

September 1, 2021

The Honorable Brian Babin  
U.S. House of Representatives  
2236 Rayburn House Office Building  
Washington, DC 20515

The Honorable Chrissy Houlahan  
U.S. House of Representatives  
1218 Longworth House Office Building  
Washington, DC 20515

Dear Representatives Babin and Houlahan:

On behalf of the American Association of Colleges of Osteopathic Medicine (AACOM), I offer strong support for HR 4122, the *Resident Education Deferred Interest (REDI) Act*. As educators of future physicians, we support policies that aim to address the physician workforce shortage and make medical education more affordable.

AACOM leads and advocates for the full continuum of osteopathic medical education (OME) to improve the health of the public. Founded in 1898 to support and assist the nation's osteopathic medical schools, AACOM represents all 37 accredited colleges of osteopathic medicine—educating nearly 34,000 future physicians, 25 percent of all U.S. medical students—at 58 teaching locations in 33 U.S. states, as well as osteopathic graduate medical education professionals and trainees at U.S. medical centers, hospitals, clinics and health systems.

AACOM lauds your recognition of the barriers that student loan debt raises for many medical students and the need for affordable medical education. According to AACOM data, 91% of osteopathic medical students hold a Direct Unsubsidized Loan or Federal Family Education Loan (FFEL). Following medical school, graduates are required to complete three to seven years of residency training to become licensed physicians. During this time, medical residents depend on federal financial aid options such as forbearance to postpone their obligations until they become independently licensed physicians earning a full salary. Consequently, total student loan repayment often exceeds two to three times the amount borrowed for these individuals. This can dissuade potential students from seeking higher degrees or discourage current medical students from practicing in lower-paying specialties or rural and medically underserved areas.

Thank you for your commitment to making medical education affordable for the future physician workforce. AACOM looks forward to working with you to advance HR 4122. For questions or additional information, please contact me at [dbergman@aacom.org](mailto:dbergman@aacom.org)

Sincerely,



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