



Oregon Area Health Education Centers

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MEASURE: SB 440  
EXHIBIT: 4  
S. HEALTHCARE & HUMAN SERVICES  
DATE: 2/11/13 PAGES: 5  
SUBMITTED BY: Lisa Dodson

February 11, 2013

TO: The Honorable Laurie Monnes-Anderson, Chair  
Senate Health Care Committee

FROM: Lisa Dodson, MD  
Director, Oregon Area Health Education Center  
Associate Professor of Family Medicine, OHSU  
Secretary, Oregon Academy of Family Physicians Board of Directors  
Oregon Rural Health Association Board of Directors

**Subject: Senate Bills 439 and 440**

Senator Monnes-Anderson and Members of the Committee,

My name is Lisa Dodson. I am a family physician, Director of the Oregon Area Health Education Center, board member and Secretary of the Oregon Academy of Family Physicians, board member of the Oregon Rural Health Association, and current Chair of the Oregon Health Policy Board's Healthcare Workforce Committee. I am here today to provide information in support of SB439 and SB440.

*→ and the OMA's workforce & access committee*

Meaningful access to health care in a reformed health care system will be impossible to achieve without an adequate supply of primary care providers, who act as points of entry into the health care system. Equally important is ensuring that Oregon's primary care physicians and other care providers have the ability and capacity to transform our current healthcare system from a "sick care system" to a medical home model that meets the Triple Aim of improved access, improved outcomes and quality, and lower cost. Oregon does not educate enough health care providers in many key professions and is therefore a net importer of physicians and many other health professionals. Recruitment of these health professionals is now occurring in a national and even international marketplace, and we must be competitive to secure the workforce needed to manage our healthcare transformation.

A health care workforce that reflects the ethnic, cultural, geographic and economic diversity is also essential to achieving the Triple Aim. Data indicates that the rising cost of health care education in nursing, dentistry, medicine, physician assistant and pharmacy programs is increasingly driving students away from selecting primary care careers and care to underserved populations. OHSU tuition is among the highest in the country in each of these disciplines. Nationally and in Oregon we are experiencing a loss of the essential primary care providers that will be critically important to serving the expanded insured population in 2014. The most recent data from a study to be released this week by the Oregon Healthcare Workforce Institute indicates a loss of more than 300 primary care providers in the last biennium as reported by Oregon's healthcare licensing boards. This loss is expected to accelerate as the retirement of "baby boomer" health care workers accelerates in this decade, further exacerbating the recruitment problem.



Effective, sustainable recruitment of all types of health care workers requires a measured, committed approach. Loan repayment is one well documented and effective factor in recruitment, particularly of providers currently outside the state, and the organizations I represent encourage the Committee and the Oregon Legislature to move quickly to fund a robust loan repayment program targeted to primary care practitioners willing to serve in rural and underserved communities. A two year loan repayment program, regardless of its scope and funding, will not be sufficient, however. A loan repayment program, thoughtfully combined with other methods of recruitment and retention such as continued funding of the Oregon Primary Care Loan Forgiveness program enacted in the 2011 legislative session (\$500,000 for the biennium), with a plan for coordination and sustainability beyond 2 years, will be essential. Each element of these recruitment packages are important and serve different purposes, and like a three legged stool, will only work with a proper balance of all three. Legislative intent should be clear and precise and serve as a guide to Oregon's health professions training programs. For example, programs receiving state funding could be required to demonstrate effectiveness at producing the workforce needed for Oregon communities. Scholarships, loan forgiveness and loan repayment programs each contribute in different ways:

- **Loan repayment:** recruits providers ready for practice. Quick, but may attract providers who are less likely to remain in Oregon or in underserved community after period of obligated service
- **Loan forgiveness:** reduces the upfront debt load of students, thereby facilitating specialty and practice choices toward less economically favorable but needed specialties such as primary care and rural practice. Benefits current Oregon students, increases opportunity for diverse Oregon students.
- **Scholarships:** serve to recruit students with specific characteristics (underrepresented minority, geographic or economic backgrounds) who would otherwise not attend OHSU due to receiving better incentives elsewhere.

I encourage you to consider a sustainable approach that encompasses loan repayment as a necessary but not sufficient component of an overall plan for recruitment incentives. An effective plan will include an array of options such as those above; utilize data collected during each biennium to demonstrate sustainability and effectiveness; and encourage retention of practitioners.

Enclosed for your review is a partial listing (not comprehensive) of loan repayment, forgiveness and scholarship programs from around the country against which we are essentially competing.

Please do not hesitate to contact me should you have any questions. Thank you for your time.

Lisa Grill Dodson, MD  
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## Loan Repayment/Forgiveness and Scholarship Programs

[Home](#)

### Welcome to Loan Repayment/Forgiveness Scholarship Programs

Welcome to the State and Federal Repayment, Loan and Scholarship data base. This searchable data base provides detailed information about many of the state and federal programs available to medical and other health professions students.

Please note this compilation of listings is not exhaustive; your medical school advisor or financial aid advisor may have information regarding additional resources that are not listed here.

Key word search

### Total Number of All Programs : 80

Program	State/Other	Designation	Type
	<input type="text" value="All State/Other"/>	<input type="text" value="All Designation"/>	<input type="text" value="All Type"/>
Allied Health Loan-for-Service Program	New Mexico	State	Loan Program
Arizona Loan Repayment Program	Arizona		Repayment
Arizona Rural Private Primary Care Provider Loan Repayment Program	Arizona	State	Repayment
Board of Medical Scholarship Awards	Alabama		Scholarship
Community Match Rural Physician Recruitment Program	Arkansas	State	Repayment
Community Practitioner Program	North Carolina	State	Scholarship
Delaware State Loan Repayment Program	Delaware	Federal/State	Repayment
Doctors Across New York	New York	State	Repayment
Doctors for Maine's Future Scholarship	Maine		Scholarship
Dr. James L. Hutchinson & Evelyn Ribbs Hutchinson Medical School Scholarship	California	State	Scholarship
Family Practice Resident Rural Scholarship Program	Oklahoma	State	Scholarship
Georgia Physician Loan Repayment Program	Georgia	State	Repayment
Health Access Incentive Program: Incentive Grant: Mid-Levels	Tennessee	State	Repayment
Health Access Incentive Program: Incentive Grant: Physicians	Tennessee	State	Repayment
Health Professional Loan Repayment	Missouri	Federal/State	Repayment
Health Professional Loan Repayment Program (HPLPP)	New Mexico	Federal/State	Repayment
Health Professional Recruitment Program (HPRP)	Iowa	State	Forgiveness
Illinois/National Health Service Corps Loan Repayment Program	Illinois	Federal/State	Repayment
Indian Health Service Loan Repayment Program	Maryland		Repayment
Indian Health Service Scholarship Program	Maryland		Scholarship
Indiana Primary Care Scholarship Program (IPCSP)	Indiana	State	Scholarship
Iowa PRIMECARRE Loan Repayment Program	Iowa	Federal/State	Repayment
Kansas Bridging Plan	Kansas	State	Forgiveness
Kansas State Loan Repayment Program	Kansas	State	Repayment
Kentucky State Loan Repayment Program	Kentucky	Federal/State	Repayment
Loan Assistance Repayment Program-Primary Care Services	Maryland	State	Repayment
Louisiana State Loan Repayment Program	Louisiana	Federal/State	Repayment

Maine Health Professions Loan Program	Maine	State	Forgiveness
Massachusetts State Loan Repayment Program	Massachusetts	Federal/State	Repayment
Medical Student Loan Program	West Virginia	State	Forgiveness
Michigan State Loan Repayment Program	Michigan	Federal/State	Repayment
Minnesota Dentist Loan Forgiveness Program	Minnesota	State	Forgiveness
Minnesota Nurse Loan Forgiveness Program	Minnesota	State	Forgiveness
Minnesota Rural Mid-level Practitioner Loan Forgiveness Program	Minnesota	State	Forgiveness
Minnesota Rural Physician Loan Forgiveness Program	Minnesota	State	Forgiveness
Minnesota State Loan Repayment Program	Minnesota	Federal/State	Repayment
Minnesota Urban Physician Loan Forgiveness Program	Minnesota	State	Forgiveness
Montana Rural Physician Incentive Program (MRPIP)	Montana	State	Repayment
NC Student Loan Program for Health, Science and Mathematics	North Carolina	State	Scholarship-Loan
NHSC Loan Repayment Program 2012	National Health Service Corps	Federal	Repayment
NHSC Scholarship Program	National Health Service Corps	Federal	Scholarship
NHSC/CA State Loan Repayment Program	California	Federal	Repayment
NIH Loan Repayment Programs (LRP)	National Institutes of Health	Federal	Repayment
NIH Undergraduate Scholarship Program (for Individuals from Disadvantaged Backgrounds)	National Institutes of Health	Federal	Scholarship
Nebraska Loan Repayment Program	Nebraska		Repayment
Nevada Health Service Corps	Nevada	State	Repayment
New Hampshire State Loan Repayment Program	New Hampshire	Federal/State	Repayment
New Mexico Medical Loan-for-Service Program	New Mexico	State	Loan Program
North Carolina State Loan Repayment Program	North Carolina	State	Repayment
Nursing Loan-for-Service Program	New Mexico	State	Loan Program
Oregon Partnership Student Loan Repayment Program (SLRP) rather than (RHS)	Oregon	State	Repayment
Pennsylvania's Primary Health Care Practitioners Loan Repayment Program	Pennsylvania	Federal/State	Repayment
Physician State/Community Matching Loan Repayment Program	North Dakota	State	Repayment
Physician/Community Match Loan Program	Oklahoma	State	Loan Program
Physicians for Rural Areas Assistance Program	Georgia	State	Repayment
Primary Care Loan Redemption Program of New Jersey	New Jersey	Federal/State	Repayment
Primary Care Resource Initiative for Missouri (PRIMO)	Missouri	State	Forgiveness
Professional and Practical Nurse Student Loan	Missouri	State	Loan Program
Rhode Island Primary Care Loan Forgiveness Program	Rhode Island	State	Forgiveness
Rural Kentucky Medical Scholarship Fund (RKMSF) Grant Program	Kentucky		Scholarship/Grant
Rural Medical Education Scholarship Loan Program	Oklahoma	State	Scholarship
Rural Practice Scholarship Program	Arkansas		Scholarship
South Dakota Midlevel Tuition Reimbursement Program	South Dakota	State	Scholarship
South Dakota Physician Tuition Reimbursement Program	South Dakota		Tuition Reimbursement
State Health Care Professional Loan Repayment Program	Colorado	Federal/State	Repayment
State Medical Education Loan/Scholarship Program	Mississippi	State	Scholarship-Loan
Tennessee Rural Health Loan Forgiveness Program	Tennessee	State	Forgiveness
The Health Professions Loan Repayment Program	California	State	Repayment

The Pisacano Scholars Leadership Program	American Board of Family Practice		Scholarship
The Steven M. Thompson Physician Corps Loan Repayment Program	California	State	Repayment
U.S. Air Force Health Professions Scholarship Program (HPSP)	US Air Force	Federal	Scholarship
U.S. Army Health Professions Scholarship Program	US Army	Federal	Scholarship
U.S. Navy Health Professions Scholarship Program	US Navy	Federal	Scholarship
U.S. Navy Health Professions Loan Repayment Program (HPLRP)	US Navy	Federal	Repayment
Vermont State Educational Loan Repayment Program for Primary Care Practitioners	Vermont		Loan Repayment & Loan Forgiveness
Virginia State Loan Repayment Program (Va-SLRP)	Virginia	Federal/State	Repayment
WA State Health Professional Loan Repayment Program	Washington	Federal/State	Repayment
WICHE Professional Student Exchange Program	Montana	State	Professional Student Exchange Medical Education Program
WWAMI Medical Exchange Program	Montana	State	Education Program
Wisconsin Health Professions Loan Assistance Program	Wisconsin	Federal/State	Repayment

AAMC reserves the right to edit all program descriptions and data for content and consistency.

