/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Nash Witten	Individual	Support	Written Testimony Only

Comments:

As a Family Physician, I strongly support 213 HB RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS.

HB-213-HD-1

Submitted on: 2/20/2025 9:17:02 AM

Testimony for FIN on 2/21/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Vince Yamashiroya, MD	Individual	Support	Written Testimony Only

Comments:

As physicians, we see firsthand how physician shortages impact patient care, particularly in underserved communities. HB213 will help recruit and retain healthcare providers by easing the financial burden of student loans, ensuring that more physicians can afford to practice in Hawai'i.

HB-213-HD-1

Submitted on: 2/20/2025 10:14:04 AM

Testimony for FIN on 2/21/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Victoria Hill	Individual	Support	Written Testimony Only

Comments:

We should absolutely help offset the cost of healthcare education so that we can attract more qualified healthcare individuals to stay in Hawaii. The wait to establish care with a new PCP is almost a year long wait and that is unacceptable.

HB-213-HD-1

Submitted on: 2/20/2025 11:17:12 AM

Testimony for FIN on 2/21/2025 2:00:00 PM

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

Comments:

Dear Chairperson and Members of the Committee,

I am an OB/GYN practicing on Oahu. I was born and raised here and attended the University of Hawaii John A. Burns School of Medicine. It was always my plan to live and practice in Hawaii. However I do feel the burden of paying my student loans while trying to raise a family with the cost of living in Hawaii. As a physician, I have seen firsthand how provider shortages impact patient care, particularly in underserved communities. HB213 will help recruit and retain healthcare providers by easing the financial burden of student loans, ensuring that more physicians can afford to practice in Hawai'i.

Respectfully,

Kimberly Nagamine, MD

HB-213-HD-1

Submitted on: 2/20/2025 12:55:09 PM

Testimony for FIN on 2/21/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kerri Niino	Individual	Support	Written Testimony Only

Comments:

I am writing in support of this bill that appropriates funds for the Healthcare Education Loan Repayment Program. As a fourth year medical student at the University of Hawaii, who was born and raised here, I hope to practice in Hawaii as a pediatrician in the future. By easing the burden of my student loans, this would make it a much easier decision to remain here on the islands with its high cost of living.

The journey to get to medical school, along with medical school itself, is quite an expensive one and many of us have to take out extensive student loans. Hawaii is already facing a physician shortage and there are many underserved areas throughout our islands. This bill could help retain many physicians here, which in turn, would help the people of Hawaii who sometimes face extremely long waits to see a doctor for the care they so desperately need.

I urge the committee to pass HB213. Thank you for the opportunity to testify!

HB-213-HD-1

Submitted on: 2/20/2025 1:13:13 PM

Testimony for FIN on 2/21/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Anne Scharnhorst	Individual	Support	Written Testimony Only

Comments:

This is a direct way to make halthcre workers stay in Hawaii. Brilliant and effective.

HB-213-HD-1

Submitted on: 2/20/2025 3:00:24 PM

Testimony for FIN on 2/21/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Tamarin McCartin	Individual	Support	Written Testimony Only

Comments:

This resourcing is vital to recruiting and maintaining physicians in our community. Reimbursements are low in Hawai'i compared to the high cost of living, and without this critical funding, our graduating medical students will likely permanently leave and our physician shortage will continue to worsen.

HB-213-HD-1

Submitted on: 2/20/2025 6:10:27 PM

Testimony for FIN on 2/21/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Carol Maxym	Individual	Support	Written Testimony Only

Comments:

Please support our health professionals by supporting this bill.

Thank you