



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

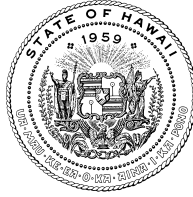
**Testimony COMMENTING on SB299**  
**RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS.**

SENATOR JOY SAN BUENAVENTURA, CHAIR  
SENATE COMMITTEE ON HEALTH AND HUMAN SERVICES

Hearing Date/Time: February 10, 2025; 1:20 PM

Room Number: 225

- 1 **Fiscal Implications:** \$15,000,000 general fund appropriation.
- 2 **Department Testimony:** The Department of Health (DOH) strongly supports SB299, that
- 3 authorizes funds for the Health Education Loan Repayment Program (HELP) which is jointly
- 4 administered by DOH and the University of Hawaii John A. Burns School of Medicine.
- 5 HELP has attracted great interest from Hawaii's healthcare provider community. Since its
- 6 implementation, 894 residents have received student loan assistance of which 238 were
- 7 primary care providers and 250 were behavioral health specialists. HELP is a significant resource
- 8 to address the well-documented provider shortages in Hawaii.
- 9 1,300 applicants on the waitlist are an indication that HELP should continue to assist more
- 10 providers with education loan repayments, thus allowing them to remain and practice in Hawaii
- 11 or to return home from the continent to practice.
- 12 Thank you for the opportunity to testify.
- 13 **Proposed Amendments:** N/A



EXECUTIVE CHAMBERS  
KE KE'ENA O KE KIA'ĀINA

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

**Senate Committee on Health and Human Services**

Monday, February 10, 2025

1:20 p.m.

State Capitol, Conference Room 225 and Videoconference

**In Support**

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

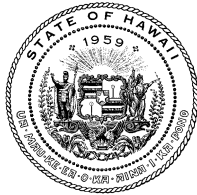
Chair San Buenaventura, Vice Chair Aquino, and Members on the Senate Committee on Health and Human Services:

The Office of the Governor supports S.B. No. 299, Relating to Loan Repayment for Healthcare Professionals. This bill would provide a total of \$30 million in appropriations for Fiscal Years 2025 and 2026 for the Healthcare Education Loan Repayment Program also known as HELP. The amount is similar to what the Legislature previously provided to this program for Fiscal Years 2024 and 2025.

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

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

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

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

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

February 7, 2025

To: Senate Committee on Health and Human Services  
Senator Joy San Buenaventura, Chair;  
Senator Henry JC Aquino, Vice Chair; and  
Honorable Members

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

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

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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.

Mahalo nui loa for the opportunity to testify.

--Jack Lewin MD, Administrator SHPDA



**Testimony Presented Before the  
Senate Committee on Health And Human Services  
Monday, February 10, 2025 at 1:20 PM  
Conference Room 225 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**

Chair San Buenaventura, Vice Chair Aquino, 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.*



# 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 Health and Human Services  
Monday, February 10, 2025 at 1:20 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,  
Hawaii/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 – RELATING TO LOAN REPAYMENT FOR HEALTHCARE PROFESSIONALS

Chair San Buenaventura, Vice Chair Aquino, 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** 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.

To: The Honorable Joy San Buenaventura, Chair  
The Honorable Henry Aquino, Vice Chair  
Members, Senate Committee on Health & Human Services

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

Date: February 10, 2025

Re: Support for SB299 – Relating to Loan Repayment for Healthcare Professionals

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The Queen's Health Systems (Queen's) is a nonprofit corporation that provides expanded health care capabilities to the people of Hawai'i and the Pacific Basin. Since the founding of the first Queen's hospital in 1859 by Queen Emma and King Kamehameha IV, it has been our mission to provide quality health care services in perpetuity for Native Hawaiians and all of the people of Hawai'i. Over the years, the organization has grown to four hospitals, and more than 10,000 affiliated physicians, caregivers, and dedicated medical staff statewide. As the preeminent health care system in Hawai'i, Queen's strives to provide superior patient care that is constantly advancing through education and research.

Queen's supports of SB299, 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.

*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 Health and Human Services  
The Honorable Joy A. San Buenaventura, Chair  
The Honorable Henry J.C. Aquino, Vice Chair

February 10, 2025  
1:20 p.m.  
Conference Room 225  
Via Videoconference

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

Chair San Buenaventura, Vice Chair Aquino, and committee members, thank you for this opportunity to provide testimony on SB 299, 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.**

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, 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.



February 10, 2025

The Honorable Joy A. San Buenaventura, Chair  
The Honorable Henry J.C. Aquino, Vice Chair  
Senate Committee on Health and Human Services

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

Hawaii Medical Service Association (HMSA) appreciates the opportunity to provide testimony in support of SB 299, 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 eight hundred ninety recipients across varying specialties and professions.

We appreciate the legislatures 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



**February 10, 2025 at 1:20 pm**  
**Conference Room 225**

**Senate Committee on Health and Human Services**

**To:** Chair Joy A. San Buenaventura  
Vice Chair Henry J.C. Aquino

**From:** Hilton R. Raethel  
President and CEO  
Healthcare Association of Hawaii

**Re: Support**  
**SB 299, 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.

# Hawai'i Association of Professional Nurses (HAPN)



To: The Honorable Senator Joy A. San Buenaventura, Chair of the Senate Committee on Health and Human Services

From: Hawai'i Association of Professional Nurses (HAPN)

Subject: SB299 – Relating to Loan Repayment for Healthcare Professionals

Hearing: Saturday, February 10, 2025, 1:20 p.m.

Aloha Senator San Buenaventura, Chair; Senator Aquino, Vice Chair; and Members of the Committee,

On behalf of the Hawai'i Association of Professional Nurses (HAPN), we write in strong support of SB299, which seeks to continue funding the healthcare education loan repayment program to address Hawai'i's persistent shortage of healthcare professionals.

## **Addressing the Healthcare Workforce Shortage**

Hawai'i faces an ongoing crisis in healthcare provider shortages, making it increasingly difficult for residents to access timely medical and behavioral health care. The financial burden of high student loan debt, combined with the high cost of living, often forces healthcare professionals to leave the state or not practice in Hawai'i at all.

- Many providers cite financial hardship as a primary reason for leaving Hawai'i or choosing not to work in the state.
- Loan repayment programs help attract and retain providers, particularly in rural and underserved communities.
- Without continued funding, Hawai'i risks losing even more healthcare professionals, worsening an already critical shortage.

## **Proven Success of Loan Repayment Programs**

The healthcare education loan repayment program has been one of the most successful workforce retention strategies in the state.

- In 2023, the program assisted 890 healthcare professionals, including:
  - 238 primary care providers
  - 250 behavioral health specialists
- Despite this success, over 1,300 healthcare professionals remain on the waitlist for loan repayment assistance.

- Continued investment in this program is essential to ensuring Hawai'i has the healthcare workforce it needs.

### **SB299: A Critical Investment in Hawai'i's Healthcare System**

SB299 proposes an appropriation of \$15 million per year for fiscal years 2025-2026 and 2026-2027 to sustain this vital program. This funding will:

- Incentivize healthcare professionals to stay and practice in Hawai'i, reducing provider shortages.
- Support a wide range of healthcare professionals, including APRNs, physicians, social workers, case managers, and behavioral health specialists.
- Improve access to care for Hawai'i residents, particularly in underserved areas.

### **HAPN's Commitment to Strengthening Hawai'i's Healthcare Workforce**

As an organization dedicated to advancing the profession of Advanced Practice Registered Nurses (APRNs) and advocating for stronger healthcare policies, HAPN strongly supports SB299 as a practical, high-impact solution to Hawai'i's healthcare workforce shortage.

For these reasons, we urge the committee to pass SB299 and ensure continued funding for this critical program.

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

Respectfully,

Dr. Jeremy Creekmore, APRN  
President, HAPN



**Testimony to the Senate Committee on Health and Human Services  
Monday, February 10, 2025; 1:20 p.m.  
State Capitol, Conference Room 225  
Via Videoconference**

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

Chair San Buenaventura, Vice Chair Aquino, 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, 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 \$15,000,000 in 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.

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**

**Monday, February 10, 2025; 1:20 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](mailto:eabe@hawaiiipca.net).





### **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 HEALTH AND HUMAN SERVICES**

Senator Joy A. San Buenaventura, Chair

Senator Henry J.C. Aquino, Vice Chair

Date: February 10, 2025

From: Hawaii Medical Association (HMA)

Jerald Garcia MD - Chair, HMA Public Policy Committee

#### **RE SB 299 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 Hawaii healthcare workforce and maintains the delivery of vital medical services throughout our state.

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

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

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

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

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

## REFERENCES AND QUICK LINKS

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

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

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### **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



**SB299 Healthcare Educational Loan**  
**COMMITTEE ON HEALTH AND HUMAN SERVICES**

Senator Joy A. San Buenaventura, Chair

Senator Henry J.C. Aquino, Vice Chair

Monday, Feb 10, 2025: 1:20: Room 225 Videoconference

**Hawaii Substance Abuse Coalition Supports SB299:**

*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>

**Testimony Presented Before the**

SENATE COMMITTEE ON HEALTH AND HUMAN SERVICES

Monday, February 10, 2025 at 1:20 PM

Conference Room 225 & Videoconference

State Capitol



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

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

Senator Joy A. San Buenaventura, Chair Senator Henry J.C. Aquino, Vice Chair and members of the Senate Committee on Health and Human Services, thank you for providing this opportunity for Hawai'i nurses' voices to be heard.

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. **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 in Hawai'i.

Hawai'i-ANA thanks your committee for its commitment to ensuring access to high-quality health care by supporting local nurses to remain in Hawai'i through innovative strategies such as the Healthcare Education Loan Repayment Program. Thank you for the opportunity to testify in support of this measure.

Contact information for Hawai'i – American Nurses Association:

President: Dr. Denise Cohen, APRN [president@hawaii-ana.org](mailto:president@hawaii-ana.org)

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

Monday, February 10, 2025 at 1:20 PM  
Via Video Conference; Conference Room 225

**Senate Committee on Health and Human Services**

To: Senator Joy San Buenaventura, Chair  
Senator Henry Aquino, Vice Chair

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

**Re: Testimony in Support of SB 299  
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 which appropriates funds for the Healthcare Education Loan Repayment Program.

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

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

Thank you for the opportunity to testify.



## Hawaii Dental Association

Time/Date: 1:20 pm, February 10, 2025

Location: State Capitol Room 225

Committee: Senate Health and Human Services

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

Aloha Chair San Buenaventura, Vice Chair Aquino, and members of the committee

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

**LATE**

February 10, 2025

**To: Chair San Buenaventura, Vice Chair Aquino, and Members of the Senate Committee on Health and Human Services (HHS)**

From: Hawaii Association of Health Plans Public Policy Committee

Date/Location: February 10, 2025; 1:20 pm/Conference Room 225 & Videoconference

**Re: Testimony with comments on SB 299 – Loan Repayment Program**

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

Sincerely,

HAHP Public Policy Committee

cc: HAHP Board Members





**LATE**

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

### **SENATE COMMITTEE ON HEALTH & HUMAN SERVICES**

**February 10, 2025**

Aloha Chair San Buenaventura, Vice Chair Aquino, and Members of the Health & Human Services committee:

The Democratic Party of Hawai'i **SUPPORTS** SB299, 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 Hawaii 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, Hawaii is experiencing a shortage of healthcare workers, due in part to the high cost of living. The Healthcare Education Loan Repayment Program brings much needed relief in that regard. Putting more public funding towards this important program will assist in making school more affordable for healthcare providers, which will in turn make it more affordable for these workers to live and practice in Hawaii.

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

DEMOCRATIC PARTY OF HAWAII

PO Box 2041 • Honolulu, HI 96805 • [www.hawaiidemocrats.org](http://www.hawaiidemocrats.org)

To: The Honorable Joy A. San Buenaventura, Chair  
The Honorable Henry J. C. Aquino, Vice-Chair  
Senate Committee on Health and Human Services

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

Hearing: Monday, February 10, 2025, 1:20 PM, Conference Room 225

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

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

**WRITTEN TESTIMONY IN SUPPORT OF SB299**  
**HEALTHCARE PROFESSIONAL LOAN REPAYMENT PROGRAM**  
**SENATOR JOY SAN BUENAVENTURA    CHAIR**  
**SENATOR HENRY J.C. AQUINO        VICE-CHAIR**  
**And distinguished Senators.**

**Mahalo for the opportunity to voice my strong support for the healthcare loan repayment program and the professional recruiting effort.**

**The first year of the program 2024, was very successful.**

**A \$30 million dollar budget.**

**894 individuals receive some financial aid.**

**An increase of 73 healthcare providers/55 FTEs more than in 2023.**

**Legislative efforts to exempt GET on Medicare, Medicaid and Tri-Care treatments will go into effect January 2026. Hawaii Preceptor tax credit is a work in progress.**

**But recruiting is an Up-Hill battle.**

**12,000 Hawaii licensed providers,        only 3672 in active practice.**  
**Not all are full time**

**Current statistical shortage 543 FTEs    10-times 1<sup>st</sup> yr recruiting.**

**Factor in geographical realities        short 768 FTEs.**

**National Physician shortage expected to double in 8 yrs.**

**So Hawaii Shortage will double.**

**Greatest current statewide shortage is PCPs        short 152 FTEs**

**As of 2023, 22.3% of physicians >65 yrs old.**

**Suicide rate 2-5 times rate of gen. pop.**

**Physicians over 55 yrs of age-50% considering retirement.**

**Average medical school debt        \$235,000.**

**Average income for PCP        \$250,000 to \$275,000**

**PCPs are the Gate Keepers for specialty referrals.**

**1-hour direct patient care = 2 hours admin tasks: EHRs focus is documentation for regulations, insurance billing and processing/appealing Prior Authorizations.**

**Takes away from treating NEW PATIENTS**

**Average wait time-new patient 26 days.**

**Given the documented need, and last years \$30 million netted 73 providers, **WHY** cut appropriations in HALF.**

**It will only increase the shortage.**

Committee on Health and Human Services  
Senator Joy A. San Buenaventura, Chair  
Senator Henry J.C. Aquino, Vice Chair  
and Members of the Committee

Hearing Date: Monday, February 10, 2025

Time: 1:20PM

Place: Conference Room 225 & Video conference, State Capitol

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

My name is Germaine Kaululaau, and I am a Doctor of Nursing Practice student, at the University of Hawaii at Hilo. I am submitting this testimony in strong support of **SB299**, which seeks to enhance loan repayment programs for healthcare professionals in Hawaii.

Hawaii is currently experiencing a significant shortage in its healthcare workforce, especially in rural and underserved regions. Many skilled healthcare providers, such as physicians, nurse practitioners, physician assistants, nurses, and mental health specialists, complete their education with substantial student loan debt, frequently discouraging them from practicing in regions where their services are critically required. **SB299** provides an effective approach by improving loan repayment incentives, thereby assisting in recruiting, and retaining skilled individuals in high-demand areas.

The impact of student loan debt significantly affects the accessibility of healthcare services in our state. Numerous professionals are compelled to pursue opportunities in higher-paying mainland areas without sufficient financial backing, resulting in a continual shortage of providers in Hawaii. This bill will make it more feasible for healthcare workers to commit to serving in Hawaii, ensuring that residents—especially those in rural and underserved communities—receive the quality care they deserve.

Hawaii's investment in loan repayment programs addresses workforce shortages while demonstrating a long-term commitment to improving public health outcomes. A well-supported healthcare workforce leads to better patient care, reduced costs associated with delayed treatment, and improved community health outcomes.

I strongly encourage the passage of **SB299** to maintain Hawaii's competitiveness in attracting and retaining committed healthcare professionals. Thank you for your time and consideration.

**Respectfully submitted,**

Germaine Kaululaau  
DNP Student at University of Hawaii at Hilo

**SB-299**

Submitted on: 2/4/2025 4:19:26 PM

Testimony for HHS on 2/10/2025 1:20:00 PM

Submitted By	Organization	Testifier Position	Testify
Rick Ramirez	Individual	Support	Written Testimony Only

Comments:

As a healthcare provider, espially with this current Federal Administration, we need this bill to be in place and to pass. We need help to continue to live here and want to work here to take care of paitent. I am a specialst and primary care and it is highly encouraging that the legislature is considering this. As a healthcare provider I fully support this measure to pass. Please join me.

Thanks,

Rick Ramirez, DNP, APRN, FNP-BC, AG/ACNP-BC, ENP-C

**SB-299**

Submitted on: 2/4/2025 5:44:28 PM

Testimony for HHS on 2/10/2025 1:20:00 PM

Submitted By	Organization	Testifier Position	Testify
Lynn Murakami Akatsuka	Individual	Support	Written Testimony Only

Comments:

I strongly support the continued funding of the Healthcare Education Loan Repayment Program to support and help our various health care providers that are covered in this program. A sound policy to continue to not only support these providers to remain in Hawaii but to increase and recruit more health providers to practice in our islands.

Thank you for the opportunity to submit written testimony in strong support of SB 299.

**Committee on Health and Human Services**  
**Senator Joy A. San Buenaventura, Chair**  
**Senator Henry J.C. Aquino, Vice Chair**  
**And Members of the Committee**

**Hearing Date:** Monday February 10, 2025

**Time:** 1:20PM

**Place:** Conference Room 225 & Video conference, State Capitol

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

Aloha, my name is Jencey K. Melemai-Watson, I am currently a student at the University of Hawaii at Hilo enrolled in the Doctor of Nursing Program. I am submitting this testimony in support of **SB299**, which seeks to enhance loan repayment programs for healthcare professionals in Hawaii. Access to quality healthcare is a critical issue as well as a need in our state but, many communities in particular face a shortage which has a direct impact on the health and well-being of the community.

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 this State seeking work in other areas where compensation is greater. In 2023 the amount of appropriated funds was at a total of \$30,000,000 over fiscal years 2024-2025 to fund the healthcare education loan repayment program, which assists with health care professionals in Hawaii in repaying their health care educational loans in exchange for medical services in Hawaii.

Thus far this program has been successful by helping to improve the lives of health care professionals in the State and making it easier for them to remain and practice here in Hawaii. The healthcare education loan repayment program has significantly benefited those who received loan repayment assistance, but there is still many individuals who are awaiting assistance with this relief. This incentive will encourage more healthcare professionals to choose to practice in underserved areas.

I am in support of this bill **SB299** due to the impact it has created on my personal choice to investing in our healthcare workforce. This is not only beneficial but also an investment in the health and welfare of the community of Hawaii. By attracting and retaining qualified healthcare professionals, we can improve health outcomes, reduce healthcare costs in the long run, and create a healthier Hawaii. I urge the committee to pass **SB299** which is a crucial step towards ensuring that all residents of Hawaii have access to the quality healthcare they deserve. Thank you for your time and consideration.

Sincerely,

Jencey K. Melemai-Watson  
DNP Student at the University of Hawaii at Hilo



**LATE**

**SB-299**

Submitted on: 2/9/2025 12:47:58 PM

Testimony for HHS on 2/10/2025 1:20:00 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 Hawaii 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 SB299.**

Mahalo,

Dr. Avery