



February 13, 2023

The Honorable Vanessa Atterbeary  
Ways & Means Committee  
Room 131 - House Office Building  
Annapolis, MD 21401

The Honorable Ben Barnes  
Appropriations Committee  
Room 131 - House Office Building  
Annapolis, MD 21401

RE: Support - House Bill 448: Janet L. Hoffman Loan Assistance Repayment Program - Mental Health Professionals in Public Schools

Dear Chair Atterbeary, Chair Barnes, and Honorable Members of the Committee:

The Maryland Psychiatric Society (MPS) and the Washington Psychiatric Society (WPS) are state medical organizations whose physician members specialize in diagnosing, treating, and preventing mental illnesses, including substance use disorders. Formed more than sixty-five years ago to support the needs of psychiatrists and their patients, both organizations work to ensure available, accessible, and comprehensive quality mental health resources for all Maryland citizens; and strive through public education to dispel the stigma and discrimination of those who have a mental illness. As the district branches of the American Psychiatric Association covering the state of Maryland, MPS and WPS represent over 1000 psychiatrists and physicians currently in psychiatric training.

MPS/WPS supports House Bill 448: Janet L. Hoffman Loan Assistance Repayment Program - Mental Health Professionals in Public Schools (HB 448) with the amendments that the bill includes psychiatrists in the definition of mental health professional.

By way of context, to become a psychiatrist, one must first earn a four-year bachelor's degree, followed by four to five years of medical school. A medical school graduate then enters a psychiatric residency for four years, where they spend a great deal of time working in outpatient-, inpatient-, and various sub-specialty areas. Ultimately, it takes at least twelve years of school for an individual to become a psychiatrist, which qualifies a graduate to gain licensure to work in the U.S. and become certified by the American Board of Psychiatry and Neurology (ABPN), if desired.

A 2016 survey by the American Medical Association found psychiatrists to have the second highest median-debt specialties among 2016 graduates. Then, a graduated psychiatrist had a median debt of \$190,000; 74.2 percent of graduates carried debt with 27% of those having a debt of \$200,000 or more. Furthermore, 70% of medical school students use loans specifically to help pay for medical school, as opposed to undergraduate or premed debt. Finally, as of 2021, the association of American Medical Colleges found that 76% to 89% of medical school graduates leave school with an average of \$203,062 in total education debt.



If amended, the loan assistance program established in HB 448 would help those student-debt-burdened psychiatrists who use their vast educational experience to serve students in Maryland's public schools by addressing their student loan debt. The amendments are as follows:

**AMENDMENT 1**

On page 2, in line 11 after "A" insert "**PSYCHIATRIST**".

On page 2, in line 25 after "COLLEGE" insert "**MEDICAL SCHOOL,**"

For all those reasons, MPS/WPS asks this committee for a favorable report once the above amendments are adopted on HB 448. If you have any questions concerning this testimony, please contact Thomas Tompsett Jr. at [tommy.tompsett@mdlobbyist.com](mailto:tommy.tompsett@mdlobbyist.com).

Respectfully submitted,  
The Joint Legislative Action Committee  
of the Maryland Psychiatric Society and the Washington Psychiatric Society