

HSVMA_MD_HB1398_SB0900_Vet_Loan_Assist_Support_02_

Uploaded by: Carrie Waters

Position: FAV



**HUMANE SOCIETY
VETERINARY MEDICAL
ASSOCIATION.**

February 26, 2024

Maryland House Appropriations Committee
Room 121
House Office Building
Annapolis, Maryland 21401

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RE: VETERINARY SUPPORT for HB1398/SB0900

Dear Chair Ben Barnes, Vice Chair Mark Chang, and Members of the Committee,

On behalf of the Humane Society Veterinary Medical Association (HSVMA), I am writing to convey our strong organizational support for HB1398/SB0900, legislation that would provide financial relief for the veterinarians who face huge educational debt while serving Maryland's animal shelters.

When I graduated from the Virginia Maryland College of Veterinary Medicine in 1990, it was not unusual for many veterinary students (myself included) to start their careers with some degree of student loan debt. For most of us, that debt was manageable. However, the amount of educational indebtedness has relentlessly increased over the years, along with the spiraling costs of a veterinary medical education.

One in three veterinary students graduating from veterinary school in 2023 has an educational debt greater than \$200,000, while less than 17% have no debt at all. And among veterinary graduates with debt, the mean educational debt is \$185,486 (per Dr. Chris Doherty, AVMA's assistant director for strategic business research and outreach, speaking at "The Next Generation of Veterinary Professionals" during the annual AVMA Business and Economic Forum, held virtually October 24-25. The findings he discussed came from the 2023 AVMA Graduating Senior Survey, to be released later this year).

Veterinarians working in shelter medicine have a harder time paying off their debt, because they earn less than most veterinarians and have less disposable income. For example, the average annual salary of veterinarians working in shelter medicine is substantially lower compared with other veterinary fields. In 2023, the average starting salary in non-profit veterinary medicine was \$93,922, while the average starting salary in companion animal medicine was \$120,317 (2023 AVMA Report on the Economic State of the Veterinary Profession).

Yet shelter veterinarians are essential in the pivotal role they play in minimizing pet overpopulation, controlling infectious diseases (including those transmissible to people, such as rabies) and assisting underserved and low-income households. Shelter veterinarians have selflessly dedicated themselves to helping others, while foregoing more lucrative careers in other veterinary fields.

The HSVMA respectfully encourages the House Appropriations Committee to support HB1398/SB0900, thereby expanding eligibility in the Janet L. Hoffman Loan Assistance Repayment Program to include Maryland's shelter veterinarians and assisting them with repayment of educational loans.

Sincerely,

Carrie B. Waters, DVM, PhD, JD, DACVIM
HSVMA Maryland State Representative

SB0900_MACC_FAV.pdf

Uploaded by: Drew Jabin

Position: FAV

Senate Education, Energy, and the Environment Committee

February 28, 2024

SB 900 - Higher Education – Janet L. Hoffman Loan Assistance Repayment Program – Eligibility

Position: Favorable

The Maryland Association of Community Colleges (MACC), representing Maryland's 16 community colleges, supports **SB 900**, which seeks to expand eligibility for loan repayment to veterinarians working at animal shelters. This legislation would expand the Janet L. Hoffman Loan Assistance Repayment Program to include individuals with a veterinary degree who provide services at a shelter for a specified amount of time per week.

Maryland's community colleges serve as pathways to students pursuing higher education, including veterinary studies. Many students attending community colleges may rely on loans to finance their education. By providing loan assistance for graduates who work as veterinarians at animal shelters, the legislation will help alleviate the burden of student debt, making it more financially feasible for individuals to pursue careers in veterinary medicine.

Secondly, animal shelters, often operated by local communities or non-profit organizations, play a crucial role in Maryland's local communities. By incentivizing veterinarians to work in these settings through loan assistance programs, the bill supports the vital work of animal shelters and promotes the health and well-being of animals in communities served by community colleges.

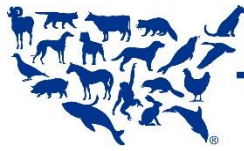
Loan repayment programs provide financial support that can increase retention rates and improve completion rates among community college students. This bill is another tool in the toolkit to ensure students can successfully achieve their educational goals without being derailed by financial obstacles. Accordingly, MACC urges the Committee to issue a **FAVORABLE** vote on **SB 900**.

For questions, please contact Brad Phillips (bphillips@mdacc.org) or Drew Jabin (djabin@mdacc.org).

SB900_fav_HSUS.pdf

Uploaded by: Jennifer Bevan-Dangel

Position: FAV



**THE HUMANE SOCIETY
OF THE UNITED STATES**

February 28, 2024

Education, Energy, and the Environment Committee

SB900

Higher Education – Janet L. Hoffman Loan Assistance Repayment Program – Eligibility

FAVORABLE

The Humane Society of the United States, on behalf of our members and supporters in Maryland, urges a favorable report on SB900.

Veterinarians are facing historic challenges on several fronts as the profession struggles to provide access to care to animals in Maryland and nationwide. Staffing shortages are ubiquitous, with a dearth of veterinarians and veterinary technicians available to fill open positions. A recent study by Mars Veterinary Health found that there is a 16 percent shortage of veterinarians needed to meet national animal care needs and, if the current trends continue, as many as 75 million pets nationwide will be without veterinary care by 2030. In Maryland, that has resulted in pet owners waiting weeks to get veterinary appointments for their pets and the situation is even more dire in rural areas where clinics finding it even harder to attract veterinary professionals for open positions.

Related to the problems created by staffing shortages are the mounting mental health challenges facing veterinary professionals. Daily juggling of packed clinic schedules, empathy for families with limited funds for necessary care, emergency situations, and euthanasia appointments can lead to burnout and compassion fatigue. Even before the pandemic, it was well documented that veterinarians' mental health was suffering and national statistics from the Centers for Disease Control and Prevention show that one out of every six veterinarians has considered suicide and male vets are 1.6 times more likely and female vets are 2.4 times more likely to die by suicide than the general population.

Finally, and most pertinent for this legislation, is the fact that most veterinary professionals face huge financial burdens including sizeable student loans upon graduation from veterinary school. The average veterinary student debt is currently about \$200,000 at graduation and this doesn't take into account other debt they have accumulated from undergraduate degrees and living expenses. In some cases, veterinary professionals can expect to be paying off their student loans for their entire career and in many cases this impacts their decision whether to practice in rural areas or for shelters or nonprofits, where income levels for staff may be lower.

While this veterinary crisis is impacting all pet owners and caregivers, the impact is most profound on our shelters and rescues. Shelters that are fortunate enough to have a staff position for an on-staff veterinarian struggle to attract and retain qualified candidates, and shelters that rely on volunteer hours from veterinarians are having an increasingly difficult time finding volunteers. The lack of veterinarians providing support to our shelters impacts not just shelter animals, it impacts constituents and local government budgets.

Increasingly, desperate pet owners are looking to shelters and rescues to help with veterinary procedures, from vaccinations to spay/neuter to more complicated diagnostics and care. Our shelters strive to provide these services but must prioritize vet services for the animals in their care. Without adequate staffing or volunteer practitioners, shelters cannot meet the needs from community. This leaves pets uncared for or surrendered to shelters in desperation.

The lack of staff and volunteer vets also has a fiscal impact on local government budgets. When pets get surrendered, the shelter must now pay for the daily care and feeding for that animal until a new home can be found. Shelters also end up paying private veterinary rates for procedures needed for surrendered animals and shelter animals.

This is a moderate, fiscally constrained proposal that uses an existing program to streamline administration costs. The bill simply adds a new category to the incredibly successful Janet L. Hoffman Loan Assistance Repayment Program (LARP). The LARP program is already capably administered by the Maryland Higher Education Commission, which has proven its ability to successfully add new categories of recipients in past years. The recipient pool is constrained in two ways; both by the types of shelters or rescues that qualify, and by the number of hours of service provided.

This is a modest investment for a significant service. There's a critical shortage of qualified veterinary professionals and that shortage is expected to get worse over time. The investment in funding this program is countered by the cost-saving for local governments in ensuring shelters and rescues can continue to provide care to people and pets without outsourcing care or having to accept surrendered animals because their owners could not receive care.

This is a life-saving and valuable bill. We urge a favorable report on SB 900.

SB900Vet.pdf

Uploaded by: Katherine Flory

Position: FAV



February 26, 2024

Dear Honorable Chairman Feldman, Vice-Chair Kagan, and members of the committee:

My name is Katie Flory and I am the community care & Advocacy Director for the Maryland SPCA. The Maryland SPCA supports and encourages a favorable and speedy report on SB 900 Loan Assistance Repayment Program- Eligibility.

Animal shelters across Maryland, in your counties and communities, are in crisis. The public has expectations- as do we in the field- that we will save every animal possible, no matter their medical condition, however the lack of affordable and attainable veterinary care has become problematic for almost every shelter in the state. There are many variables involved in this crisis. Cost increases, fewer students entering the work force into the veterinary field and the increase in animals entering our care as shelters.

SB900 asks to include those entering veterinary medicine who attended a Maryland state college or university, being licensed in Maryland to receive help from the loan forgiveness program upon volunteering at a Maryland animal shelter. The benefits to this are multi-fold. The veterinarian receives aid, the shelters have the help we so desperately need at no cost and animals in our shelters which enter our homes and communities are healthier.

The Maryland SPCA believes the passing of SB900 is a valuable tool in our work to serve the animals and people of Maryland.

Please feel free to contact me with any questions or concerns.

Katie Flory

Higher Education – Janet L. Hoffman Loan Assistanc

Uploaded by: Lisa Radov

Position: FAV



MARYLAND VOTES FOR ANIMALS

PO Box 10411
BALTIMORE, MD 21209

February 28, 2024

To: Senate Education, Energy, and the Environment Committee
From: Lisa Radov, President and Chair, Maryland Votes for Animals, Inc.
Re: Higher Education – Janet L. Hoffman Loan Assistance Repayment Program – Eligibility – SB 900 – Support

Chair Feldman, Vice - Chair Kagan, members of the Education, Energy, and the Environment Committee, thank you for the opportunity to testify before you today. My name is Lisa Radov. I am the President and Chair of Maryland Votes for Animals. We champion humane legislation to improve the lives of animals in Maryland. Speaking for Maryland Votes for Animals, our Board of Directors, and our members across Maryland, I respectfully request that the Education, Energy, and the Environment Committee vote favorably for Higher Education – Janet L. Hoffman Loan Assistance Repayment Program – Eligibility – SB 900.

This bill would expand the eligibility for the Janet L. Hoffman Loan Assistance Repayment Program to include individuals who received a certain degree from an accredited veterinary school and provided veterinary services for a certain time at certain animal shelters.

The lack of staff veterinarians and volunteer veterinarians providing support to our shelters places pressure on local government budgets. Increasingly, pet owners are looking to shelters and rescues to help with veterinary procedures, from vaccinations to spay/neuter to more complicated diagnostics and care. Our shelters strive to provide these services but must prioritize vet services for the animals in their care. Without adequate staffing or volunteer practitioners, shelters cannot adequately meet the needs from the community. When pets get surrendered, the shelter must pay for daily care and feeding for that animal until a new home can be found. Shelters are stretched beyond their limits as they end up paying private veterinary rates for procedures needed for surrendered animals and shelter animals.

This bill is a moderate, fiscally constrained proposal that uses an existing program to streamline administration costs. The bill simply adds a new category to the incredibly successful Janet L. Hoffman Loan Assistance Repayment Program which is administered by the Maryland Higher Education Commission and has successfully added new categories of recipients in past years. The recipient pool is constrained in two ways: The types of shelters or rescues that qualify, using a standard definition and reporting requirements in the code. By the number of hours of service provided by staff and volunteer veterinarians.

- A staff veterinarian must be at least part-time (20 hours a week) to qualify.
- A volunteer veterinarian must provide at least (15 hours of services a week) to qualify.

Our shelter partners recommend reducing this threshold to 8 hours a week. We are happy to work with this committee to determine what threshold best balances the intent of the legislation with the fiscal reality of the state budget. The modest investment in funding this program will have multiple benefits:

- Easing the veterinary shortage that is projected to be getting worse over time – and that disproportionately felt by people and pets living in underserved areas.
- Cost-saving for local governments to ensure that their shelters and rescues can continue to provide care without outsourcing or having to accept surrendered animals because their owners could not receive care.

It's time to expand the eligibility of The Janet L. Hoffman Loan Assistance Repayment Program to qualifying Maryland veterinarians as they provide a much-needed services for Maryland residents - including those with four feet.

In closing, I would like to thank Senator Corderman for his sponsorship of SB 900 and ask the committee for a favorable report.

SB900 - Higher Education - Janet L. Hoffman Repaym

Uploaded by: Megan D'Arcy

Position: FAV



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Susan O'Neill, Chair

Charlotte Davis, Executive Director

Testimony in Support of
Senate Bill 900 – Higher Education – Janet L. Hoffman Loan Assistance Repayment Program - Eligibility
Education, Energy, and the Environment
February 28, 2024

The Rural Maryland Council supports Senate Bill 900 – Higher Education – Janet L. Hoffman Loan Assistance Repayment Program - Eligibility. The purpose of this bill is to expand the eligibility for the Janet L. Hoffman Loan Assistance Repayment Program to include individuals who received a certain degree from an accredited veterinary school and provided veterinary services for a certain time period at certain animal shelters.

Recruiting and retaining veterinarians in rural areas can be challenging due to factors such as limited job opportunities, lower salaries, and isolation from professional networks and support systems. According to the American Veterinary Medical Association, in 2023, the average student loan debt for veterinarians was \$185,486. Due to this high expense, it is more lucrative for veterinary school graduates to work in urban/suburban areas in private and small-animal practices. Additionally, shortages of veterinarians in rural regions are a pressing issue in the United States. According to the United States Department of Agriculture, in 2019, approximately 500 counties lacked sufficient veterinary services, with most of these underserved areas located in rural regions. SB 900 can play a major role in addressing potential workforce shortages by incentivizing veterinarians to practice in rural Maryland by offering a loan repayment program.

Furthermore, Senate Bill 900 has the potential to play a critical role for future students of the recently approved University of Maryland Eastern Shore's proposal for a School of Veterinary Medicine. This will be the State's first stand-alone veterinarian program and is planned to be accredited in 2026 with as many as 100 graduate students taking classes the following year. The proposed program will offer an innovative three-year completion approach, compared to a traditional four-year program. According to Moses T. Kairo, the Dean of the School of Agricultural and Natural Sciences, the School projects a 19% projected growth in the field over the next seven years.

Overall, this bill addresses critical challenges in veterinary medicine, will support and attract veterinarians to practice in rural Maryland, and has the potential to make a meaningful impact on access to veterinary care in Maryland's rural areas. By offering loan repayment assistance, the bill can help attract and retain veterinarians in underserved communities, ultimately benefiting both practitioners and residents alike.

The Rural Maryland Council respectfully requests your favorable support of Senate Bill 900.

The Rural Maryland Council (RMC) is an independent state agency governed by a nonpartisan, 40-member board that consists of inclusive representation from the federal, state, regional, county and municipal governments, as well as the for-profit and nonprofit sectors. We bring together federal, state, county and municipal government officials as well as representatives of the for-profit and nonprofit sectors to identify challenges unique to rural communities and to craft public policy, programmatic or regulatory solutions.

"A Collective Voice for Rural Maryland"

sb900 veterinary loan forgiveness - favor(1).pdf

Uploaded by: Patty Crankshaw-Quimby

Position: FAV



**Maryland's Association of Animal Care and Control
Agencies and Humane Societies**

**PO Box 1143
Easton, Maryland 21601**

SB900-Higher Education – Janet L. Hoffman Loan Assistance Repayment Program – Eligibility
Maryland Senate Education, Energy and the Environment Committee

February 26, 2024

Dear Honorable Chairman Feldman, Vice-Chair Kagan, and members of the committee:

Professional Animal Workers of Maryland, the state organization comprised of animal control agencies and humane societies unanimously supports and encourages a favorable and speedy report on SB 900 Loan Assistance Repayment Program- Eligibility.

Animal shelters across Maryland, in your counties and communities, are in crisis. The public has expectations- as do we in the field- that we will save every animal possible, no matter their medical condition, however the lack of affordable and attainable veterinary care has become problematic for almost every shelter in the state. There are many variables involved in this crisis. Cost increases, fewer students entering the work force into the veterinary field and the increase in animals entering our care as shelters.

SB900 asks to include those entering veterinary medicine who attended a Maryland state college or university, being licensed in Maryland to receive help from the loan forgiveness program upon volunteering at a Maryland animal shelter. The benefits to this are multi-fold. The veterinarian receives aid, the shelters have the help we so desperately need at no cost and animals in our shelters which enter our homes and communities are healthier.

Professional Animal Workers of Maryland believes the passing of SB900 is a valuable tool in our work to serve the animals and people of Maryland.

Please feel free to contact me with any questions or concerns.

Sincerely,

Patty Crankshaw-Quimby, CAWA

Executive Director/Chief Animal Control Officer: Talbot Humane/ Talbot County Animal Control

President: Professional Animal Workers of Maryland

SB 900 Sen Corderman Testimony.pdf

Uploaded by: Paul Corderman

Position: FAV

PAUL D. CORDERMAN
Legislative District 2
Frederick and Washington Counties

Budget and Taxation Committee

Subcommittees

Capital Budget

Education, Business and Administration



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THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

February 28, 2024

Senate Education, Energy, and the Environment Committee
Chair Brian Feldman
Vice Chair Cheryl Kagan
2 West Miller Senate Office Building
Annapolis, MD 21401

Testimony in Support of Senate Bill SB 900 – Higher Education – Janet L. Hoffman Loan Assistance Repayment Program - Eligibility

Chair Feldman, Vice Chair Kagan, and Members of the EEE Committee,

Thank you for the opportunity to present SB 900 this afternoon. This bill simply adds a new category to the incredibly successful Janet L. Hoffman Loan Assistance Repayment Program (LARP). The LARP program is already capably administered by the Maryland Higher Education Commission, which has proven its ability to successfully add new categories of recipients in past years.

Adding Veterinarians to the list of qualified employment types can serve as an incentive for students considering this career path and will meet a very real need in this field. The reality is that the increase in pet ownership has placed a higher demand on the need for animal care, and animal rescues and shelters have not been able to keep up with this demand. Increasingly, desperate pet owners are looking to shelters and rescues to help with veterinary procedures, from vaccinations to spay/neuter to more complicated diagnostics and care. Shelters strive to provide these services but must prioritize vet services for the animals in their care. Without adequate staffing or volunteer practitioners, shelters cannot meet the needs from community. This leaves pets uncared for or surrendered to shelters in desperation. SB 900 will help to encourage more students to pursue this career path and will ultimately help our pets.

Thank you for your consideration and I respectfully ask for a favorable report on SB 900.

Sincerely,

A handwritten signature in blue ink, appearing to read "Paul D. Corderman".

Paul D. Corderman
District 2 – Washington & Frederick Counties