



EXECUTIVE CHAMBERS  
KE KE'ENA O KE KIA'ĀINA

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

**House Committee on Health**  
Wednesday, February 11, 2026  
9:00 a.m.

State Capitol, Conference Room 329 and Videoconference

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

Chair Takayama, Vice Chair Keohokapu-Lee Loy, and Members of the House Committee on Health:

The Office of the Governor supports H.B. No. 1574, Relating to the Healthcare Education Loan Repayment Program (HELP). This bill would 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 currently would require no less than two years 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.



OFFICE OF HAWAIIAN AFFAIRS

**TESTIMONY IN SUPPORT OF HOUSE BILL 1574**  
RELATING TO THE HEALTHCARE EDUCATION  
LOAN REPAYMENT PROGRAM  
Ke Kōmike Hale o ke Olakino  
Hawai'i State Capitol

Pepeluali 11, 2026

9:00 AM

Lumi 329

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Aloha e Chair Takayama, Vice Chair Keohokapu-Lee Loy, and Members of Ke Kōmike Hale o ke Olakino:

The Office of Hawaiian Affairs (OHA) **SUPPORTS HB1574**, which requires a participant in the Healthcare Education Loan Repayment Program to remain and work in the State for a specified number of years based on the amount of financial assistance received.

OHA appreciates measures that strengthen the long-term effectiveness and accountability of the Healthcare Education Loan Repayment Program and help ensure that public investments translate into sustained healthcare capacity for Hawai'i residents. Tying years-of-service requirements to the level of financial assistance received is a reasonable and proportional approach that supports both workforce stability and responsible stewardship of State funds.

Programs that incentivize healthcare education and in-state service are especially important for Native Hawaiian communities, which continue to face persistent health inequities and access barriers across areas including chronic disease, behavioral health, and maternal and rural health care. Retaining qualified providers in Hawai'i is essential to improving continuity of care and culturally responsive service delivery.

The Healthcare Education Loan Repayment Program has already demonstrated strong results in helping hundreds of healthcare professionals remain and practice in Hawai'i, particularly in underserved areas and high-need specialties. Strengthening the service obligation structure will help ensure that this program not only recruits providers but keeps them serving local communities long enough to build lasting patient relationships and system capacity. OHA also supports service-based program models that prioritize care for publicly insured and underserved populations, as these approaches better align workforce incentives with community health needs and equity goals.

For these reasons, the Office of Hawaiian Affairs respectfully urges this Committee to **PASS HB1574**. 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'ĀINA O KA MOKU'ĀINA 'O HAWAII

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

JOHN C. (JACK) LEWIN, MD  
ADMINISTRATOR

**LATE**

February 11, 2026

TO: HOUSE COMMITTEE ON HEALTH  
Representative Gregg Takayama, Chair  
Representative Sue L. Keohokapu-Lee Loy, 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 -- RELATING TO THE HEALTHCARE EDUCATION LOAN  
REPAYMENT PROGRAM**

HEARING: Wednesday, February 11, 2026 @ 09:00 am; Conference Room 329

POSITION: SUPPORT with COMMENTS

Testimony:

SHPDA strongly supports HB 1574 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.

*HB 1574: testimony of SHPDA (2026), continued.*

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

Mahalo for the opportunity to testify.

■ -- Jack Lewin, MD, Administrator, SHPDA



‘ŌNAEHANA KULANUI O HAWAII’

Legislative Testimony

Hō'ike Mana'o I Mua O Ka 'Aha'ōlelo

**LATE**

Testimony Presented Before the  
House Committee on Health  
Wednesday, February 11 2026; 9:00am

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 1594 – RELATING TO THE HEALTH EDUCATION LOAN REPAYMENT  
PROGRAM

Chair Takayama, Vice Chair Keohokapu-Lee Loy and Members of the Committee:

The John A. Burns school of medicine (JABSOM) **strongly supports HB 1574** 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. 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.

For fiscal years 2024 and 2025, the legislature appropriated a total of \$30,000,000 to fund the healthcare education loan repayment program. This 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 Hawaii.

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 Hawaii 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.



**Testimony Presented Before the House  
Committee on Health  
Wednesday, February 11, 2026 at 9:00 AM  
Conference Room 329 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 H.B. 1574**

Chair Takayama, Vice Chair Keohokapu-Lee Loy, 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.*



## Hawaii Medical Association

1360 South Beretania Street, Suite 200 • Honolulu, Hawaii 96814  
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HOUSE COMMITTEE ON HEALTH  
Rep. Gregg Takayama, Chair  
Rep. Sue L. Keohokapu-Lee Loy, Vice Chair

Date: February 9, 2026  
From: Hawaii Medical Association (HMA)  
Elizabeth Ann Ignacio MD - Chair, HMA Public Policy Committee

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

This measure would 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 received.

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](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, 2025.

Yip C. Hawaii faces shortage of 800 physicians, with neighbor islands hit hardest. [KITV.com. May 20 2024.](#) Accessed Feb 1, 2025.

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, 2025.

Associated Press. Shortage of Hawaii Doctors Worsens During COVID-19 Pandemic. <https://www.usnews.com/news/best-states/hawaii/articles/2021-01-06/shortage-of-hawaii-doctors-worsens-during-covid-19-pandemic>

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

### **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

**HB-1574**

Submitted on: 2/7/2026 4:25:48 PM

Testimony for HLT on 2/11/2026 9:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kari Wheeling	Healthy Mothers Healthy Babies Coalition of Hawaii	Support	Written Testimony Only

Comments:

February 7, 2026

To: Committee on Health  
Representative Gregg Takayama, Chair  
Representative Sue L. Keohokapu-Lee Loy, Vice Chair

Aloha Chair Takayama, Vice Chair Keohokapu-Lee Loy, and Members of the Committee,

My name is Kari Wheeling, APRN, FNP-BC. I serve as the Chief Clinical Officer for Healthy Mothers Healthy Babies Coalition of Hawaii and am writing to express my strong support for HB 1574.

I have been a licensed Advanced Practice Registered Nurse for several years and have dedicated my career to serving the people of Hawaii. I have been a Hawaii resident for over 30 years and have established a primary care practice with offices on Oahu, Maui, and Hawaii Island. I fully intend to continue practicing in Hawaii for at least the next 15 years, providing much-needed primary and maternal health care to our communities.

Despite my long-standing commitment to service in Hawaii, I have repeatedly faced barriers in accessing loan repayment and forgiveness programs. I have applied to multiple loan repayment programs over the years and have not been accepted into any. My most recent application to the Hawaii Education Loan Repayment Program (HELP) in 2024 remains pending, with no clear timeline or outcome.

Like many healthcare providers, I began actively repaying my student loans, only to be placed into involuntary forbearance during the COVID-19 pandemic and due to the subsequent legal challenges surrounding the federal SAVE program. These circumstances were entirely outside of my control, yet interest continues to accrue on my loans, causing my total debt to grow significantly. Although I have worked with a qualified nonprofit organization, Healthy Mothers Healthy Babies Coalition of Hawaii, for over 20 years, these disruptions have also delayed my eligibility for Public Service Loan Forgiveness.

I deeply value loan repayment and forgiveness programs and am more than willing to comply with all program requirements. However, it is discouraging to consistently meet the intent and

spirit of these programs while remaining unable to qualify or be selected. HB 1574 represents an important opportunity to better support Hawaii's healthcare workforce, particularly those of us who have made long-term commitments to serving underserved and diverse communities across the state.

My student loan balance continues to increase despite my best efforts, and I continue to seek opportunities that will allow me to remain in Hawaii without the growing financial strain that threatens the sustainability of my work. HB 1574 would help address these challenges and strengthen Hawaii's ability to recruit and retain experienced healthcare professionals.

Mahalo for the opportunity to provide supportive testimony and for your consideration of HB 1574.

Respectfully,

Kari Wheeling, APRN, FNP-BC  
Chief Clinical Officer  
Healthy Mothers Healthy Babies Coalition of Hawaii  
245 N Kukui St, Ste 102A  
Honolulu, HI 96817



## THE QUEEN'S HEALTH SYSTEMS

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To: The Honorable Greg Takayama, Chair  
The Honorable Sue L. Keohokapu-Lee Loy, Vice Chair  
Members, House Committee on Health

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

Date: February 11, 2026

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

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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 appreciate the opportunity to provide testimony in support of HB1574, 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.

*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.*

Wednesday, February 11, 2026 at 9:00 AM  
Via Video Conference; Conference Room 329

**House Committee on Health**

To: Representative Gregg Takayama, Chair  
Representative Sue Keohokapu-Lee Loy, Vice Chair

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

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

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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 HB 1574 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. 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.



**February 11, 2026 at 9:00 am**  
**Conference Room 329**

**House Committee on Health**

To: Chair Gregg Takayama  
Vice Chair Sue L. Keohokapu-Lee Loy

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

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

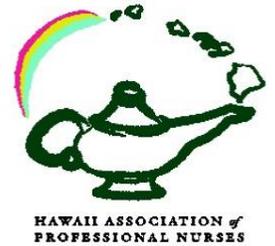
The Healthcare Association of Hawaii (HAH), established in 1939, serves as the leading voice of healthcare on behalf of 170 member organizations who represent almost every aspect of the health care continuum in Hawaii. Members include acute care hospitals, skilled nursing facilities, home health agencies, 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.

# Hawai'i Association of Professional Nurses (HAPN)



To: The Honorable Representative Gregg Takayama, Chair, House Committee on Health (HLT)  
From: Hawai'i Association of Professional Nurses (HAPN)  
RE: HB1574 — Relating to the Healthcare Education Loan Repayment Program; Healthcare Professionals  
Position: **Strong Support**  
Hearing: Wednesday, February 11, 2026 at 9:00 a.m.

Aloha Chair Takayama, Vice Chair, and Members of the Committee,

The Hawai'i Association of Professional Nurses (HAPN) submits testimony in **strong support** of HB1574. Hawai'i's workforce shortage is felt most clearly in patient access: longer waitlists, delayed follow-up, reduced continuity, and increased strain on emergency and crisis services when routine care becomes harder to obtain. HB1574 addresses this problem using one of the most direct and evidence-aligned tools available to the State: healthcare education loan repayment.

## **Loan repayment is a practical retention strategy—not a headline solution**

Clinicians do not leave Hawai'i because they want to leave Hawai'i. Many leave because the financial math is difficult: high cost of living, high educational debt, and competing opportunities elsewhere. Loan repayment is a practical way to change that equation. It helps qualified professionals commit to practicing in Hawai'i long-term—especially in service areas and settings where vacancies have immediate consequences for community health.

## **Why this is an access issue, not just a workforce issue**

From HAPN's perspective, workforce policy must be evaluated through the lens of access. When positions go unfilled, the "cost" is borne by patients: missed early intervention, delayed treatment, increased avoidable complications, and worsening outcomes. Loan repayment programs that are structured well can stabilize staffing and improve continuity, which is particularly important for patients managing chronic conditions and behavioral health needs that require consistent follow-up.

## **Workforce policy should reflect how care is delivered statewide**

HAPN supports policies that recognize Hawai'i's unique realities: neighbor island access challenges, rural workforce gaps, and the need for a broad range of healthcare professionals to meet demand. Loan repayment programs should be designed to support service where shortages are most acute and where incentives can have the greatest impact on patient access and system stability.

## **Conclusion**

Hawai'i's shortage challenges are not solved by headlines—they are solved by practical retention strategies that make it possible for clinicians to stay, serve, and build long-term careers here. HB1574 advances that goal. For these reasons, HAPN respectfully urges the Committee to pass HB1574.

Mahalo for the opportunity to provide testimony.

Respectfully submitted,

Hawai'i Association of Professional Nurses (HAPN)



February 11, 2026

The Honorable Gregg Takayama, Chair  
The Honorable Sue Keohokapu-Lee Loy, Vice Chair

House Committee on Health

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

Dear Chair Takayama, Vice Chair Keohokapu-Lee Loy, and Members of the Committee:

Hawaii Medical Service Association (HMSA) appreciates the opportunity to provide testimony in support of HB 1574, 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.

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 and 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.

Sincerely,

Walden Au  
Director of Government Relations



Committee on Health

February 9, 2026

From: The Hawai'i Affiliate of the American College of Nurse-Midwives (HAA)

Re: HB1574 RELATING TO HEALTHCARE EDUCATION LOAN REPAYMENT PROGRAM

To: Honorable Gregg Takayama, Chair and Sue L. Keohokapu-Lee Loy, Vice Chair

### **SUPPORT FOR HB1574 WITH CONSIDERATION OF AMENDMENT SUGGESTIONS**

Mahalo for the opportunity to comment on HB1574. We submit this testimony on behalf of our professional member organization, the Hawai'i Affiliate of the American College of Nurse-Midwives (HAA). Our mission is to promote the health and well-being of women and newborns within their families and communities through the development and support of the profession of midwifery as practiced by Certified Nurse-Midwives (CNMs) and Certified Midwives (CMs). In alignment with this mission, HAA includes student members and provides support to student midwives throughout their educational journey, including workforce transition and job placement.

In the State of Hawai'i, there are two advanced practice midwifery credentials: the Certified Nurse-Midwife (APRN, CNM), regulated for nearly 100 years and licensed for more than 50 years, and the Certified Midwife (CM, LM), which was first regulated with a pathway to licensure in 2019. With the passage of Act 28 (2025), CM, LMs are now eligible for integration into Medicaid and are anticipated to be added as a provider type by the end of the first quarter of 2026. As a result, employment opportunities for CM, LMs are expected to expand, and more Hawai'i-based students are likely to pursue this advanced practice pathway.

The introduction to HB1574 notes that APRNs and other healthcare professionals are eligible to apply for Hawai'i's Healthcare Education Loan Repayment Program (HELP), and that "midwife" is included as an eligible profession. The HELP program also requires that a minimum of 30 percent of services be delivered to individuals covered by public insurance.

While our members recognize the importance of workforce retention and the value of service to publicly insured populations, concerns have been raised regarding this threshold. Newly graduated APRN, CNMs and CM, LMs may face additional challenges in securing employment at practice sites where more than 30 percent of care is reimbursed through public insurance, such

as private practice environments. Not all midwifery practice settings—particularly smaller or community-based practices—are able to sustain a payer mix that meets this requirement.

If there is opportunity for further consideration within this bill, we respectfully suggest evaluating whether this requirement may unintentionally limit participation by future midwives. Based on the lived experience of midwives practicing across the State, there remains a broader need for full integration of midwifery into Hawai‘i’s healthcare system, including policies that impact workforce development, employment viability, and long-term retention.

Mahalo for your consideration of our testimony. We appreciate the opportunity to contribute to this discussion. We are available for further comment via email.

Sincerely,

The Hawai‘i Affiliate of ACNM Board

Annette Manant, PhD, ARPN, CNM President

Alex Brito, CNM, WHNP, RN-BSN Vice President

Connie Conover, CNM, MSN Treasurer

Margaret Ragen Affiliate Legislative Contact [acnmhawaiiaffiliate@gmail.com](mailto:acnmhawaiiaffiliate@gmail.com)

<https://hawaiimidwives.org/>

Testimony of  
Jonathan Ching  
Head of Government Relations

Before:  
House Committee on Health  
The Honorable Gregg Takayama, Chair  
The Honorable Sue L. Keohokapu-Lee Loy, Vice Chair

February 11, 2026  
9:00 a.m.  
Conference Room 329  
Via Videoconference

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

Chair Takayama, Vice Chair Keohokapu-Lee Loy, and committee members, thank you for this opportunity to provide testimony on HB 1574, 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.**

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.



## Hawaii Dental Association

Time/Date: 9:00 a.m., February 11, 2026

Location: State Capitol Room 329

Committee: House Committee on Health

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

Aloha Chair Takayama, Vice Chair Keohokapu-Lee Loy, and members of the committee,

The Hawaii Dental Association is submitting testimony in support of HB 1574, with amendments.

The Hawai'i Dental Association supports the intent of this measure 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 respectfully requests that the definition of "healthcare professional" be amended to clarify its inclusion of dentists. While dentists may be considered allied health providers, explicit inclusion will provide clarity, ensure equitable access to the loan repayment program, and strengthen workforce stability in dental care—particularly for communities already facing shortages of providers. 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. In alignment with the American Dental Association, we strongly support reporting and transparency with respect to insurance Dental Loss Ratios. 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.



## **Testimony Presented Before the House Committee on Health**

**HEARING: Wednesday February 11, 9:00 A.M.**

**PLACE: Room 329 State Capitol and via videoconference**

### **HB1574 – Relating to the Healthcare Education Loan Repayment Program**

Chair Representative Gregg Takayama, Vice Chair Sue L. Keohokapu-Lee Loy, and Members of the House Committee on Health, 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

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**LATE**

February 11, 2026

House Committee on Health  
Rep. Gregg Takayama, Chair  
Rep. Sue Keohokapu-Lee Loy, Vice Chair

**LATE**

**RE: HB1754, Relating to the Healthcare Education Loan Repayment Program**

Chair Takayama, Vice Chair Keohokapu-Lee Loy, and members of the committee –

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** HB1754, 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.

Navian Hawaii is a nonprofit organization supporting the needs of Hawai'i's aging population, including through hospice, palliative care, and integrated support services. The name "Navian" blends "Navigator" and "Guardian," reflecting our mission to guide individuals and their families through the physical and emotional challenges that often accompany aging and serious illness.

**Thank you for the opportunity to submit testimony.**

**HB-1574**

Submitted on: 2/7/2026 11:35:38 AM

Testimony for HLT on 2/11/2026 9:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Malia Keolanui	Individual	Support	Written Testimony Only

Comments:

I support this bill. Preference should be provided to individuals who have long ties to Hawaii. Either raised here or have been here for many years. Preference should also be provided to specialties that are few and far between, for example provide providers who care for workers compensation patients. Far too often these providers are overlooked as they don't fall in a general category for student loan repayment consideration. Time to remain in Hawaii should be at minimum two years.

I have resided in Hawai'i for the past fourteen years and have made a long-term commitment to this community to provide the highest level of evidence-based care. Hawai'i serves a unique and diverse population—one that is as distinct as the volcanoes and beaches that set our islands apart from anywhere else in the world. Because of this uniqueness, our communities deserve access to the highest standards of healthcare without needing to leave the island.

Throughout my career, I have worked to elevate the level of care available locally, including helping our hospital achieve Stroke and STEMI certification so that patients can receive timely, life-saving treatment close to home. I was able to pursue and attain a higher degree through a loan forgiveness program, and that education directly translated into measurable improvements in patient outcomes and program development within our hospital.

Programs that support tuition reimbursement and loan forgiveness are not only investments in individual healthcare professionals, but investments in the health and safety of Hawai'i's communities. These programs help retain skilled clinicians, strengthen local healthcare systems, and ensure that evidence-based care remains accessible across the islands.

I fully support HB 1574 and the potential it has to strengthen Hawai'i's healthcare workforce, improve patient care, and encourage long-term service to our communities.

**LATE**

**HB-1574**

Submitted on: 2/11/2026 4:07:23 AM

Testimony for HLT on 2/11/2026 9:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Haley Miguel	Individual	Support	Written Testimony Only

Comments:

Aloha,

My name is Haley, and I am a graduate social work student at the University of Hawai‘i at Mānoa. I am testifying in strong support of HB 1574, relating to the Healthcare Education Loan Repayment Program, which requires participants who receive assistance from the program to remain and work in the State for a specific number of years based on the amount of loan repayment assistance participants receive.

As a born-and-raised resident of Hawai‘i, I have seen firsthand how increasingly difficult it has become for local students to remain in the State after completing their education. Between Hawai‘i’s high cost of living and overwhelming student loan debt, remaining in the islands has become an unattainable goal for many locals who pursue advanced degrees in healthcare. This is especially disheartening because many of these individuals are deeply motivated to return to and serve the very communities that raised them.

Hawai‘i’s ongoing healthcare workforce shortage directly impacts residents’ access to care and overall quality of life. As a social work student entering the healthcare field, I see how provider shortages create barriers for individuals and families who already face significant challenges.

This bill would not only support long-time residents in remaining in Hawai‘i, but it would also allow healthcare professionals to spend more time embedded in the communities they serve. Hawai‘i is a unique state with a diverse and culturally rich patient and client population. Providing culturally responsive care requires time, continuity, and meaningful connection. By encouraging longer service commitments through loan repayment support, this bill allows providers the opportunity to learn, build trust, and deliver more effective care.

HB 1574 represents a thoughtful investment in both Hawai‘i’s healthcare workforce and its communities. By making it more financially feasible for local students and healthcare professionals to stay, this measure helps ensure that Hawai‘i is building a workforce that truly understands and reflects the people it serves.

Mahalo,

Haley Miguel