



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 Education
and

Senate Committee on Health and Human Services
Wednesday, March 25, 2026 at 1:10 p.m.

By

T. Samuel Shomaker, Dean

and

Lee Buenconsejo-Lum, MD,

Associate Dean for Academic Affairs & Chief Academic Officer

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

Vassilis Syrmos, PhD

Interim Provost

University of Hawai'i at Mānoa

HB 1574 HD2 – RELATING TO THE HEALTH EDUCATION LOAN REPAYMENT PROGRAM

Chairs Kim and San Buenaventura, Vice Chairs Kidani and McKelvey, and Members of the Committees:

The John A. Burns School of Medicine (JABSOM) **strongly supports HB 1574 HD2** which codifies the Healthcare Education Loan Repayment Program (HELP) in Hawai'i Revised Statutes Chapter 304A and requires participants in the program to remain and work in the State for a certain number of years based on the amount of financial assistance received. The bill establishes a two-tiered work commitment in Hawaii. Individuals awarded between \$1,000 and \$50,000 are required to practice in their field for a minimum period of two years. Those receiving \$50,001 or more must fulfill a minimum three-year practice requirement in their field. We request that the Act become effective as of July 1, 2027.

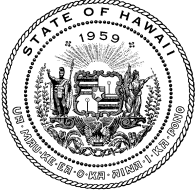
For fiscal years 2024 and 2025, the legislature appropriated a total of \$30,000,000 to fund the healthcare education loan repayment program. *HB 1574 HD2 does not seek any new appropriations.* The Healthcare Education Loan Repayment Program supports healthcare professionals across most fields of practice in Hawaii by helping them repay their educational loans in exchange for providing healthcare services in the state. For fiscal years 2026 and 2027, the legislature appropriated an additional \$30,000,000 to continue this support. The healthcare education loan repayment program has been

successful in improving the lives of healthcare professionals in the State and making it easier for these professionals to remain and practice in Hawai'i.

Since the inception of the healthcare education loan repayment program, nine hundred twenty-one (921) resident healthcare professionals have been assisted by the program. The average amount of indebtedness for certain disciplines who were awarded ranges from \$179,400 (physicians), \$93,500 (advanced practice registered nurses), \$138,400 (physician assistants), \$170,600 (psychologists), \$41,300 (nurses), and \$94,600 (other healthcare professionals). The average loan repayment amount for all recipients to date is \$49,000.

At present, all individuals enrolled in the healthcare education loan repayment program must commit to working in Hawai'i for two years within their respective professions, irrespective of the level of financial assistance received. This measure introduces a two-tiered structure, mandating that participants who are awarded higher amounts of assistance practice in Hawaii for three (3) years, whereas those receiving lower amounts are required to remain and practice for two (2) years. The extended commitment provides participating healthcare professionals with greater opportunity to assess community needs and contributes to the improvement of continuity of care.

Thank you for the opportunity to testify.



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

JOSH GREEN, MD
GOVERNOR OF HAWAII
KE KIA'ĀINA O KA MOKU'ĀINA 'O HAWAII

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

JOHN C. (JACK) LEWIN, MD
ADMINISTRATOR

March 20, 2026

TO: SENATE COMMITTEE ON EDUCATION
Senator Donna Meraco Kim, Chair
Senator Michelle N. Kidani, Vice Chair

SENATE COMMITTEE ON HEALTH AND HUMAN SERVICES
Senator Joy A. San Buenaventura, Chair
Senator Angus L.K. McKelvey, Vice Chair
Honorable Members

FROM: John C. (Jack) Lewin, MD, Administrator, SHPDA, and Sr. Advisor to
Governor Josh Green, MD on Healthcare Innovation

**RE: HB 1574-HD2 -- RELATING TO THE HEALTHCARE EDUCATION
LOAN REPAYMENT PROGRAM**

HEARING: Wednesday, March 25, 2026 @ 1:10 pm; Conference Room 225

POSITION: SUPPORT with COMMENTS

Testimony:

SHPDA strongly supports HB 1574-HD2 with comments.

This bill is intended to strengthen Hawai'i's Healthcare Education Loan Repayment Program as a workforce retention tool by aligning service commitments with the level of state support provided. As Hawaii continues to face healthcare workforce shortages and the high cost of living that can drive providers to leave the state, the bill establishes a sliding-scale minimum service requirement for new award recipients beginning July 1, 2027, requiring at least two years of in-state practice for recipients of \$1,000–\$50,000 in assistance and at least three years for those receiving \$50,001 or more. By ensuring that larger loan repayment awards correspond to longer service in Hawai'i, the bill aims to promote continuity of care for residents and better meet community health needs.

This bill ensures the State's investment translates into longer-term, on-the-ground care for local communities. By adopting a tiered service commitment it promotes greater workforce stability, improves continuity of care for patients, and helps reduce access barriers driven by persistent shortages, including in specialized areas like behavioral health. At the same time, it supports healthcare professionals facing

Hawai'i's high cost of living by maintaining loan repayment as a meaningful recruitment and retention tool while creating a fair expectation of service when larger assistance is provided.

In closing, this bill makes a prudent, targeted update to Hawai'i's Healthcare Education Loan Repayment Program by aligning service commitments with the level of assistance provided. By establishing minimum in-state practice requirements for new awards issued on or after July 1, 2027, this bill helps ensure that public funds invested in loan repayment translate into longer-term workforce stability and continuity of care for Hawai'i residents, especially in areas facing persistent shortages.

Thank you for hearing HB 1574-HD2.

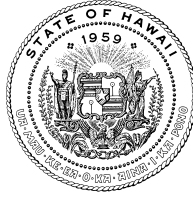
Mahalo for the opportunity to testify.

■ -- Jack Lewin, MD, Administrator, SHPDA

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

Senate Committees on Education and Health and Human Services

Wednesday, March 25, 2026

1:10 p.m.

State Capitol, Conference Room 225 and Videoconference

In Support

**House Bill No. 1574, HD2, Relating to the Healthcare Education Loan
Repayment Program**

Chairs Kim and San Buenaventura, Vice Chairs Kidani and McKelvey, and Members of the Senate Committees on Education and Health and Human Services:

The Office of the Governor **supports** H.B. No. 1574, HD2, Relating to the Healthcare Education Loan Repayment Program (HELP). This bill would formally codify the HELP program in Hawai'i Revised Statutes and require a participant in the Healthcare Education Loan Repayment Program to remain and work in the State for a certain number of years based on the amount of financial assistance they receive. Specifically, the bill would require any recipient of a new award on or after July 1, 2027 to require no less than two years of service in Hawai'i for a recipient who receives loan repayment assistance between \$1,000 and \$50,000 and no less than three years for a recipient who receives loan repayment assistance of \$50,001 and above.

Since its launch on September 9, 2023, HELP has assisted 928 healthcare professionals by providing them with financial assistance, with the average loan amount for recipients being around \$49,000. As Hawaii continues to address the workforce shortage in the healthcare industry, the HELP program has provided much needed financial assistance to improve the lives of healthcare professionals in the State and making it easier for these professionals to remain and practice in Hawaii.

Mahalo for the opportunity to provide testimony on this measure.

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



KATHERINE AUMER, PhD
COUNCIL CHAIRPERSON
LUNA HO'OMALU O KA PAPA

**STATE OF HAWAI'I
DEPARTMENT OF HEALTH
KA 'OIHANA OLAKINO
STATE COUNCIL ON MENTAL HEALTH**

P.O. Box 3378, Room 256
HONOLULU, HAWAII 96801-3378

**STATE COUNCIL ON MENTAL HEALTH
Testimony to the Senate Committee on Education
and Senate Committee on Health and Human Services
in SUPPORT of H.B. 1574 HD2
RELATING TO THE HEALTHCARE EDUCATION LOAN REPAYMENT PROGRAM
March 25, 2026, 1:10 p.m., Room 225 and Video**

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Chairs Kim and San Buenaventura, Vice Chairs Kidani and McKelvey, and Committee members:

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

The State Council on Mental Health strongly supports HB1574 HD2. A sustainable healthcare workforce is essential to meeting the diverse and evolving needs of Hawai'i children, families, and communities. Physical and mental health are deeply interconnected, and when shortages limit timely access to care, students, families, and vulnerable populations experience significant setbacks in both medical and behavioral health outcomes.

Programs that strengthen recruitment and retention are an important part of Hawai'i's long-term cost-containment strategy. This measure improves the State's ability to retain the clinicians it has already invested in supporting, ensuring continuity of care for communities that rely heavily on publicly funded education, social service, and behavioral health systems.

Hawai'i's workforce shortage spans multiple disciplines, including behavioral health, primary care, and other essential services. Retention policy must reflect that reality. A standardized, adaptable service commitment framework helps stabilize the workforce across the entire health system, directly benefiting schools, early learning programs, and social service agencies that depend on a reliable network of healthcare professionals.

Supporting our graduates-in-need who choose careers in healthcare, including mental healthcare, is vital to ensuring more Hawai'i residents receive preventive care, early intervention, and long-term support. These investments strengthen student well-being, support families, and reduce long-term healthcare and social-service costs.

Thank you for the opportunity to testify.



OFFICE OF HAWAIIAN AFFAIRS

‘Ōlelo Hō‘ike ‘Aha Kau Kānāwai

TESTIMONY IN SUPPORT OF HOUSE BILL 1574 HD2

RELATING TO THE HEALTHCARE EDUCATION LOAN REPAYMENT PROGRAM

Ke Kōmike ‘Aha Kenekoa o ka Ho‘ona‘auao

(Senate Committee on Education)

Ke Kōmike ‘Aha Kenekoa o ke Olakino a me ka Lawelawe Kanaka

(Senate Committee on Health and Human Services)

Ke Kapitala ‘o Hawai‘i

(Hawai‘i State Capitol)

Malaki 25, 2026

1:10 PM

Lumi 225

Aloha e Chair Kim, Chair San Buenaventura, Vice Chair Kidani, Vice Chair McKelvey, Members of the Senate Committee on Education and Members of the Senate Committee on Health and Human Services:

The Office of Hawaiian Affairs (OHA) **SUPPORTS HB1574 HD2**, which formally codifies the Healthcare Education Loan Repayment Program within the University of Hawai‘i John A. Burns School of Medicine and establishes minimum in-state service requirements for participants who receive new awards on or after July 1, 2027. OHA appreciates recent amendments clarifying the program’s structure and amending the definition of healthcare professional to include dentists and other allied health care providers.

OHA supports this bill because Hawai‘i’s health workforce shortages continue to create barriers to timely care across the pae ‘āina, especially in rural and underserved areas. Public investment in loan repayment can be a powerful tool for recruitment and retention, but it should also translate into sustained care capacity for Hawai‘i residents. Requiring a minimum two-year service commitment for awards between \$1,000 and \$50,000, and a minimum three-year commitment for awards above \$50,000, is a reasonable and proportional approach that supports both workforce stability and responsible stewardship of State funds.

This issue carries particular importance for Native Hawaiian communities, which continue to face persistent health inequities and access barriers across primary care, behavioral health, dental care, and rural health services. Retaining qualified providers in Hawai‘i for longer periods helps strengthen continuity of care, improve patient relationships, and build a workforce more responsive to local needs. Service-based models like this one can also help ensure that public resources support lasting care access rather than short-term placement alone.

For these reasons, the Office of Hawaiian Affairs respectfully urges the Committees to **PASS HB1574 HD2**. Mahalo nui for the opportunity to provide testimony on this important measure.

Testimony of
Jonathan Ching
Head of Government Relations

Before:
Senate Committee on Education
The Honorable Donna Mercado Kim, Chair
The Honorable Michelle N. Kidani, Vice Chair

Senate Committee on Health and Human Services
The Honorable Joy A. San Buenaventura, Chair
The Honorable Angus L.K. McKelvey, Vice Chair

March 25, 2026
1:10 p.m.
Conference Room 225
Via Videoconference

Re: HB 1574, HD2 Relating to the Healthcare Education Loan Repayment Program.

Chairs, Vice Chairs, and committee members, thank you for this opportunity to provide testimony on HB 1574, HD2 which requires a participant in the Healthcare Education Loan Repayment Program (HELP) to remain and work in the State for a certain number of years based on the amount of financial assistance received.

Kaiser Permanente Hawai‘i SUPPORTS HB 1574, HD2.

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 4,600 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.

Kaiser Permanente Hawai‘i is appreciative to the Hawai‘i State Legislature for its ongoing support for HELP, which provides healthcare professionals in Hawai‘i with student loan assistance in exchange for medical service in Hawai‘i. Since its inception in 2023, at least 75 Kaiser Permanente employees have been provided with HELP assistance, and we continue to see

more of our providers apply. This includes physicians (MD/DO), physician assistants (PA), advanced practice registered nurses (APRN/NP), and registered nurses (RN).

As this committee is aware, the cost of living in Hawai'i is a barrier to recruiting and retaining healthcare providers and the HELP program has been impactful. We appreciate the Legislature's continued efforts to fund and enhance the HELP program so that it may incentivize more health care providers to remain in or come to Hawai'i.

Mahalo for the opportunity to testify on this important measure.



Testimony Presented Before the
Senate Committee on Education
and
Senate Committee on Health and Human Services
Wednesday, March 25, 2026 at 1:10 P.M.
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 STRONG SUPPORT on HB 1574, HD2

Chairs Kim and San Buenaventura, Vice Chairs Kidani and McKelvey, and members of the Committees:

Thank you for hearing this measure. This measure amends the HELP program by adding a new requirement for participants in the Healthcare Education Loan Repayment Program to remain and work in the State for a certain number of years based on the amount of financial assistance received.

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. Creating a work requirement will strengthen the well-coordinated efforts to improve support for and retention of the healthcare workforce in our 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 collaborate on fostering workplace conditions that support nurses to remain in a fulfilling profession.



HB1574 HD2 Healthcare Education Loan Repayment

COMMITTEE ON EDUCATION

Senator Donna Mercado Kim, Chair

Senator Michelle N. Kidani, Vice Chair

COMMITTEE ON HEALTH AND HUMAN SERVICES

Sen. Joy San Buenaventura, Chair

Sen. Angus McKelvey, Vice Chair

Wednesday, Mar 25, 2026: 1:10: Room 225 Videoconference

Hawaii Substance Abuse Coalition Supports HB1574 HD1:

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

The National Center for Health Workforce Analysis (NCHWA) projects shortages in 2037 for many key behavioral health occupations, including¹:

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

The average amount of indebtedness for certain disciplines who were awarded ranges from \$179,400 (physicians), \$93,500 (advanced practice registered nurses), \$138,400 (physician assistants), \$170,600 (psychologists), \$41,300 (nurses), and \$94,600 (other healthcare professionals). The average loan repayment amount for all recipients to date is \$49,000.

Our field desperately needs more retention as well as more funding for recruitment. Especially for behavioral health workers including addiction counselors, social workers and mental health counselors who tend to perform the major functions of delivery of care under the supervision of licensed providers.

We appreciate the opportunity to provide testimony and are available for questions.

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



March 25, 2026 at 1:10 pm
Conference Room 225

Senate Committee on Education

To: Chair Donna Mercado Kim
Vice Chair Michelle N. Kidani

Senate Committee on Health and Human Services

To: Chair Joy A. San Buenaventura
Vice Chair Angus L.K. McKelvey

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

Re: Testimony in Support
HB 1574 HD 2, Relating to the Healthcare Education Loan Repayment Program

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 health care continuum in Hawaii. Members include acute care hospitals, skilled nursing facilities, home health agencies, hospices, assisted living facilities and durable medical equipment suppliers. 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 over 30,000 people statewide.

Thank you for the opportunity to provide testimony in **support** of this measure. Hawaii continues to face persistent and well-documented shortages across the health care workforce, particularly in rural and underserved communities. The substantial public investment the legislature has made to repay the loans of healthcare workers has been extremely important and meaningful in helping to retain the providers we have here now. This helps to ensure continuity of care and reduce costs associated with the turnover of professionals in the field.

Since the investment in recipients is so material, it is reasonable and appropriate to secure a meaningful service obligation, specifically by requiring a three-year commitment for individuals who receive more than \$50,000 from the program. This approach is consistent with how similar workforce programs operate in other jurisdictions and reflects a thoughtful refinement of an already successful program.

We appreciate the opportunity to support this measure and the legislature's continued support for supporting the healthcare workforce in Hawaii.



Hawaii Dental Association

Time/Date: 1:10 p.m., March 25, 2026
Location: State Capitol Room 225
Committee: Senate Committee on Education
Senate Committee on Health and Human Services
Re: HB 1574, HD2, Relating to the Healthcare Education Loan Repayment Program

Aloha Chairs Kim and San Buenaventura, Vice Chairs Kidani and McKelvey, and Members of the Committees,

The Hawaii Dental Association is submitting testimony in strong support of HB 1574, HD2.

The Hawai'i Dental Association supports this measure as an important mechanism to strengthen and stabilize Hawai'i's healthcare workforce through the healthcare education loan repayment program. Hawai'i continues to face persistent workforce shortages across the healthcare continuum, and dentists are not immune to the same financial pressures cited in this bill. The high cost of living, combined with significant educational debt, equally impacts oral healthcare providers, particularly in rural, neighbor island, and underserved communities where access to oral health care needs are great.

The healthcare education loan repayment program has proven to be an effective tool in helping healthcare professionals remain in Hawai'i and continue serving local communities. The Hawai'i Dental Association stands ready to work with policymakers to ensure this program continues to support a comprehensive, accessible, and sustainable healthcare system for all residents of the State.

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. Our organization is a key stakeholder, representing providers of oral health services on every island. HDA's top priority is the care of our patients and the health of Hawaii residents. We wish to contribute positively to the dialog on this measure as it advances.



HB1574, HD2 Educational Loan Repayment

COMMITTEE ON EDUCATION

Sen. Donna Mercado Kim, Chair

Sen. Michelle N. Kidani, Vice Chair

COMMITTEE ON HEALTH & HUMAN SERVICES

Sen. Joy A. San Buenaventura, Chair

Sen. Angus L.K. McKelvey, Vice Chair

Wednesday, Mar. 25, 2026: 1:10 : Room 225 Videoconference

Hina Mauka Comments to Support HB1547, HD2:

ALOHA CHAIR, VICE CHAIR, AND DISTINGUISHED COMMITTEE MEMBERS. My name is Brian Baker. I am the President and CEO for Hina Mauka, a mental health and substance use disorder treatment and prevention agency for thousands of adults and adolescents on Oahu and Kauai, including recovery-oriented services and housing transitional living programs.

COMMENTS for SUPPORT:

For individuals in the early stages of recovery from substance use disorders, financial safeguards are a critical part of treatment—not just an administrative concern. Requiring insurance benefits to be paid directly to the treatment provider, rather than to the patient, creates a safer recovery environment and reduces the risk of unintentionally pulling patients back into harmful patterns.

Direct payment protects patients during a particularly vulnerable phase of recovery. When insurance payments are sent to patients, they may suddenly have access to significant funds at a time when financial triggers can undermine stability and increase relapse risk. Routing payments straight to the treatment facility removes that temptation and allows patients to stay focused on recovery rather than managing large or delayed reimbursements.

This approach also reduces stressors that can negatively impact recovery. Without assignment of benefits, providers often require upfront payment, which can be difficult or impossible for patients to manage. Delays in insurance reimbursement can lead to overdue bills, collection notices, or repeated calls from providers seeking payment. Financial anxiety of this kind is a well-recognized relapse risk and can destabilize progress made in treatment.

By streamlining payment directly to providers, this bill promotes continuity of care, minimizes financial pressure on patients, and supports recovery-focused treatment settings. It is especially important for substance use treatment providers that may operate

outside traditional insurance networks or approved sites, ensuring they can deliver care without placing additional burdens on patients who are working to rebuild their lives.

We appreciate the opportunity to provide testimony.



Hawaii Medical Association

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SENATE COMMITTEE ON EDUCATION

Senator Donna Mercado Kim, Chair
Senator Michelle N. Kidani, Vice Chair

SENATE COMMITTEE ON HEALTH AND HUMAN SERVICES

Senator Joy A. San Buenaventura, Chair
Senator Angus L.K. McKelvey, Vice Chair

Date: March 25, 2026

From: Hawaii Medical Association (HMA)
Elizabeth Ann Ignacio MD - Chair, HMA Public Policy Committee

RE HB 1574 HD 2 RELATING TO THE HEALTHCARE EDUCATION LOAN REPAYMENT PROGRAM-
Healthcare Education Loan Repayment Program; Healthcare Professionals; Minimum Service Requirements
Position: Support

This measure would formally codify the Healthcare Education Loan Repayment Program and require a participant in the Healthcare Education Loan Repayment Program who receives a new award on or after July 1, 2027, to remain and work in the State for a certain number of years based on the amount of financial assistance received. Effective 7/1/3000. (HD2)

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.

Presently, the HELP program requires a minimum of two years (24 months), regardless of the amount of loan repayment received, and a minimum of 20 hours per week. HMA supports this measure that offers a sliding scale of work commitment, based on the amount of loan repayment assistance that participants receive.

Hawaii healthcare workforce recruitment and retention may be most effective when approached through multiple, complementary strategies. Pairing financial incentives such as loan repayment with competitive compensation, professional development opportunities, and supportive workplace environments enhances both the attraction and long-term retention of clinicians in underserved settings. HMA appreciates these continued strong state efforts to increase the physician workforce in Hawaii, offering a broader spectrum of solutions for health care professional satisfaction, career progression, and workplace sustainability while maintaining vital medical services throughout our state.

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

2026 Hawaii Medical Association Public Policy Coordination Team

Elizabeth A Ignacio, MD, Chair • Robert Carlisle, MD, Vice Chair • Christina Marzo, MD, Vice Chair
Linda Rosehill, JD, Government Relations • Marc Alexander, Executive Director

2026 Hawaii Medical Association Officers

Nadine Tenn-Salle, MD, President • Jerald Garcia, MD, President Elect • Elizabeth Ann Ignacio, MD, • Immediate Past President
Laeton Pang, MD, Treasurer • Thomas Kosasa, MD, Secretary • Marc Alexander, Executive Director

REFERENCES AND QUICK LINKS

University of Hawai'i at Mānoa John A. Burns School of Medicine Area Health Education Center. Annual Report on Findings from the Hawai'i Physician Workforce Assessment Project. Dec. 2025. University of Hawai'i Government Relations. https://www.hawaii.edu/govrel/docs/reports/2026/act18-sslh2009_2026_physician-workforce_annual-report_508.pdf Accessed Jan 25, 2026.

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Jerris Hedges, MD, Treasurer • Thomas Kosasa, MD, Secretary • Marc Alexander, Executive Director

2024 Hawaii Medical Association Public Policy Coordination Team

Beth England, MD, Chair
Linda Rosehill, JD, Government Relations • Marc Alexander, Executive Director



THE QUEEN'S HEALTH SYSTEMS

To: The Honorable Michelle N. Kidani, Chair
The Honorable Donna Mercado Kim, Vice Chair
Members, Senate Committee on Education

The Honorable Joy San Buenaventura, Chair
The Honorable Angus McKelvey, Vice Chair
Members, Senate Committee on Health & Human Services

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

Date: March 25, 2026

Re: Support of HB1574 HD2 – Relating to the Healthcare Education Loan Repayment Program.

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 appreciate the opportunity to provide testimony in support of HB1574 HD2, which requires a participant in the Healthcare Education Loan Repayment Program (HELP) to remain and work in the State for a certain number of years based on the amount of financial assistance received. 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.

Over 600 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, registered nurses and APRN.

In short, this program has been an effective program 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 support of HB1574 HD2.

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.

HB-1574-HD-2

Submitted on: 3/22/2026 7:30:53 PM

Testimony for EDU on 3/25/2026 1:10:00 PM

Submitted By	Organization	Testifier Position	Testify
Jonathan Makue	Testifying for Local 996	Support	Written Testimony Only

Comments:

Aloha,

We endorse this bill and the positive impact it aims to achieve.

Mahalo,



March 25, 2026

**Senate Committee on Education
Sen. Donna Mercado Kim, Chair**

**Senate Committee on Health and Human Services
Sen. Joy San Buenaventura, Chair**

RE: HB1574 HD2, Relating to the Healthcare Education Loan Repayment Program

Chair Kim, Chair San Buenaventura, and members of the committees –

Navian Hawaii is a nonprofit organization supporting the needs of Hawai'i's aging population, including through hospice, palliative care, and integrated support services. We appreciate the opportunity to provide testimony **in support of** HB1574 HD2, Relating to the Healthcare Education Loan Repayment Program. This bill would require a participant in the Program to remain and work in the State for a certain number of years based on the amount of financial assistance received.

Hawai'i is undergoing a major demographic shift, with a rapidly aging population that will have profound implications for our healthcare infrastructure. In 2023, over 21% of Hawai'i's residents were aged 65 and older – a proportion that has been increasing and is projected to reach one in four by 2035. The fastest-growing segment includes those over 80 years old, a group that will require intensive levels of care, including skilled nursing, palliative, and hospice services.

At the same time, Hawai'i is facing significant workforce shortages in the healthcare industry. The Healthcare Education Loan Repayment Program has played a critical role in mitigating this, disbursing millions of dollars to professionals among affected disciplines. This bill makes that program better by ensuring that recipients of financial assistance remain in Hawai'i for a defined period, thereby supporting workforce retention in critical healthcare sectors.

We believe this to be a reasonable approach to addressing persistent shortages of healthcare professionals, particularly in underserved and rural communities.

Thank you for the opportunity to submit testimony.



Testimony Presented Before the Senate Committees on Education and Health & Human Services.

HEARING: Wednesday March 25, 1:10 P.M.

PLACE: Room 225 State Capitol and via videoconference

HB1574,HD2 – Relating to the Healthcare Education Loan Repayment Program

Chair Senator Donna Mercado Kim, Vice Chair Senator Michelle N. Kidani, Vice Chair and members of the Senate Committee on Education, and Chair Senator Joy A. San Buenaventura, Vice Chair Senator Angus L.K. McKelvey, and members of the Senate Committee on Health & Human Services, thank you for providing this opportunity to testify.

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 advocate for the improvement of the healthcare system in the communities where we live and work. **We stand in strong support of this bill.**

Thank you for hearing this measure that amends the Healthcare Education Loan Repayment Program program by adding a new requirement for participants to remain and work in the State for a certain number of years based on the amount of financial assistance received.

This program supports loan repayment for a wide array of healthcare professionals, including nurses. 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. Creating a work requirement will strengthen the well-coordinated efforts to improve support for and retention of nurses in our state.

Hawai‘i-ANA commends the Legislature for addressing the retention of the healthcare workforce by innovative strategies such as the Healthcare Education Loan Repayment Program.



Contact information for Hawai‘i – American Nurses Association:

Chair of Advocacy Committee: Linda Beechinor, DNP, APRN, FNP-BC

President: Denise Cohen, PhD, APRN, FNP-BC

Executive Director: Elizabeth Kahakua, RN, BSN

phone (808) 779-3001 500 Lunalilo Home Road, #27-E, Honolulu HI 96825



March 25, 2026

The Honorable Donna Mercado Kim, Chair
The Honorable Michelle N. Kidani, Vice Chair
The Honorable Joy A. San Buenaventura, Chair
The Honorable Angus L.K. McKelvey, Vice Chair

Senate Committee on Education and Committee on Health & Human Services

Re: HB 1574 HD2- RELATING TO THE HEALTHCARE EDUCATION LOAN REPAYMENT PROGRAM.

Dear Chair Kim, Chair San Buenaventura, Vice Chair Kidani, Vice Chair McKelvey, and Members of the Committees:

Hawaii Medical Service Association (HMSA) appreciates the opportunity to provide testimony in support of HB 1574 HD2, which formally codifies the Healthcare Education Loan Repayment Program and requires a participant in the Healthcare Education Loan Repayment Program who receives a new award on or after July 1, 2027, to remain and work in the State for a certain number of years based on the amount of financial assistance received.

HMSA recognizes the challenges our communities face due to the ongoing shortage of health care workers. Initiatives that support provider recruitment and retention, such as the loan repayment program, are important tools for improving access to care while also easing the financial burden on the next generation of Hawaii's health care professionals.

Thank you for the opportunity to offer testimony in support of HB 1574 HD2.

Sincerely,

Walden Au
Director of Government Relations

Wednesday, March 25, 2026 at 1:10 PM
Via Video Conference; Conference Room 225

Senate Committee on Education

To: Senator Donna Mercado Kim, Chair
Senator Michelle Kidani, Vice Chair

Senate Committee on Health and Human Services

To: Senator Joy San Buenaventura, Chair
Senator Angus McKelvey, Vice Chair

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

**Re: Testimony in Support of HB 1574, HD2
Relating to the Health Education Loan Repayment Program**

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

HPH writes in SUPPORT of HB 1574, HD2 which codifies the Healthcare Education Loan Repayment Program (HELP) and requires a participant in the HELP to remain and work in the State for a certain number of years based on the amount of financial assistance received. The bill creates a two-tiered work commitment based on the amount of financial assistance participants receive.

Since its inception in 2023, HELP has successfully assisted over 900 healthcare providers with loan repayment throughout the state. At HPH, 86 healthcare providers in our facilities on Oahu and Kauai have been enrolled in HELP. The average amount of indebtedness for certain disciplines who were awarded ranges from \$179,400 (physicians), \$93,500 (advanced practice registered nurses), \$138,400 (physician assistants), \$170,600 (psychologists), \$41,300 (nurses), and \$94,600 (other healthcare professionals). The average loan repayment amount for all recipients to date is \$49,000.

All individuals currently enrolled in the healthcare education loan repayment program must commit to working in Hawaii for two years within their respective professions,

irrespective of the level of financial assistance received. This measure introduces a two-tiered structure that requires participants who are awarded higher amounts of assistance to practice in Hawaii for three (3) years, whereas those receiving lower amounts are required to remain and practice for two (2) years. The extended commitment provides participating healthcare professionals with greater opportunity to assess community needs and contributes to the improvement of continuity of care.

Thank you for the opportunity to testify.



**WAIANAЕ COAST
COMPREHENSIVE
HEALTH CENTER**

Wednesday, March 25, 2026 1:10 PM
State Capitol, Conference Room 225

House Committee on Finance

To: Chairs: Senator Donna Mercado Kim & Senator Joy A. San Buenaventura
Vice Chairs: Senator Michelle N. Kidani & Senator Angus L.K. McKelvey

From: Ian Ross
Public Affairs Director
ianross@wcchc.com | (808) 697-3457

**RE: SUPPORT FOR HOUSE BILL 1574 HD2 - RELATING TO THE HEALTHCARE
EDUCATION LOAN REPAYMENT PROGRAM**

Aloha Chair and Members of the Committee,

Waiānae Coast Comprehensive Health Center (WCCHC) **supports** H.B. 1574 H.D. 2.

WCCHC is a Federally Qualified Health Center dedicated to improving the health and well-being of the West O'ahu community by providing accessible and affordable medical care. With 53 years of service, WCCHC is committed to providing comprehensive healthcare that supports the whole person and improves long-term health outcomes for the communities we serve. As a part of our mission, WCCHC is a learning center that offers health career training to ensure a better future for our community.

The Healthcare Education Loan Repayment Program has been a valuable incentive in helping attract clinicians to practice in Hawai'i. However, when substantial public funds are invested in loan repayment awards, it is reasonable and responsible to ensure that recipients provide a commensurate period of service to the State.

Requiring longer service commitments for participants who receive \$50,001 or more in assistance aligns incentives with outcomes. Larger awards should translate into longer-term retention. This approach strengthens access to care, improves workforce stability, and ensures a larger return on taxpayer investment.

From a safety-net provider perspective, continuity matters. Patients benefit when physicians and other clinicians remain in their communities long enough to build relationships, understand local health needs, and provide mentorship to future providers.

WCCHC recommends this committee also consider expanding the money allocated to the Healthcare Education Loan Repayment Program to expand healthcare workforce development.

WCCHC respectfully urges your favorable consideration of this measure.

Thank you for the opportunity to provide testimony.

March 23, 2026

Testimony in Support of HB1574 HD2, Relating to the Healthcare Education Loan Repayment Program

Senate Committee on Education and Health and Human Services

March 25, 2026

1:10 PM

Conference Room 225

Aloha Chairs Kim and San Buenaventura, Vice Chairs Kidani and McKelvey, and Committee Members:

Hawaii Dental Service (HDS) strongly supports HB 1574 HD2, relating to the Healthcare Education Loan Repayment Program, which requires a participant in the Healthcare Education Loan Repayment Program to remain and work in the State for a certain number of years based on the amount of financial assistance received. This program greatly benefits Hawaii dentists and dental hygienists with educational loans who serve underserved communities and practice where there is a shortage of healthcare professionals. HDS has supported this program by providing \$800,000 over the past three years in matching funds to the Hawai'i/Pacific Basin Area Health Education Center to prioritize support for dentists and dental hygienists who serve Medicaid beneficiaries.

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.

HB 1574 HD2 is a necessary and worthy 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 HB 1574 HD2 and invest in the sustainability of dental care in our state.

Mahalo nui loa,



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

LATE

HB-1574-HD-2

Submitted on: 3/24/2026 6:23:42 PM

Testimony for EDU on 3/25/2026 1:10:00 PM

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

Comments:

I'm writing in support of this bill to adjust HELP service requirements for larger loans to three years.

Than you for your consideration.

Laeton J Pang, MD, MPH, FACR, FACRO, FASTRO, FACCC

LATE

HB-1574-HD-2

Submitted on: 3/25/2026 9:51:21 AM

Testimony for EDU on 3/25/2026 1:10:00 PM

Submitted By	Organization	Testifier Position	Testify
Christine Kurohara	Individual	Support	Written Testimony Only

Comments:

Re: Testimony in **Support of HB 1574** HD2 – Healthcare Education Loan Repayment Program

Hearing: March 25, 2026 1:10 PM

My name is Christine Kurohara and I am a doctorate of nursing practice student at the University of Hawaii at Hilo. I am submitting this testimony in **strong support of HB 1574**, which seeks to combat the provider shortage by building upon the success of the healthcare education loan repayment program and strengthening provider retention across the state.

I was born and raised on the Big Island of Hawaii. Living on a neighboring island my whole life, I have not only witnessed but felt the effects of the healthcare provider shortage. Having to wait months for an appointment, extended waiting room times in the clinic and the need to travel to another island to access specialist care has motivated me to make an important decision to return to school to pursue a doctorate in nursing degree. This degree will allow me to make a meaningful impact by supporting the health and well-being of the people in my community.

However, the financial burden of advanced healthcare education is substantial. Loan repayment programs, such as those supported through HB 1574, provide essential financial relief that enables students like me to stay in Hawaii and serve the communities that need us most. Investing in workforce retention enhances access to care, strengthens continuity of care, and helps reduce health disparities, especially in rural and neighbor island communities.

Thank you for this opportunity to testify in **support of HB 1574**

Respectfully submitted,

Christine Kurohara

Doctorate of Nursing Practice Student

University of Hawaii at Hilo

COMMITTEE ON EDUCATION
Senator Donna Mercado Kim, Chair
Senator Michelle N. Kidani, Vice Chair
And Members of the Committee

LATE

and
COMMITTEE ON HEALTH AND HUMAN SERVICES
Senator Joy A. San Buenaventura, Chair
Senator Angus L.K. McKelvey, Vice Chair
And Members of the Committee

Hearing Date: Wednesday 25, 2026

Time: 1:05pm

Place: Conference Room 225 & Video conference, State Capitol

Testimony in Support of HB 1574 HD2: Relating to Healthcare Education Loan Repayment Program

My name is Marisa Flores, I am a Registered Nurse (RN) residing in my home town of Honaunau on the island of Hawaii. I am currently pursuing my Doctor of Nursing Practice (DNP) degree with the University of Hawaii at Hilo.

I write in strong support of **HB 1574 HD2**, which would establish minimum service requirements (2–3 years, scaled to the award amount) for participants in the Healthcare Education Loan Repayment Program (HELP). This change ensures that providers receiving loan repayment assistance commit to serving Hawaii's communities for an adequate period, helping to improve retention and access to care.

Hawaii is severely lacking in healthcare providers, especially in primary care and rural areas like Hawaii County. The most recent Hawaii Physician Workforce Report (2025) shows a statewide shortage of 178 additional full-time equivalent (FTE) primary care physicians, part of a broader unmet need of 833 FTE physicians when accounting for island geography and barriers. Projections from the Robert Graham Center further warn that Hawaii will need hundreds more primary care physicians in the coming years to keep pace with demand.

As someone born and raised here, I believe strongly in training and retaining healthcare providers who are committed to our islands. Programs like HELP, strengthened by a reasonable service commitment, encourage providers to stay, build long-term roots, and serve our communities over the long term. I encourage the passage of **HB 1574 HD 2**. Thank you for your time and consideration.

Respectfully,
Marisa Flores, BSN, RN
DNP Student at University of Hawaii Hilo