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**Submitted for the Record to the Senate Health, Education, Labor and Pensions Committee**

*Concerning Reauthorization of the Higher Education Act*  
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The American Association of Colleges of Osteopathic Medicine (AACOM) represents the 34 accredited colleges of osteopathic medicine in the United States. These colleges are accredited to deliver instruction at 48 teaching locations in 32 states. Six of the colleges are publicly controlled, 28 are private institutions. In the current academic year, these colleges are educating nearly 29,000 future physicians—more than 20 percent of all U.S. medical students.

As the nation faces a physician workforce shortage, particularly in medically underserved areas, educating and sustaining a future physician workforce equipped to meet the nation's evolving health care needs is more critical than ever. With an aging population and a burgeoning shortage of primary care physicians, it is crucial to ensure that students are supported in their pursuit of osteopathic medical degrees to serve our nation's most vulnerable populations. Located in primarily rural and underserved areas, colleges of osteopathic medicine have a long-standing commitment to their communities, training and producing primary care physicians that go on to serve in and beyond these communities. As such, one out of three most recent osteopathic medical school graduates [reported](#) their intent to specialize in primary care.

Consequently, it is a pressing and timely necessity that federal policies support a pathway for future osteopathic physicians, particularly those who desire to help address the widening public health care gaps. Due to the unique factors attributed to medical education and training, these students graduate with relatively high debt compared to other graduate students, which could deter individuals from specializing in primary care. Therefore, it is imperative that federal financial aid policies, to include loan repayment and forgiveness programs, provide a crucial pathway for future physicians, particularly those who commit to serving high-need areas across the nation.

As the HELP Committee considers changes to the *Higher Education Act* (HEA) this year, I would like to share several public policy priorities that are critical to supporting osteopathic medical students and their future patients.

According to our most recent report, the [AACOM 2016-2017 Academic Year Graduating Seniors Survey Summary Report](#), 65 percent of graduating osteopathic medical students intend to enter the Public Service Loan Forgiveness (PSLF) Program, which as you are aware, encourages physicians, health care professionals, and others to work full-time in public service by offering debt relief if graduates dedicate a portion of their career to public service. Choosing to pursue a career in public service often means forgoing potentially higher earnings, and as the

nation faces a physician workforce shortage, particularly in medically underserved areas, programs such as PSLF are critical to retain and recruit a physician workforce that will be able to meet our nation's growing health care needs and challenges. AACOM strongly supports the PSLF Program and urges the Committee to preserve this important program that supports medical and other health professions students pursuing careers in public service caring for our nation's patient populations.

In addition, Grad PLUS loans are federal loans available to medical and other graduate and professional students for up to the total cost of their education. Currently, medical students who need more than \$20,500 per academic year can borrow Grad PLUS loans to help pay any remaining educational expenses. Imposing any borrowing limits on these loans could inevitably force students to take out private loans that typically have higher interest rates and limited repayment options, seriously impairing medical students, especially those who come from lower socio-economic backgrounds and heavily rely upon these loans. This is particularly important, as a culturally-competent physician workforce is critical to aptly serve in diverse communities.

Moreover, Grad PLUS loan recipients have low default rates. As you may know, H.R. 4508, the *Promoting Real Opportunity, Success and Prosperity through Education Reform (PROSPER) Act*, recently approved by the House Education and the Workforce Committee, includes provisions that limit borrowing for medical students as part of the Federal ONE Loan Program. AACOM strongly opposes these provisions, as every osteopathic medical school across the nation would be negatively impacted if these provisions are enacted. These borrowing caps would leave nearly a \$93,000 funding gap for the average osteopathic medical student to support their training over a four-year period. Such funding constraints could ultimately deter future physicians from specializing in primary care, hindering much-needed efforts to improve patient access to care in underserved communities nationwide. Therefore, AACOM strongly urges Congress to preserve the current structure and eligibility of the Grad PLUS Loan Program.

Lastly, due to unintended consequences of regulations such as gainful employment and the state authorization provisions in the 2010 U.S. Department of Education program integrity regulations, medical schools continue to face numerous financial and administrative challenges. It is critical to understand the factors unique to medical education and the training of future physicians and we reject a one-size-fits-all approach that disregards the factors unique to this education. AACOM continues to urge Congress to strongly consider the unintended consequences of these regulations for medical schools and the students they train as HEA reauthorization moves forward.

AACOM appreciates the opportunity to submit its views and looks forward to continuing to work with the Committee on these important matters critical to osteopathic medical education, the future physician workforce, and the patients they serve.