

EXECUTIVE CHAMBERS
KE KE'ENA O KE KIA'ĀINA

JOSH GREEN, M.D.
GOVERNOR
KE KIA'ĀINA

House Committee on Finance

Tuesday, April 1, 2025

2:00 p.m.

State Capitol, Conference Room 308 and Videoconference

In Support

S.B. No. 299, SD2, HD1, Relating to Loan Repayment for Healthcare Professionals

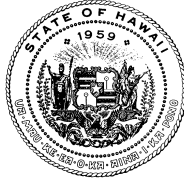
Chair Yamashita, Vice Chair Takenouchi, and Members on the House Committee on Finance:

The Office of the Governor supports S.B. No. 299, SD2, 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 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 HD1
RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS

KYLE YAMASHITA, CHAIR
HOUSE COMMITTEE ON FINANCE

Hearing Date/Time: April 1, 2025; 2:00 PM

Room Number: 308

- 1 **Department Testimony:** The Department of Health (DOH) strongly supports SB299 SD2 HD1,
- 2 that 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 in 2023, 890 health care workers have received student loan assistance of
- 6 which 238 were primary care providers and 250 were behavioral health specialists.
- 7 A waitlist of approximately 1,500 applicants are an indication that HELP should continue to
- 8 assist more providers with education loan repayments, thus allowing them to remain and
- 9 practice in Hawaii or to return home from the continent to practice. Adding the requirement
- 10 that awardees shall commit to two years of full-time service makes HELP a significant resource
- 11 to address the well-documented provider shortages in Hawaii.
- 12 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 Finance
Tuesday, April 1, 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

SB 299 SD2 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 SB 299 SD2 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. All participants in the HELP are contractually required to commit to working in Hawai'i for a minimum of two (2) years. HELP participants are working in and delivering health care on every island, with the exception of Lāna'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.



**Testimony Presented Before the
House Committee on Finance
Tuesday, April 1, 2025 at 2:00 PM
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 S.B. 299, S.D. 2, H.D. 1

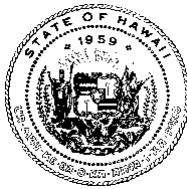
Chair Yamashita, Vice Chair Takenouchi, and members of the committee:

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 for Nursing is to engage in nursing workforce research, promote best practices and disseminate knowledge, cultivate a well-prepared and well-distributed workforce, support healthy work environments, champion lifelong learning, and strategically plan for sound nursing workforce policy.



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

**STATE COUNCIL ON MENTAL HEALTH
Testimony to the House Committee on Finance
In Support of SB299 SD2 HD1
RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS
April 1, 2025 2:00 p.m., Room 308 and Video**

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

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1st VICE CHAIRPERSON

Kathleen Merriam, LCSW CSAC

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Forrest Wells, MSCP, LMHC

Kristin Will, MACL, CSAC

EX-OFFICIO:

Marian Tsuji, Deputy Director

Behavioral Health Administration

WEBSITE:

scmh.hawaii.gov

EMAIL ADDRESS:

doh.scmhchairperson@

doh.hawaii.gov

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

The State Council on Mental Health strongly supports SB299 SD2 HD1. A sustainable healthcare workforce is essential to meeting the diverse needs of our communities, recognizing that physical and mental health are deeply connected. When healthcare shortages limit access to timely treatment, both medical and mental health outcomes suffer. Your support in ensuring our graduates-in-need who choose to become professionals in healthcare, including in mental healthcare, is crucial. It ensures more residents receive preventive care, early intervention, and ongoing support, improving overall well-being while reducing long-term healthcare costs.

Thank you for the opportunity to testify.



TESTIMONY IN SUPPORT TO SENATE BILL 299 SD 2 HD 1
RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS

House Committee on Finance
Hawai'i State Capitol

April 1, 2025

2:00PM

Room 308

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

The Office of Hawaiian Affairs (OHA) **SUPPORTS** SB 299 SD 2 HD 1 which appropriates funds for the Healthcare Education Loan Repayment Program. OHA appreciates measures such as these that ultimately ensure a continuum of care for Hawai'i residents and incentivize the education and retention of healthcare professionals in Hawai'i. OHA's comments are provided to ensure that Native Hawaiians as OHA beneficiaries receive the medical attention and care that is needed, as Native Hawaiians have historically faced systemic barriers in addition to significant health inequities in many areas, including chronic disease management, mental health, and maternal health.

The 2023 Healthcare Education Loan Repayment Program has proven massively effective, assisting over 800 medical professionals to remain in the State. As the initial appropriation of \$30 million only supported two fiscal years of operation, renewed funding is necessary to continue this critical program. By fostering local talent, this program will continue to reduce healthcare access barriers, empower individuals to become healthcare leaders in their own communities, and strengthen the overall healthcare infrastructure across the State, ultimately improving outcomes for Native Hawaiians.

OHA particularly appreciates the provision which specifies that loan repayment shall be contingent upon a minimum number of years of service in the State. These amendments are consistent with the 2023 Healthcare Education Loan Repayment Act which required two years of full-time or half-time service in Hawai'i, and that all participants provide care to, or work for organizations that provide care to, at least 30% of patients who are publicly insured. Therefore, the Office of Hawaiian Affairs urges this committee to **PASS SB SD 2 HD 1**. Mahalo nui for the opportunity to provide testimony on this critical issue.



April 1, 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
SB 299 SD 2 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.

Tuesday, April 1, 2025 at 2:00 PM
Via Videoconference; Conference Room 308

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 SB 299, SD2, 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 SB 299, SD2, 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 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.



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, Director of Public Policy
Sarielyn Curtis, External Affairs Specialist

Hearing: Tuesday, April 1, 2025, 2:00 PM, Conference Room 308

RE: **SB 299 SD2 HD1 Relating to Loan Repayment for Healthcare Professionals**

AlohaCare appreciates the opportunity to provide testimony in **support** of **SB299 SD2 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 Senate Committee on Health and Human Services for considering this measure. Mahalo for this opportunity to testify in **support** of **SB299 SD2 HD1**.



SB299 SD2 HD1 Healthcare Educational Loan

COMMITTEE ON FINANCE

Rep. Kyle T. Yamashita, Chair

Rep. Jenna Takenouchi, Vice Chair

Tuesday, Apr 1, 2025: 2:00: Room 308 Videoconference

Hawaii Substance Abuse Coalition Supports SB299 SD2 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.

HSAC supports that the education loan be made available to the approximately 1,500 applicants waitlisted to include wide range of health care providers, including case managers, certified nurse assistants, social workers, registered nurses, and physicians. We very much appreciate the House and Senate will help the State address its health care workforce shortages, encourage health care professionals to remain in the State, and ensure Hawaii's residents receive timely access to health care services.

Behavioral health. The increase in demand for behavioral health, mental health, and substance use disorder services in the United States is well-documented.

The National Center for Health Workforce Analysis (NCHWA) projects shortages across the nation 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

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>



**Testimony to the House Committee on Finance
Tuesday, April 1, 2025; 2:00 p.m.
State Capitol, Conference Room 308
Via Videoconference**

RE: SENATE BILL NO. 0299, SENATE DRAFT 2, 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** Senate Bill No. 0299, Senate Draft 2, 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 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 two years of full-time service in the State.

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 Senate Bill No. 0299, Senate Draft 2, House Draft 1
Tuesday, April 1, 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.



Hawai'i State House Committee on Finance

Tuesday, April 1, 2025 at 2:00 pm
Conference Room 308 & Videoconference
Hawai'i State Capitol

SB299 SD2 HD1 Relating to Loan Repayment for Healthcare Professionals

Good afternoon, Chair Yamashita, Vice Chair Takenouchi, and Members of the House Committee on Finance.

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 HD1** 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 could significantly help people detect, learn about, and manage their diabetes and high blood pressure more proactively and thereby avoid life-altering complications such as end-stage renal disease.

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

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

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



TESTIMONY IN SUPPORT OF SB299 SD2 HD1, RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS

HOUSE COMMITTEE ON FINANCE

April 1, 2025

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

The Democratic Party of Hawai'i **SUPPORTS** SB299 SD2 HD1, RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS. Pursuant to the Platform of the Democratic Party of Hawai'i, the Party endorses policies that invest in growing our healthcare workforce.

The Democratic Party of 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 providers, due in part to the high cost of living. The Healthcare Education Loan Repayment Program brings much needed relief in that regard. Further funding this program will assist in making school more affordable for future healthcare providers, which in the long-term will make it more affordable for graduates to live and practice in Hawai'i.

Mahalo nui loa for the opportunity to testify in Support of SB299 SD2 HD1, RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS. Should you have any questions or require further information, please contact the Democratic Party of Hawai'i at legislation@hawaiidemocrats.org.

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: April 1, 2025

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

April 1, 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: April 1, 2025; 2:00 pm/Conference Room 308 & Videoconference

Re: Testimony in support of SB 299 SD2 HD1 – Relating to Loan Repayment for Healthcare Professionals

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

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 HD1.

Sincerely,

HAHP Public Policy Committee
cc: HAHP Board Members

March 31, 2025

Testimony in Support of SB299 SD2, Relating to Loan Repayment for Healthcare Professionals

Senate Committee on Finance
April 1, 2025
2:00 PM
Conference Room 308

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

Hawaii Dental Service (HDS) strongly supports SB299 SD2, relating to loan repayment for healthcare professionals, as this benefits Hawaii dentists and dental hygienists who practice in underserved communities and where there is a shortage of healthcare professionals.

HDS is committed to championing healthy smiles for Hawaii families, and we recognize that access to quality dental care is directly tied to the retention of skilled professionals in our state. One of the most significant barriers to retaining dentists and hygienists is the burden of student loan debt combined with the high cost of living. There are many dental professionals who would prefer to stay and serve their island communities but are forced to leave for states where they can more feasibly pay off their education. This cycle not only weakens our local healthcare system but also limits access to essential dental care for Hawaii residents.

SB299 SD2 is a necessary investment in our local workforce. By providing financial relief through loan repayment, we can encourage dentists and hygienists to remain in Hawaii, strengthening our healthcare infrastructure and ensuring that patients across the state receive the care they need.

Keeping local talent in Hawaii means building a healthier future for our families and communities. We urge you to support SB299 SD2 and invest in the sustainability of dental care in our state.

Mahalo nui loa,



Dr. Diane S.L. Paloma
President and CEO
Hawaii Dental Service

Testimony of
Jonathan Ching
Government Relations Director

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

April 1, 2025
2:00 p.m.
Conference Room 308
Via Videoconference

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



April 1, 2025

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

Re: SB299 SD2 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 SB 299 SD2 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 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

Testimony Presented Before the

HOUSE COMMITTEE ON FINANCE
Tuesday, April 1, 2025 at 2:00 PM
Conference Room 308 & Videoconference
State Capitol



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

SB 299, SD2, HD1 (HSCR1420)

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 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.

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