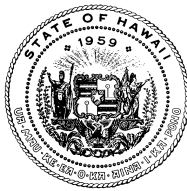


JOSH B. GREEN, M.D.
GOVERNOR OF HAWAII
KE KIA'ĀINA O KA
MOKU'ĀINA 'O HAWAI'I



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 Ways and Means
in SUPPORT of H.B. 1574 HD2 SD1
RELATING TO THE HEALTHCARE EDUCATION LOAN REPAYMENT PROGRAM
April 1, 2026, 10:30 a.m., Room 211 and Video

Chair Dela Cruz, Vice Chair Moriwaki, and Committee members:

CHAIRPERSON

Katherine Aumer, PhD

1st VICE CHAIRPERSON

Kathleen Merriam, LCSW CSAC

2nd VICE CHAIRPERSON

Forrest Wells, MSCP, LMHC, MBA

SECRETARY

Mary Pat Waterhouse, MHA MBA

MEMBERS:

Danielle Bergan

John Betlach

Tianna Celis-Webster

Lea Dias, MEd

Jon Fujii, MBA

Heidi Ilyavi

Jackie Jackson, CFPS

Christine Montague-Hicks, MEd

Ray Rice, MEd

Asianna Saragosa-Torres

Kristin Will, MA, CL, CSAC

EX-OFFICIO:

Marian Tsuji, Deputy Director
Behavioral Health Administration

WEBSITE:

scmh.hawaii.gov

EMAIL ADDRESS:

[doh.scmhchairperson@
doh.hawaii.gov](mailto:doh.scmhchairperson@doh.hawaii.gov)

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 SD1. 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.

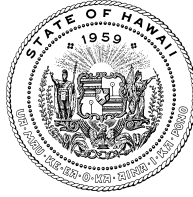
Programs that strengthen recruitment and retention are an important part of Hawai'i's long-term cost-containment strategy. This

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.



EXECUTIVE CHAMBERS
KE KE'ENA O KE KIA'ĀINA

JOSH GREEN, M.D.
GOVERNOR
KE KIA'ĀINA

Senate Committee on Ways and Means

Wednesday, April 1, 2026

10:03 a.m.

State Capitol, Conference Room 211 and Videoconference

In Support

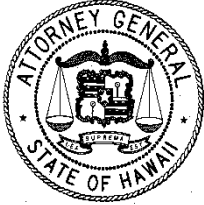
House Bill No. 1574, HD2, SD1, Relating to the Healthcare Education Loan Repayment Program

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

The Office of the Governor **supports** H.B. No. 1574, HD2, SD1, 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.



**WRITTEN TESTIMONY OF
THE DEPARTMENT OF THE ATTORNEY GENERAL
KA 'OIHANA O KA LOIO KUHINA
THIRTY-THIRD LEGISLATURE, 2026**

ON THE FOLLOWING MEASURE:

H.B. NO. 1574, H.D. 2, S.D. 1, RELATING TO THE HEALTHCARE EDUCATION LOAN REPAYMENT PROGRAM.

BEFORE THE:

SENATE COMMITTEE ON WAYS AND MEANS

DATE: Wednesday, April 1, 2026

TIME: 10:03 a.m.

LOCATION: State Capitol, Room 211

TESTIFIER(S): **WRITTEN TESTIMONY ONLY.**

(For more information, contact Ian Robertson,
Deputy Attorney General, at (808) 586-0618)

Chair Dela Cruz and Members of the Committee:

The Department of the Attorney General provides the following comments regarding this bill.

The purpose of this bill is to establish the healthcare education loan repayment program within the University of Hawaii John A. Burns School of Medicine (JABSOM).

This bill implicates article X, section 6, of the Hawaii Constitution, which provides that the Board of Regents of the University of Hawaii has "exclusive jurisdiction over the internal structure, management, and operation of the university." This section further provides that it "shall not limit the power of the legislature to enact laws of statewide concern[,] and that [t]he legislature shall have the exclusive jurisdiction to identify laws of statewide concern." Accordingly, we recommend amending the bill to include a statement expressly identifying it as a law of statewide concern.

Additionally, the bill conditions loan repayment assistance on healthcare professionals "providing healthcare services in the State." (Page 1, line 13.) The proposed section 304A- (c) on page 4, lines 5-15, further requires participants to "practice within their licensed profession in the State for a minimum period[.]" To clarify that receipt of loan repayment assistance is expressly conditioned on a minimum service requirement, we respectfully recommend amending the bill to reflect that these requirements be set forth in a contract, as follows:

1. On page 4, line 3 (section 304A- (b)), delete the phrase "rules adopted by" and replace it with "a contract between the healthcare professional and"; and
2. On page 4, line 9 (section 304A- (c)), insert after the word "period" the phrase "pursuant to a contract with the university of Hawaii John A. Burns school of medicine".

Additionally, to ensure compliance with program requirements and safeguard public funds, we respectfully recommend inserting a new subsection (e) after the proposed subsection (d) (page 4, line 18) to read:

(e) Any healthcare professional who participates in the healthcare education loan repayment program shall agree to the following, before receiving an award:

- (1) Comply with applicable laws and regulations;
- (2) Comply with any requirements prescribed by the university of Hawaii; and
- (3) Allow the university of Hawaii access to records to ensure the proper and effective expenditure of public funds.

(Subsequent subsection will need to be redesignated accordingly.)

Finally, because the program is administered within JABSOM but appears to be open to healthcare professionals regardless of where they received their education, we respectfully recommend clarifying eligibility by adding the following sentence at the end of page 4, line 4 (section 304A- (b)): "Application to the program shall be open to healthcare professionals regardless of the educational institution they attended."

We respectfully ask the Committee to consider our comments. Thank you for the opportunity to testify.



UNIVERSITY OF HAWAII SYSTEM

‘ŌNAEHANA KULANUI O HAWAII

Legislative Testimony

Hō'ike Mana'o I Mua O Ka 'Aha'ōlelo

Testimony Presented Before the
Senate Committee on Ways and Means
Wednesday, April 1, 2026 at 10:03 a.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,
Hawai'i/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 SD1 – RELATING TO THE HEALTHCARE EDUCATION LOAN REPAYMENT PROGRAM

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

The John A. Burns school of medicine (JABSOM) **strongly supports HB 1574 HD2 SD1** 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. We also request a minor amendment to delete the requirement that JABSOM develop administrative rules as HELP has been successfully administered since its inception two years ago. Administrative rules at this point in time are unnecessary and may interfere with HELP's operation.

The HELP Loan Repayment Program criteria and high-level operational rules were vetted by the HELP steering committee, which includes the Governor's Office, Department of Health, JABSOM, UH School of Nursing and Dental Hygiene, Hawai'i Pacific University, Hawai'i Rural Health Association, Healthcare Association of Hawai'i leadership, and the Hawai'i Primary Care Association. The HELP steering committee is comprised of individuals familiar with licensure and certification requirements for all health professionals eligible for HELP loan repayment. Additionally, the loan repayment

terms and contracts were vetted with UH, who signs those contracts. As such, the following amendment is respectfully requested:

(d) The university of Hawaii John A. Burns school of medicine shall develop program requirements ~~and rules~~ to administer the program.

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 Hawai'i 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 Hawai'i 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 provide testimony.



OFFICE OF HAWAIIAN AFFAIRS

‘Ōlelo Hō‘ike ‘Aha Kau Kānāwai

TESTIMONY IN SUPPORT OF HOUSE BILL 1574 HD2 SD1

RELATING TO THE HEALTHCARE EDUCATION LOAN REPAYMENT PROGRAM

Ke Kōmike ‘Aha Kenekoa o ke Ki‘ina Hana a me nā Kumuwaiwai

(Senate Committee on Ways and Means)

Ke Kapitala ‘o Hawai‘i

(Hawai‘i State Capitol)

‘Apelila 1, 2026

10:03 AM

Lumi 211

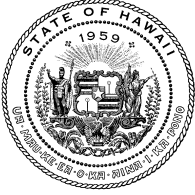
Aloha e Chair Dela Cruz, Vice Chair Moriwaki, and Members of the Senate Committee on Ways and Means:

The Office of Hawaiian Affairs (OHA) **SUPPORTS HB1574 HD2 SD1**, 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 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 SD1**. Mahalo nui for the opportunity to provide testimony on this important measure.



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

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

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

JOHN C. (JACK) LEWIN, MD
ADMINISTRATOR

1177 Alakea Street, #402, Honolulu, HI 96813

Phone: 587-0788 Fax: 587-0783 www.shpda.org

March 31, 2026

TO: SENATE COMMITTEE ON WAYS AND MEANS
Senator Donovan M. Dela Cruz, Chair
Senator Sharon Y. Moriwaki, Vice Chair

LATE

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

**RE: HB 1574-HD2-SD1 -- RELATING TO THE HEALTHCARE EDUCATION
LOAN REPAYMENT PROGRAM**

HEARING: Wednesday, April 1, 2026 @ 10:03 am; Conference Room 211

POSITION: SUPPORT with COMMENTS

Testimony:

SHPDA strongly supports HB 1574-HD2-SD1 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-SD1.

Mahalo for the opportunity to testify.

■ -- Jack Lewin, MD, Administrator, SHPDA

#

#

#



April 1, 2026 at 10:03 am
Conference Room 211

Senate Committee on Ways and Means

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

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

Re: **Testimony in Support**
HB 1574 HD 2 SD 1, 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 Medical Association

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

SENATE COMMITTEE WAYS AND MEANS

Senator Donovan M. Dela Cruz, Chair
Senator Sharon Y. Moriwaki Vice Chair

Date: April 1, 2026
From: Hawaii Medical Association (HMA)
Elizabeth Ann Ignacio MD - Chair, HMA Public Policy Committee

RE HB 1574 HD 2 SD 1 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, 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 7/31/2055. (SD1)

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.

Lyte B. Hawai'i's Physician Shortage Hits Maui Hardest. [Honolulu Civil Beat. Dec 23 2024.](#) Accessed Feb 1, 2026.

Yip C. Hawaii faces shortage of 800 physicians, with neighbor islands hit hardest. [KITV.com. May 20 2024.](#) Accessed Feb 1, 2026.

Last BS, Crable EL, Khazanov GK, Scheinfeld LP, McGinty EE, Purtle J. Impact of U.S. Federal Loan Repayment Programs on the Behavioral Health Workforce: Scoping Review. *Psychiatr Serv.* 2024 Jul 1;75(7):652-666. doi: 10.1176/appi.ps.20230258. Epub 2024 Feb 19. PMID: 38369883; PMCID: PMC11216859.

Lu A. Factors Exacerbating the Physician Shortage in Hawaii: What is Hawaii Doing to Stem the Tide? [Brown University School of Public Health. April 3 2024.](#) Accessed Feb 1, 2026.

2024 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

2024 Hawaii Medical Association Public Policy Coordination Team

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



Testimony Presented Before the
Senate Committee on Ways and Means
Wednesday, April 1, 2026 at 10:03 A.M.
Conference Room 211 and Videoconference
By
Laura Reichhardt, APRN, AGPCNP-BC
Director, Hawai'i State Center for Nursing
University of Hawai'i at Mānoa

TESTIMONY IN STRONG SUPPORT on HB 1574, HD2, SD1

Chair Dela Cruz, Vice Chair Moriwaki, and members of the Committee:

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.

Wednesday, April 1, 2026 at 10:03 AM
Via Video Conference; Conference Room 211

Senate Committee on Ways and Means

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

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

Re: **Testimony in Support of HB 1574, HD2, SD1
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, SD1 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 provide testimony.



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

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

Date: April 1, 2026

Re: Support of HB1574 HD2 SD1 – 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 SD1, 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 SD1.

Testimony of
Jonathan Ching
Head of Government Relations

LATE

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

April 1, 2026
10:03 a.m.
Conference Room 211
Via Videoconference

Re: HB 1574, HD2. SD1 Relating to the Healthcare Education Loan Repayment Program.

Chair Dela Cruz, Vice Chair Moriwaki, and committee members, thank you for this opportunity to provide testimony on HB 1574, HD2, SD1, 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. SD1.

Kaiser Permanente Hawai'i is one of the nation's largest not-for-profit health plans, serving 12.6 million members nationwide and more than 271,000 members in Hawai'i. In Hawai'i, more than 4,600 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



Government Relations

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.

LATE

HB-1574-SD-1

Submitted on: 4/1/2026 6:20:49 AM

Testimony for WAM on 4/1/2026 10:03:00 AM

Submitted By	Organization	Testifier Position	Testify
Thomas H Joslyn	Individual	Support	Written Testimony Only

Comments:

I am in support of this bill. Please advance and vote to pass this legislation. Thank you. TJ