



STATE OF HAWAII  
DEPARTMENT OF HEALTH  
KA 'OIHANA OLAKINO  
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Honolulu, HI 96801-3378  
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**Testimony in SUPPORT of SB299 SD1**  
RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS

DONOVAN DELA CRUZ, CHAIR  
SENATE COMMITTEE ON WAYS AND MEANS

Hearing Date/Time: February 26, 2025; 10:40 AM

Room Number: 211

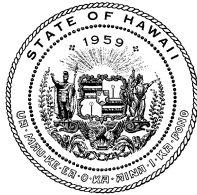
1 **Department Testimony:** The Department of Health (DOH) strongly supports SB299 SD1, that  
2 authorizes funds for the Health Education Loan Repayment Program (HELP) which is jointly  
3 administered by DOH and the University of Hawaii John A. Burns School of Medicine.

4 HELP has attracted great interest from Hawaii's healthcare provider community. Since its  
5 implementation, 894 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 1,600 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 **Proposed Amendments:** N/A



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

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

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

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

1177 Alakea St., #402, Honolulu, HI 96813 Phone: 587-0788 Fax: 587-0783 [www.shpda.org](http://www.shpda.org)

February 24, 2025

To: Senate Committee on Ways and Means  
Senator Donovan M. Dela Cruz, Chair;  
Senator Sharon Y. Moriwaki, Vice Chair; and  
Honorable Members

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

Re: SB 299, SD1 – RELATING TO LOAN REPAYMENT FOR HEALTHCARE  
PROFESSIONALS

Hearing: Wednesday, February 26, 2025 @ 10:04 am

Position: SUPPORT

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Testimony:

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

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

Thank you for the opportunity to testify.

--Jack Lewin MD, Administrator SHPDA



# UNIVERSITY OF HAWAII SYSTEM

## ‘ŌNAEHANA KULANUI O HAWAII

### Legislative Testimony

#### Hō'ike Mana'o I Mua O Ka 'Aha'ōlelo

Testimony Presented Before the  
Senate Committee on Ways and Means  
Wednesday, February 26, 2025 at 10:04 a.m.

By

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

And

Michael Bruno, Provost  
University of Hawai'i at Mānoa

### SB 299 SD1 – RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS

Chair Dela Cruz, Vice Chair Moriwaki, 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 SD1** which seeks funding for the Hawai'i Education Loan Repayment Program (HELP) which is administered by JABSOM in conjunction with the Department of Health (DOH). The funding requested in this measure is \$15,000,000 for fiscal year 2025-2026 and the same amount for fiscal year 2026-2027.

Hawai'i faces shortages of health care professionals in almost every field from physicians, nurses, and behavioral health specialists to speech pathologists to name a few. The legislature appropriated \$10 million in 2023 and an additional \$20 million in 2024 to support the HELP program which was instrumental in increasing the number of health care providers who were eligible to receive loan repayment assistance in Hawai'i, thereby directing more health care workers to the rural and medically underserved communities. This in turn has provided better access to care for many patients.

In 2023, HELP awarded loan repayment to 890 health care workers and disbursed approximately \$18 million in state funds and \$1.56 million in private funds provided by the Benioff Foundation. Approximately 1,500 applicants were waitlisted. For 2024, the waitlisted applicants will be reviewed and awards will continue to be provided to the extent funding is available. Of the providers accepted into HELP, 47% of awardees were neighbor island providers. Fourteen (14) awardees are residents/fellows training on the continent who are now committed to returning home after training.

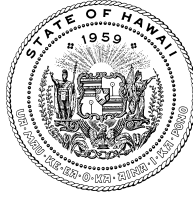
The main criteria considered in evaluating the providers' eligibility to participate in HELP were:

- Being a Hawai'i resident with a high likelihood of remaining in Hawai'i;
- Healthcare professions with qualified educational debt who are in a practice that serves at least 30% publicly insured patients (i.e., Medicare, Medicaid, QUEST, Tricare, VA).

Prioritization was given to primary care specialties and providers, including physicians, advanced practice registered nurses, and physician assistants in Family Medicine, Internal Medicine, Pediatrics, OB-Gyn, Geriatrics, Adolescent Medicine, General Practice. Additionally, behavioral health providers including psychologists, social workers, psychiatrists, psychiatric nurse practitioners, marriage and family therapists, behavioral analysts, certified substance abuse counselors, and mental health counselors were given prioritization. Further consideration was given to providers practicing in any specialty in rural communities of Hawai'i Island, Maui Island, Kaho'olawe Island, Lāna'i Island, Moloka'i Island, Kaua'i Island, Niihau Island, and, on O'ahu in Waimānalo, Wai'anae, Wahiawā, Hau'ula, Lā'ie, Kahuku, Hale'iwā, Waialua.

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.



EXECUTIVE CHAMBERS  
KE KE'ENA O KE KIA'ĀINA

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

**Senate Committee on Ways and Means**

Wednesday, February 26, 2025

10:04 a.m.

State Capitol, Conference Room 211 and Videoconference

**In Support**

**S.B. No. 299, SD1, Relating to Loan Repayment for Healthcare Professionals**

Chair Dela Cruz, Vice Chair Moriwaki, and Members on the Senate Committee on Ways and Means:

The Office of the Governor supports S.B. No. 299, SD1, 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. 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.



**February 26, 2025 at 10:04 am**  
**Conference Room 211**

**Senate Committee on Ways and Means**

**To:** Chair Donovan M. Dela Cruz  
Vice Chair Sharon Y. Moriwaki

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

**Re: Support**  
**SB 299 SD 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 meet the needs of all professionals, including behavioral health and nursing professionals. Thank you for your time and consideration of our testimony in support of this funding.



**Testimony Presented Before the  
Senate Committee on Ways and Means  
Wednesday, February 26, 2025 at 10:04 AM  
Conference Room 211 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. 1**

Chair Dela Cruz, Vice Chair Moriwaki, 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.*



February 26, 2025

The Honorable Donovan M. Dela Cruz, Chair  
The Honorable Sharon Y. Moriwaki, Vice Chair  
Senate Committee on Health and Human Services

Re: SB299 SD1 - RELATING TO LOAN REPAYMENT FOR HEALTHCARE  
PROFESSIONALS.

Dear Chair Dela Cruz, Vice Chair Moriwaki, and Members of the Committee:

Hawaii Medical Service Association (HMSA) appreciates the opportunity to provide testimony in support of SB 299 SD1, 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





To: The Honorable Donovan M. Dela Cruz, Chair  
The Honorable Sharon Moriwaki, Vice Chair  
Members, Senate Committee on Ways and Means

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

Date: February 26, 2025

Re: Support for SB299 SD1 – 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 SD1, 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 SD1.

*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.*

Testimony of  
Jonathan Ching  
Government Relations Director

Before:  
Senate Committee on Ways and Means  
The Honorable Donovan M. Dela Cruz, Chair  
The Honorable Sharon Y. Moriwaki, Vice Chair

**LATE**

February 26, 2025  
10:04 a.m.  
Conference Room 211  
Via Videoconference

**Re: SB 299, SD1, Relating to Loan Repayment for Healthcare Professionals**

Chair Dela Cruz, Vice Chair Moriwaki, and committee members, thank you for this opportunity to provide testimony on SB 299, SD1, 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, SD1.**

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, SD1, 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.



**Testimony to the Senate Committee on Ways and Means  
Wednesday, February 26, 2025; 10:04 a.m.  
State Capitol, Conference Room 211  
Via Videoconference**

**RE: SENATE BILL NO. 0299, SENATE DRAFT 1, RELATING TO LOAN REPAYMENT FOR  
HEALTHCARE PROFESSIONALS.**

Chair Dela Cruz, Vice Chair Moriwaki, 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 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, to continue loan repayment assistance to health care workers in Hawaii.

This measure would take effect on December 31, 2050.

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

**Testimony on Senate Bill No. 0299**

**Wednesday, February 26, 2025; 10:04 a.m.**

**Page 2**

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

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



## **SB299 SD1 Healthcare Educational Loan**

### COMMITTEE ON WAYS AND MEANS

Senator Donovan M. Dela Cruz, Chair

Senator Sharon Y. Moriwaki, Vice Chair

Wednesday, Feb 26, 2025: 10:04: Room 211 Videoconference

### **Hawaii Substance Abuse Coalition Supports SB299 SD1:**

#### *ALOHA CHAIR, VICE CHAIR, AND DISTINGUISHED COMMITTEE*

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

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

The National Center for Health Workforce Analysis (NCHWA) projects shortages in 2037 for many key behavioral health occupations, including<sup>1</sup>:

- 113,930 addiction counselors
- 87,840 mental health counselors
- 79,160 psychologists
- 50,440 psychiatrists
- 34,170 marriage and family therapists
- 39,710 school counselors

These estimates are based on FTE and the current use of behavioral health services in the United States. They do not address the large amount of unmet need that exists for these same services. Including estimates of this unmet need results in even higher shortages.

This loan matching program is desperately needed to help meet unmet needs. We appreciate the opportunity to testify and are available for questions.

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



### **Hawaii Medical Association**

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

#### **SENATE COMMITTEE ON WAYS AND MEANS**

Senator Donovan M Dela Cruz, Chair

Senator Sharon Y Moriwaki, Vice Chair

Date: February 26, 2025

From: Hawaii Medical Association (HMA)

Jerald Garcia MD - Chair, HMA Public Policy Committee

#### **RE SB 299 SD1 RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS - Healthcare Education Loan Repayment Program; Appropriation Position: Support**

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

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

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

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

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

#### **2025 Hawaii Medical Association Officers**

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

#### **2025 Hawaii Medical Association Public Policy Coordination Team**

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

## REFERENCES AND QUICK LINKS

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Hiraishi K. "Hawai'i Doctor Shortage Worsens Under Pandemic." Hawaii Public Radio. Jan 5, 2021. <https://www.hawaiipublicradio.org/post/hawai-i-doctor-shortage-worsens-under-pandemic>

### **2025 Hawaii Medical Association Officers**

Elizabeth Ann Ignacio, MD, President • Nadine Tenn-Salle, MD, President Elect • Angela Pratt, MD, Immediate Past President  
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### **2025 Hawaii Medical Association Public Policy Coordination Team**

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





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

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

**Strong Support for SB299 SD1– Relating to Loan Repayment for Healthcare Professionals**

On behalf of the American College of Obstetricians and Gynecologists (ACOG) Hawai'i Section, we write in strong support of SB299 SD1, 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 SB299 SD1 and ensure that this successful program continues to provide much-needed relief to our healthcare workforce. Thank you for your leadership and commitment to strengthening Hawai'i's healthcare system.

Mahalo,

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



February 25, 2025

**Testimony in Support of SB299 SD1, Relating to Loan Repayment for Healthcare Professionals**

Senate Committee on Ways and Means  
February 26, 2025  
10:04 AM  
Conference Room 211

Aloha Chair Dela Cruz, Vice Chair Moriwaki, and Committee Members:

**Hawaii Dental Service (HDS) strongly supports SB299 SD1, 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 SD1 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 SD1 and invest in the sustainability of dental care in our state.

Mahalo nui loa,

A handwritten signature in black ink, appearing to read "Quin Ogawa".

**Quin Ogawa**  
Chief Financial Officer  
Hawaii Dental Service

Wednesday, February 26, 2025 at 10:04 AM  
Via Video Conference; Conference Room 211

**Senate Committee on Ways and Means**

To: Senator Donovan Dela Cruz, Chair  
Senator Sharon Moriwaki, Vice Chair

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

**Re: Testimony in Support of SB 299, SD1  
Relating to Loan Repayment For Health Care Professionals**

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

HPH writes in SUPPORT of SB 299, SD1 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.

February 26, 2025

**To: Chair Dela Cruz, Vice Chair Moriwaki, and Members of the House Committee on Ways and Means (WAM)**

From: Hawaii Association of Health Plans Public Policy Committee

Date/Location: February 26, 2025; 10:04 am/Conference Room 211 & Videoconference

**Re: Testimony in support of SB 299 SD1 – Loan Repayment Program**

The Hawaii Association of Health Plans (HAHP) offers this testimony in support of SB 299 SD1. 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 SD1.

Sincerely,

HAHP Public Policy Committee

cc: HAHP Board Members



To: The Honorable Donovan M. Dela Cruz, Chair  
The Honorable Sharon Y. Moriwaki, Vice-Chair  
Senate Committee on Ways and Means

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

Hearing: Wednesday, February 26, 2025, 10:04 AM, Conference Room 211

RE: **SB 299 SD1 Relating to Loan Repayment for Healthcare Professionals**

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AlohaCare appreciates the opportunity to provide testimony in **support** of **SB299 SD1**, 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 SD1**.



## Hawaii Dental Association

Time/Date: 10:04 am, February 26, 2025

Location: State Capitol Room 211

Committee: Senate Ways and Means

Re: SB 299 SD1, Relating to Loan Repayment for Healthcare Professionals

Aloha Chair Dela Cruz, Vice Chair Moriwaki, and members of the committee

The Hawaii Dental Association is in support of SB 299 SD1, 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.

**SB-299-SD-1**

Submitted on: 2/24/2025 8:51:56 PM

Testimony for WAM on 2/26/2025 10:04:00 AM

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

Comments:

I support this bill as it is essential to addressing our physician workforce shortage.

**SB-299-SD-1**

Submitted on: 2/24/2025 5:34:57 PM

Testimony for WAM on 2/26/2025 10:04:00 AM

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

Comments:

I am an OBGYN physician practicing in Waipahu. I storngly support this bill to help address the healthcare provider shortage in the state.

Sincerely,

Sara C Harris, MD



**SB-299-SD-1**

Submitted on: 2/24/2025 9:52:46 PM

Testimony for WAM on 2/26/2025 10:04:00 AM

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

Comments:

Please pass this measure to support the Healthcare Education Loan Repayment Program. It's an innovative program that is already making a difference towards ensuring that Hawaii residents have adequate access to healthcare. Thank you.