Medical Student Loan Debt and Primary Care for Rural and Medically Underserved Areas: Is It Just About the Money?

Health Policy Fellowship Class of 2014

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The BIG PICTURE

- **PROBLEM**: Inadequate Access to Primary Care in Rural and Underserved Areas

- **ISSUES**: Factors Preventing Physicians from Practicing Primary Care in Rural and Underserved Areas Including Student Loan Debt

- **SOLUTIONS**: Senate Bill 1978
  “Increasing Primary Care Access Act of 2014”
  Senator Tom Udall D-NM
Poverty in Rural America: 2009

Only a third of rural counties had poverty rates below the national average of 14.4% in 2009.

National Average:
14.4% in poverty

- **Prosperous** -- fewer than 10% in poverty
- **Below Average** -- from 10.1% to 14.4% in poverty
- **Above Average** -- from 14.5% to 20% in poverty
- **Poor** -- from 20.1% to 62% in poverty
Figure 2
Projected Total Health Spending in New York for 2011 through 2020

Source: Lewin Group estimates using CMS spending growth estimates.
Medically Underserved Areas in New York

Data Source: Health Resources and Services Administration, HHS
Map created by RUPRI Community Information Resource Center
Interactive Map Room: http://circ.rupri.orgc
RESULTS OF HANYS’ 2012 PHYSICIAN ADVOCACY SURVEY-NEW YORK STATE

• 1,200 physicians are needed, including 374 primary care physicians (31%).
• 2,400 physicians were recruited in 2011
• 2,500 either left the area or retired
• 75% of emergency departments had no coverage for certain specialties
• 32% of hospitals had to either reduce or eliminate hospital services
Primary Care Career Plans and Education Loan Debt

Graduation year

1999: $118,700
2000: $121,000
2001: $128,700
2002: $131,160
2003: $134,383
2004: $141,514
2005: $149,855
2006: $153,794
2007: $168,031

Mean self-reported debt
Primary care specialty plan

Data Source: AACOM Survey of Graduating Seniors
Waiting for Baby

- Pygmy Rabbit: 25 days
- Caracal: 70-78 days
- Gorilla: 257 days
- Blue whale: 360 days
- Giraffe: 420-468 days
- Asian elephant: 640-660 days

Gestation Period

4 months

SOURCES: Restoring the Pacific Northwest; Exploring Mammals, Int’l Wildlife Encyclopedia; A Companion to Biological Anthropology; Mammalogy; Biology, Medicine, and Surgery of Elephants

S. Hess/©Oregon Zoo
Ben Bernanke’s son, has graduated with $400,000 in debt.

2007

Average Salary Disparities
Comparing lowest and highest paid physician specialties in 2007

$400,000+
$185,740

Family Medicine
Radiology and/or Orthopaedic surgery

Filled Residency Positions
Percentage of available positions, by specialty, filled in 2007

88.7%
42%
93.8%

Family Medicine
Radiology
Orthopaedic Surgery

Median Income of Physicians, by Specialty, 2014

Orthopedics $413,000
Cardiology $351,000
Gastroenterology $348,000
Radiology $340,000
Dermatology $308,000
General Surgery $295,000
Neurology $219,000
Pediatrics $181,000
Family Medicine $176,000

Source: Medscape Physician Compensation Report 2014
SOURCE American Association of Colleges of Osteopathic Medicine compilation of data from the American Osteopathic Association (AOA) and the Accreditation Council for Graduate Medical Education (ACGME).
Medical Student Debt and Primary Care Specialty Intentions

Julie P. Phillips, MD, MPH; David P. Weismantel, MD, MS; Katherine J. Gold, MD, MS; Thomas L. Schwenk, MD

(Fam Med 2010;42(9):616-22.)

Demographics associated with specialty choice

- Rural birth
- Interest
- Rural or Inner-city training experiences
- Early exposure to title VII

National Health Service Corps
Demographics associated with specialty choice

• Married students

• Women-more likely to choose primary care BUT much less likely to choose rural practice

• Men are less likely to choose primary care

• Personality traits-Altruism
The most effective way to achieve this is to:

• **Trade debt for service** such as Increase funding of grants and scholarships with return of service guarantees through the NHSC or military programs.

• Loans at **preferred interest rates and/or deferring interest payments through residency.**

• **Selectively admit** students that are likely to choose primary care, rural practice and care of the underserved.
Senate Bill 1978

“Increasing Primary Care Access Act of 2014”

Senator Tom Udall D-NM
One primary care physician will generate:

- 15 to 23 jobs in the community served
- $900,000 to $1,200,000 in wages, salaries, and benefits,
- $100,000 in State and local taxes.

S. 1978 “Increasing Primary Care Access Act of 2014”. Senator Tom Udall D-NM
Primary Care Providers in Short Supply

Active primary care physicians for every 100,000 people in each state, Jan. 2008

Source: Association of American Medical Colleges
Nearly 8,900 NHSC primary care providers serving at over 5,100 sites.
CENTERS OF EXCELLENCE IN PRIMARY CARE

• Tuition
• Loan Forgiveness
• Admissions Processes
• Curricula Models and Innovations
• Tracking and Quality

• Inter-professional

• Community-based service learning models including Clerkships and Continuity Clinics
THANK YOU
NANCY