LeadingAge Maryland - 2025 - SB 216 - Building Opp Uploaded by: Aaron Greenfield

Position: FAV

TO: Finance Committee

FROM: Leading Age Maryland

SUBJECT: Senate Bill 216, Health Occupations - Nursing - Loan Repayment, Education, and

Sunset Extension (Building Opportunities for Nurses Act of 2025).

DATE: January 28, 2025

POSITION: Favorable

LeadingAge Maryland supports Senate Bill 216, Health Occupations - Nursing - Loan Repayment, Education, and Sunset Extension (Building Opportunities for Nurses Act of 2025).

LeadingAge Maryland is a community of more than 140 not-for-profit aging services organizations serving residents and clients through continuing care retirement communities, affordable senior housing, assisted living, nursing homes and home and community-based services. Members of LeadingAge Maryland provide health care, housing, and services to more than 20,000 older persons each year. Our mission is to be the trusted voice for aging in Maryland, and our vision is that Maryland is a state where older adults have access to the services they need, when they need them, in the place they call home. We partner with consumers, caregivers, researchers, public agencies, faith communities and others who care about aging in Maryland. LeadingAge Maryland represents the vast majority of CCRCs in the state.

Senate Bill 216 renames the "Maryland Loan Assistance Repayment Program for Nurses and Nursing Support Staff" to the "Maryland Loan Assistance Repayment Program for Nurses." The program's scope is expanded to support nurses working in areas with healthcare workforce shortages or public health needs. Additionally, it provides loan repayment assistance for nurses specializing in medical fields identified as having geographic shortages. The bill establishes funding priorities, focusing first on primary care nurses and then on nurses in other shortage areas. It also creates a permanent funding framework for the program, which includes federal funds and other revenue sources. Senate Bill 216 updates licensure requirements for nurses, including both licensure by endorsement and initial nursing education programs. It emphasizes the importance of English language competency for licensure and permits temporary licenses while language proficiency is being assessed. The bill extends sunset provisions for nursingrelated programs through 2030, ensuring their continuation. It also maintains related tax credits for nurse preceptorship programs in areas experiencing shortages. Specific approval timelines for nursing assistant training sites are repealed under Senate Bill 216. Additionally, the Department of Health is required to prioritize program funding and provide annual reports on program participants and outcomes.

Maryland is facing a significant nursing shortage, with approximately 25% of hospital nursing positions and over 33% of Licensed Practical Nurse (LPN) positions currently vacant as of 2022. Projections indicate that by 2035, the state will need an additional 13,800 Registered Nurses (RNs) and 9,200 LPNs to meet growing healthcare demands. Maryland's nurse-to-population ratio stands at 8.35 nurses per 1,000 residents, which is below the national average of 9.19, placing the state 14th from the bottom among U.S. states. If current trends continue, Maryland could experience a 20% shortage in its nursing workforce by 2036, leaving approximately 14,700 RN positions unfilled. Key factors contributing to this shortage include high turnover rates, changes in care delivery models, and an inadequate pipeline of new nursing talent to meet the healthcare needs of a growing population.

Efforts are being made to address these challenges, including a \$6 million state investment aimed at mitigating the nursing shortage. However, without significant interventions, the gap between supply and demand is expected to widen, potentially impacting the quality and availability of healthcare services across the state. Senate Bill 216 aims to strengthen the nursing workforce through education and financial support, address shortages in underserved areas, simplify and streamline licensure and training processes and ensure the sustainability of nursing support initiatives through 2030.

For these reasons, LeadingAge Maryland respectfully requests a <u>favorable report</u> for Senate Bill 216.

SB0216 Testimony PDF.pdfUploaded by: Alexis Garcia Position: FAV



Statement of Maryland Rural Health Association (MRHA)

To the Senate Finance Committee Chair: Senator Pamela Beidle January 21, 2025

Senate Bill 216- Health Occupations- Nursing- Loan Repayment, Education, and Sunset Extension (Building Opportunities for Nurses Act of 2025)

POSITION: SUPPORT

Chair Beidle, Vice Chair Hayes and members of the Committee, the Maryland Rural Health Association (MRHA) is in SUPPORT of Senate Bill 216, the Health Occupations- Nursing- Loan Repayment, Education, and Sunset Extension (Building Opportunities for Nurses Act of 2025).

MRHA supports this legislation that would extend funding for nursing programs, expand the eligibility criteria, and incentivize additional repayment options to nurses and nursing support staff who opt for working in a geographic location experiencing health care workforce shortages.

In 2022, the Maryland General Assembly enacted legislation creating a new entity, the Commission to Study the Health Care Workforce Crisis, with the primary priority to address the growing shortage, find short term solutions, and address future needs ("Commission to Study the Health Care Workforce Crisis," 2023).

The findings reported the state of Maryland's health care workforce to be in a worse position than neighboring states, at a rate of 4.6% versus 5.8%, and far below the national average of 11.5% ("Commission to Study the Health Care Workforce Crisis," 2023). These shortages were additionally reported to be substantial in rural parts of the state of Maryland, with "76 primary care Health Professional Shortage Areas (HPSAs)" ("Commission to Study the Health Care Workforce Crisis," 2023).

A top legislative priority for MRHA this year is to support initiatives that would address these ever-growing shortages of the rural health care workforce by improving recruitment and retention in rural areas.

MRHA believes extending the loan repayment funds available and expanding the "eligible field of employment" to include areas experiencing a critical shortage would be vital in addressing Maryland's rural community needs. We strongly advocate for your support of this amendment.

Sincerely,

On Behalf of the Maryland Rural Health Association, Alexis Garcia, Legislative and Policy Intern

 $Commission to Study the Health Care Workforce Crisis: Final Report 2022/2023. (2023). In {\it health.maryland.gov.https://health.maryland.gov/docs/SB%20440\%20Ch.\%20708\%20(2022)\%20\%E2\%80\%93\%202023\%20Final\%20Report\%20\%E2\%80\%93\%20Commission\%20to\%20Study\%20the\%20Heal.pd \\$

SB216_Health Occupations_Nursing Loan Repayment Ed Uploaded by: Brandon Floyd

Position: FAV



TO: The Honorable Pamela Beidle, Chair

SB216 Favorable

Finance

FROM: Brandon Floyd

Associate Director, Maryland Government Affairs

DATE: January 24, 2025

RE: SB216 Health Occupations - Nursing - Loan Repayment, Education, and Sunset Extension (Building Opportunities for Nurses Act of 2025)

Johns Hopkins supports **SB216 Health Occupations - Nursing - Loan Repayment, Education, and Sunset Extension (Building Opportunities for Nurses Act of 2025)**. The bill revises the Maryland Loan Assistance Repayment Program to focus solely on nurses, introduces new funding and prioritization for loan repayment, modifies nursing licensure requirements, and extends the program. Maryland continues to face a staggering health care workforce crisis. Like many other hospitals, Johns Hopkins has experienced workforce shortages. In response to this, Johns Hopkins has implemented programs to ensure professional growth and development, wellness and well-being of our staff, like competitive pay, and tuition assistance. Johns Hopkins believes that any efforts to improve workforce retention in clinical areas, like nursing, should be strongly pursued.

The existing loan assistance repayment program is one of many tools used to grow the nursing workforce. For example, potential nurses who would otherwise forego nursing careers because of financial limitations have assurances that their educational loans will be paid and, in turn, pursue nursing as a profession. Practically speaking, more nurses in the workforce equates to increased staffed beds and more patients obtaining quality health care.

Marylanders across the state are benefitted as the bill prioritizes loan repayment funding for nurses who practice medical specialties in specified geographic areas. Furthermore, the bill modifies existing laws by altering education requirements for registered nursing licensure and licensure by endorsement, including the introduction of the term "entry-level registered nursing education program." Johns Hopkins appreciates these changes that make this program more accessible to nurses throughout Maryland.

Increasing the nursing workforce is essential to the success of hospitals. SB 216 is another resource to grow the nursing profession and resultantly, provide more care for Marylanders.

Accordingly, Johns Hopkins respectfully requests a FAVORABLE committee report on SB216.

2025 ACNM SB 216 Senate Side.pdf Uploaded by: Robyn Elliott

Position: FAV



Committee: Senate Finance

Bill Number: Senate Bill 216

Title: Health Occupations – Nursing – Loan Repayment, Education, and Sunset

Extension (Building Opportunities for Nurses Act of 2025)

Hearing Date: January 28, 2025

Position: Support

The Maryland Affiliate of the American College of Nurse Midwives (ACNM) supports Senate Bill 216 – Health Occupations – Nursing – Loan Repayment, Education, and Sunset Extension (Building Opportunities for Nurses Act of 2025). The bill takes a multi-pronged strategy in addressing the nursing shortage by: 1) Updating and extending a loan repayment program for nurses, including certified nurse-midwives and other advanced practice registered nurses; 2) Extending a tax credit program for preceptors of nurse practitioner students; and 2) streamlining the licensure process for nurses with out-of-state licenses.

The nursing shortage in Maryland, as well as across the country, has impacted access to quality care. ACNM appreciates the Department of Health (MDH) and the Maryland Board of Nursing's (MBONs) efforts to continue to seek solutions, even in this fiscal climate. With this bill, MDH and MBON are taking a thoughtful approach to build upon our existing loan repayment, preceptorship support, and licensure by endorsement models.

We ask for a favorable report on this legislation. If we can provide any further information, please contact Robyn Elliott at relliott@policypartners.net or (443) 926-3443.

ⁱ Leary KB, Lee M, Mossburg S. Patient Safety Amid Nursing Workforce Challenges . PSNet [internet]. Rockville (MD): Agency for Healthcare Research and Quality, US Department of Health and Human Services. 2024.

2025 MASBHC SB 216 Senate Side.pdf Uploaded by: Robyn Elliott

Position: FAV



Committee: Senate Finance

Bill Number: Senate Bill 216 - Health Occupations – Nursing – Loan Repayment, Education,

and Sunset Extension (Building Opportunities for Nurses Act of 2025)

Hearing Date: January 28, 2025

Position: Support

The Maryland Assembly on School-Based Health Care (MASBHC) supports *Senate Bill 216 – Health Occupations – Nursing – Loan Repayment, Education, and Sunset Extension (Building Opportunities for Nurses Act of 2025).* The bill supports Maryland's efforts to address the nursing shortage including:

- Extending the Maryland Loan Repayment Program and updating requirements to ensure the Program is effective;
- Extending the program to provide tax credits to preceptors of nurse practitioner students; and
- Streamlining the licensure process for qualified nurses with unencumbered out-of-state licenses.

MASBHC is concerned about the impact of the nursing shortage of school-based health centers (SBHCs) and school health programs. The nursing shortage impacts the ability of SBHCs to meet the needs of students. A growing number of students have chronic diseases, as demonstrated by a finding of the Center for Disease Control and Prevention that 25% of children between the ages 2 and 8 have a chronic condition such as asthma or obesity. We support legislation that will help Maryland recruit and retain more people into nursing.

We ask for a favorable report on this legislation. If we can provide any further information, please contact Robyn Elliott at relliott@policypartners.net or (443) 926-3443.

 $[\]frac{i\ https://www.cdc.gov/healthyschools/chronic_conditions/pdfs/2017_02_15-how-schools-can-students-with-chc_final_508.pdf$

SB 216 - MBON - FIN - LOS.pdf Uploaded by: State of Maryland

Position: FAV



Board of Nursing

Wes Moore, Governor · Aruna Miller, Lt. Governor · Laura Herrera Scott, M.D., M.P.H., Secretary

January 28th, 2025

The Honorable Pamela Beidle Chair, Senate Finance Committee Room 3 Senate Office Building Annapolis, MD 21401

RE: SB 0216 – Health Occupations - Nursing - Loan Repayment, Education, and Sunset Extension (Building Opportunities for Nurses Act of 2025)

Dear Chair Beidle and Committee Members:

The Maryland Board of Nursing (the Board) respectfully submits this letter of support for Senate Bill 0216 Health Occupations - Nursing - Loan Repayment, Education, and Sunset Extension (Building Opportunities for Nurses Act of 2025).

This bill will extend the sunset provision of the Board five years, from June of this year to June 2030. The board is proud of the work they have done to this point, and welcomes the opportunity to continue serving the nurses of our state for another five years. In addition to extending the sunset, this bill also extends the Secretary of Health's authority over the infrastructure operations of the Board, a key factor in improving the quality of service we are able to provide going forward.

As this committee well knows, we face a nursing shortage in this state. This bill will help bridge this staffing gap and ensure that every Marylander receives the care they need through two provisions. First, the bill will alter the Loan Assistance Repayment Program (LARP) so that it may repay the loans of nurses working in for-profit facilities who agree to work in unserved areas of our state. With the rising costs of education this will attract nurses not just to our state, but to the areas where they are most needed. Secondly, the bill alters the qualifications under which a nurse may receive an endorsement to work in the state, making it simpler to work in Maryland while maintaining the rigorous standards by which we ensure patients are receiving the best care possible.

Thank you for your consideration of this bill. Once again, we ask for the Committee's full support of SB0216. For more information, please contact Ms. Mitzi Fishman, Director of Legislative Affairs, at 410-585-2049 or mitzi.fishman@maryland.gov, or Ms. Rhonda Scott, Executive Director, at 410-585-1953 or rhonda.scott2@maryland.gov.

Sincerely,

Christine Lechliter Board President

Clustrie Lecllite

The opinion of the Board expressed in this document does not necessarily reflect that of the Department of Health or the Administration.

SB 216 - Health Occupations - Nursing - Loan Repay Uploaded by: Donna Edwards

Position: FWA



MARYLAND STATE & D.C. AFL-CIO

AFFILIATED WITH NATIONAL AFL-CIO

7 School Street • Annapolis, Maryland 21401-2096 Balto. (410) 269-1940 • Fax (410) 280-2956

President

Donna S. Edwards

Secretary-Treasurer Gerald W. Jackson

SB 216 - Health Occupations - Nursing - Loan Repayment, Education, and Sunset Extension (Building Opportunities for Nurses Act of 2025)
House Health and Government Operations Committee
January 28, 2025

SUPPORT with AMENDMENTS

Donna S. Edwards
President
Maryland State and DC AFL-CIO

Chairwoman and members of the Committee, thank you for the opportunity to submit testimony in support of SB 216 if amended to ensure support for the essential work of nursing support staff. My name is Donna S. Edwards, and I am the President of the Maryland State and District of Columbia AFL-CIO. On behalf of Maryland's 300,000 union members, I offer the following comments.

Currently, Maryland is experiencing a severe healthcare workforce shortage that threatens the stability of the workforce and the quality of care for patients. SB 216 seeks to address this by removing certain educational and financial barriers for nurses and nursing students to enter the profession.

While we support what the bill does, it lacks support for nursing support staff who significantly contribute to meeting the overall healthcare needs of our communities; To ensure that we are also removing financial barriers for nursing support staff, we propose the following recommendations as outlined by the Maryland Loan Assistance Repayment Program (MLARP) workgroup as amendments:

Recommendation 3: Expand the MLARP-NNSS statute to allow individuals employed at for-profit long-term care facilities to be eligible for MLARP-NNSS.

Recommendation 4: Limit MLARP-NNSS eligibility to nurses, dedicating a separate program for paid training opportunities for nursing support staff.

We must invest in nursing support staff; certified nursing assistants, certified medication technicians, certified medicine aides, and geriatric nursing assistants all play a critical role in the successful functioning of our healthcare system. When we invest in their training, development, and ease financial burdens, we are supporting the next generation of healthcare professionals, ultimately contributing to our state's future. For these reasons, we urge a favorable vote on SB 216 if amended.

SB 216 Building Opportunities for Nurses Act SWA.p Uploaded by: Jane Krienke

Position: FWA



Senate Bill 216-Health Occupations - Nursing - Loan Repayment, Education, and Sunset Extension (Building Opportunities for Nurses Act of 2025)

Position: Support with Amendments
January 28, 2025
Senate Finance Committee

MHA Position

On behalf of the Maryland Hospital Association's (MHA) member hospitals and health systems, we appreciate the opportunity to comment in support with amendments of Senate Bill 216.

Registered nurses, licensed practical nurses, and nursing assistants make up 42% of Maryland's hospital workforce. The latest hospital data from Q3 2024 show licensed practical nurses, nursing assistants, and registered nurses have high vacancy rates—28%, 17%, and 15%, respectively. These vacancies mean fewer caregivers are available to deliver care at the bedside.

In 2022, MHA supported Senate Bill 696, which established the Maryland Loan Assistance Repayment Program (MLARP) Fund for Nurses and Nursing Support Staff (NNSS) to incentivize and support advanced practice registered nurses, nurses, and nursing assistants. MHA participated in the MLAPR NSS Stakeholder Work Group, which was temporarily established by the passage of the law. Some of the Work Group's recommendations, included in its <u>final report</u>, are included in SB 216 such as extending eligibility to individuals who work at for-profit entities. This will ensure applicants working at long-term care facilities can participate.

One recommendation not included in the bill is to create a permanent advisory council. We recommend amending the bill to include a permanent advisory council, using the Work Group's membership as a starting point. The draft amendment language is attached.

SB 216 includes other provisions MHA supports including extension of the Secretary of Health's authority over the Maryland Board of Nursing's infrastructure and operations for an additional five years. This partnership has been effective, allowing the Board to fill vacant positions and improve licensure processing times.

With a new online licensing system expected to launch in fall 2025, continued support from the Department of Health during this transition will be helpful. MHA also supports changes to the licensure-by-endorsement process. Removing barriers for nurses licensed in other states is essential.

This legislation provides comprehensive solutions to support Maryland's health care workforce. We would like to thank the Department and Board of Nursing for bringing the bill forward. We look forward to working together to ensure the passage of this important legislation.

For these reasons, we request a favorable report with amendments on SB 216.

For more information, please contact: Jane Krienke, Director, Government Affairs & Policy Jkrienke@mhaonline.org

SB 216 Draft Amendment

- A. IN THIS SECTION, "COUNCIL" MEANS THE MARYLAND LOAN ASSISTANCE REPAYMENT PROGRAM ADVISORY COUNCIL FOR NURSES.
- B. THERE IS A MARYLAND LOAN ASSISTANCE REPAYMENT PROGRAM ADVISORY COUNCIL FOR NURSES.
- C. THE COUNCIL CONSISTS OF THE FOLLOWING MEMBERS:
 - (1) THE SECRETARY OF HEALTH, OR THE SECRETARY'S DESIGNEE
 - (2) ONE REPRESENTATIVE OF THE STATE BOARD OF NURSING
 - (3) ONE REPRESENTATIVE OF THE MARYLAND NURSES ASSOCIATION
 - (4) ONE REPRESENTATIVE OF THE 1199 SEIU UNITED HEALTHCARE WORKERS EAST
 - (5) ONE REPRESENTATIVE OF THE HEALTH FACILITIES ASSOCIATION OF MARYLAND
 - (6) ONE REPRESENTATIVE OF THE MARYLAND HOSPITAL ASSOCIATION
 - (7) ONE REPRESENTATIVE OF LIFESPAN NETWORK
 - (8) ONE REPRESENTATIVE OF LEADING AGE MARYLAND
 - (9) ONE REPRESENTATIVE OF AFSCME MARYLAND
 - (10) ONE REPRESENTATIVE OF THE NURSE PRACTITIONER ASSOCIATION OF MARYLAND
 - (11) ONE REPRESENTATIVE OF THE MARYLAND ASSOCIATION OF COUNTY HEALTH OFFICERS
 - (12) ONE REPRESENTATIVE FROM A COMMUNITY HEALTH CENTER
 - (13) TWO REPRESENTATIVES FROM THE MARYLAND SCHOOLS OF NURSING DEANS AND DIRECTORS
 - (14) ONE REPRESENTATIVE FROM A NURSING ASSISTANT TRAINING PROGRAM
 - (15) ONE REPRSENTATIVE FROM THE MARYLAND ACTION COALITION
 - (16) ONE REPRESENTATIVE FROM THE MARYLAND RURAL HEALTH ASSOCIATION
 - (17) TWO MARYLAND RESIDENTS WHO RECEIVED FUNDING THROUGH THE PROGRAM
 - (18) ANY OTHER STAKEHOLDER THAT THE DEPARTMENT DETERMINES APPROPRIATE.
- D. (1) THE MEMBERS OF THE COUNCIL SHALL SELECT THE CHAIR OF THE COUNCIL.
 - (2) A MEMBER OF THE COUNCIL:
 - (I) MAY NOT RECEIVE COMPENSATION AS A MEMBER OF THE COUNCIL; BUT
 - (II) IS ENTITLED TO REIMBURSEMENT FOR EXPENSES UNDER THE STANDARD STATE TRAVEL REGULATIONS, AS PROVIDED IN THE STATE BUDGET.
 - (3) THE COUNCIL SHALL MEET AT LEAST THREE TIMES A YEAR.
- E. THE DEPARMENT SHALL PROVIDE STAFF FOR THE COUNCIL.
- F. THE COUNCIL SHALL:
- (1) SEEK PERMANENT AND DIVERSE REVENUE SOURCES TO AID IN THE STABILITY AND FURTHER DEVELOPMENT OF THE PROGRAM;
 - (2) HELP ENSURE MAXIMUM USE OF FEDERAL FUNDS;
 - (3) USE AVAILABLE DATA AND INFORMATION TO HELP DIRECT FUNDING TO PRIORITY AREAS;

- (4) MONITOR SIMILAR LOAN PROGRAMS IN OTHER STATE AND ENSURE THAT THE PROGRAM REMAINS COMPETITIVE
 - (5) ASSIST THE DEPARTMENT IN THE ADMINISTRATION OF THE PROGRAM;
- (6) HELP MARKET AND RAISE AWARENESS OF THE PROGRAM THROUGH EDUCATIONAL INSTITUTIONS AND OTHER APPROPRIATE ENTITIES AS AN INCENTIVE TO HEALTH CARE PROVIDERS TO PRACTICE IN UNDERSERVED AREAS; AND
- (7) MAKE RECOMMENDATIONS TO THE GOVERNOR AND THE GENERAL ASSEMBLY ON ANY NECESSARY CHANGES TO THE PROGRAM.
- G. ON OR BEFORE NOVEMBER 1 EACH YEAR, THE COUNCIL SHALL REPORT TO THE GOVERNOR AND, IN ACCORDANCE WITH 2-1257 OF THE STATE GOVERNMENT ARTICLE, THE GENERAL ASSEMBLY ON THE ACTIVITIES AND RECOMMENDATIONS OF THE COUNCIL.

SB 216 Favorable with Amendments.pdf Uploaded by: Loraine Arikat

Position: FWA



Testimony for SB 216

Health Occupations - Nursing - Loan Repayment, Education, and Sunset Extension

Position: Favorable with AMENDMENTS

Dear Chair Beidle and members of the Finance Committee:

My name is Ricarra Jones, and I am the Political Director with 1199SEIU United Healthcare Workers East. We are the largest healthcare workers union in the nation, with 10,000 members in Maryland and Washington, DC. 1199 SEIU urges the committee to support the legislation with the following amendments for SB 216.

1199 SEIU worked with bill sponsors, Senator Beidle et. al, in 2022 to pass SB696 with the intent of removing financial barriers and addressing the healthcare workforce shortage. As members of the MLARP (Maryland Loan Assistance Repayment Program) workgroup, 1199 SEIU supported these additional statutory change recommendations listed in the <u>final report</u>:

Recommendation 3: Expand the MLARP-NNSS statute to allow individuals employed at for-profit long-term care facilities to be eligible for MLARP-NNSS.

Recommendation 4: Limit MLARP-NNSS eligibility to nurses, dedicating a separate program for paid training opportunities for nursing support staff.

Maryland must ensure there is funding to create a separate program for paid training opportunities for nursing support staff across the care continuum – hospitals, clinics, and long-term care facilities. There is an urgent need for skilled nursing support staff and by altering the scope of the loan repayment program without these amendments, the state ignores the financial barriers that many aspiring students face.

Removing workforce entry barriers for nursing support staff is critical for meeting the healthcare needs of our community. Nursing support staff include certified nursing assistants, certified medication technicians, certified medicine aide, and geriatric nursing

assistants. By investing in paid training program opportunities for nursing support staff, we are helping to prepare a new generation of healthcare professionals who will play a key role in enhancing the quality of care in Maryland.

We hope to work in partnership with the committee and the Department of Health to ensure we are adequately addressing the dire staffing crisis among nursing support staff in Maryland hospitals and long-term care system with the proposed amendments to SB 216.

Sincerely,

Ricarra Jones
Political Director
1199 SEIU United Healthcare Workers East
Ricarra.jones@1199.org

2025 MCHS SB 216 Senate Side.pdf Uploaded by: Robyn Elliott

Position: FWA



Maryland Community Health System

Bill: Senate Bill 216 – Health Occupations – Nursing – Loan Repayment,

Education, and Sunset Extension (Building Opportunities for Nurses Act

of 2025)

Committee: Senate Finance

Hearing Date: January 28, 2025

Position: Support with Amendment

The Maryland Community Health System (MCHS) supports Senate Bill 216 – Health Occupations – Nursing – Loan Repayment, Education, and Sunset Extension (Building Opportunities for Nurses Act of 2025). The bill takes a multi-faceted approach to addressing the nursing shortage.

Maryland Community Health System is a network of federally qualified health centers (FQHCs) that provide primary care, behavioral, and dental services to underserved communities. Our mission has been hampered by the ongoing shortage of nurses, which is not expected to abate.ⁱ This legislation addresses the nursing shortage by:

- Expanding Endorsement Options for Nurses: The bill recognizes that nurses with substantial experience can be competent even if their nursing educational program does not meet Maryland-specific requirements. In certain circumstance, the Board will be able to waive educational requirements for out-of-state nurses with unencumbered licenses;
- Extend Loan Repayment Program: The bill extends a loan repayment program that supports nurses working in primary care in underserved areas; and
- Support Clinical Placement of Nurse Practitioner Students by Extending Tax Credit for Preceptorships: There is a shortage of clinical placements for advanced practiced registered nurses, including nurse practitioners (NPs). The bill supports clinical placements for NP students by extending a program that provides tax credit for preceptors. We would request a friendly amendment to align the bill with the provisions of HB 496 - Income Tax - Credits for Nursing Program Preceptors in Areas with

Health Care Workforce Shortages – Alterations. The amendments would make small adjustments in the number of hours required for rotations, so that the law reflects current practice.

We request a favorable report with the amendments to align provisions of the bill with HB 496. If we can provide any further information, please contact Robyn Elliott at relliott@policypartners.net.

 $[^]i\ \underline{https://mhaonline.org/wp-content/uploads/2024/05/Maryland-Nurse-Workforce-Projections-GlobalData.pdf}$

SB 216 - MDH - FIN - LOS (1).pdf Uploaded by: State of Maryland (MD)

Position: FWA



Wes Moore, Governor · Aruna Miller, Lt. Governor · Laura Herrera Scott, M.D., M.P.H., Secretary January 28, 2025

The Honorable Pamela Beidle Chair, Finance Committee 3 East Miller Senate Office Building Annapolis, Maryland 21401

RE: Senate Bill (SB) 216 – Health Occupations - Nursing - Loan Repayment, Education, and Sunset Extension (Building Opportunities for Nurses Act of 2025) – Letter of Support With Amendments

Dear Chair Beidle and Committee Members:

The Maryland Department of Health (MDH) respectfully submits this letter of support with Amendments for Senate Bill 216 – Health Occupations - Nursing - Loan Repayment, Education, and Sunset Extension (Building Opportunities for Nurses Act of 2025). This Departmental bill includes several important provisions that support the nursing profession in Maryland.

Senate Bill 216 seeks to extend the Maryland Board of Nursing's sunset termination by five years pursuant to the provisions outlined in the Maryland Program Evaluation Act. Moreover, the bill extends the Secretary of Health's authority over the Board's infrastructure and operations for an additional 5 years. This extension will help continue the strong partnership between the Board and Department that was established under HB 611 of 2023. Absent Senate Bill 216, the Secretary's authority over the Board's infrastructure operations is set to expire on June 30, 2025. Such a partnership is necessary to help resolve outstanding independent evaluation issues, and help migrate the Board to a new licensure system that can serve as a model for all health occupation boards in the state.

The Maryland Loan Assistance Repayment Program for Nurses and Nursing Support Staff (MLARP NNSS) was established by SB696 / HB0975, Chapter 314 of 2022 to offer higher education loan repayment assistance to health professionals who practice in healthcare professional shortage areas. The MLARP NNSS statute currently excludes health professionals contracted by for-profit entities from the program, although these professionals may serve the same populations as eligible non-profit or public organizations.

Senate Bill 216 aims to expand the eligibility of MLARP NNSS to employees working at for-profit entities and to healthcare professionals practicing a medical specialty other than primary care at these entities. Expanding the definition of "eligible field of employment" will expand program eligibility by increasing the number of locations where providers can be incentivized to practice and assist in reducing eligibility confusion by program applicants. SB

216 also aims to provide flexibility for the prioritization of medical specialties, if desired by MDH.

Proposed amendments to SB 216 include retaining Nursing Support Staff professions in the program to continue to permit the greatest eligibility for program participation by professions in areas of need in the state.

Additionally, SB 216 extends the termination dates of the Income Tax Credit for Preceptors in Areas with Healthcare Workforce Shortages Programs to June 30, 2030. The sunset extension dates will allow time for MDH to address administrative, funding, and operational issues affecting the program to make it more effective and responsive to the healthcare workforce strategy of the state. Currently, MDH is completing a legislative report due to the General Assembly on December 1, 2025, that explores if tax credits contributed to the expansion of preceptorships and the extension of the program sunset dates will permit further analysis of program impacts.

If you would like to discuss this further, please do not hesitate to contact Sarah Case-Herron, Director of Governmental Affairs at sarah.case-herron@maryland.gov.

Sincerely,

Laura Herrera Scott, MD, MPH

Secretary

Di Seta Testimony SB0216 FWA.pdf Uploaded by: Theresa Di Seta

Position: FWA

SB 0216 Health Occupations - Nursing - Loan Repayment, Education, and Sunset Extension (Building Opportunities for Nurses Act of 2025)

Position: Favorable with Amendment

January 19, 2025

Dear Chair Beidle and Members of the Finance Committee,

My name is Theresa Di Seta. I am a Doctor of Nursing Practice student at the University of Maryland School of Nursing. I would like to highlight a significant barrier nurse preceptors face when trying to access Maryland's Preceptor Tax Credit Program.

Although HB 1208 (2022) expanded eligibility of Maryland's Preceptor Tax Credit Program to include RNs, LPNs, and advanced practice nurses, only one RN preceptor has received the benefit to date. Over the past 18 months, I have investigated the significant underutilization of this preceptor incentive. My analysis concludes the eligibility criteria of the minimum three distinct rotations of 100-hour each in a calendar year does not reflect the clinical rotations practices at schools of nursing in Maryland.

While SB0216 extends the sunset provisions of this valuable incentive for nurses, it does not provide a solution to address the underutilization problem. Failure to address the problem could result in continued nursing workforce shortages in Maryland and decreased access to healthcare care.

- According to the Code of Maryland Regulations (COMAR), one academic credit hour
 equates to 45 clinical hours making 90 hours and not 100 hours mathematically logical.¹
- Based on an environmental scan conducted, a reduction from 100 hours to 90 hours would open a significant number of potential eligible rotations for RN preceptors (Appendix A).
- Only one RN preceptor has received the benefit since the 2022 expansion to include RNs, LPNs, and advanced practice nurses.
- In 2021, Maryland faced a nursing shortage of 5,000 RNs and 4000 LPNs, with an expected shortage of 13,800 RNs and 9200 LPNs by 2035.²
- Nursing schools have difficulty meeting the demand for new nurses, and in 2019, over 80,000 qualified applicants were rejected due to preceptor shortages and other factors. ³
- While most preceptors are uncompensated for their work, multiple studies reveal that financial incentives are a desired motivator for precepting nursing students ^{4, 5, 6, 7}

¹ Maryland Division of State Documents (n.d.) 13B.02.02.16. https://dsd.maryland.gov/regulations/Pages/13B.02.02.16.aspx

² Maryland Hospital Association (June 2022) Maryland Nurse Workforce Projections: 2021-2035. https://mhaonline.org/wp-content/uploads/2024/05/Maryland-Nurse-Workforce-Projections-GlobalData.pdf

³ NAPNAP Position Statement on Incentivizing APRN Preceptors. (2023). Journal of Pediatric Healthcare, 37(1), 85–89. CINAHL Plus with Full Text. https://doi.org/10.1016/j.pedhc.2022.09.001

⁴ Boyce, D. J., Shifrin, M. M., Moses, S. R., & Moss, C. R. (2022). Perceptions of motivating factors and barriers to precepting. Journal of the American Association of Nurse Practitioners, 34(11), 1225–1234. CINAHL Plus with Full Text. https://doi.org/10.1097/JXX.0000000000000788

⁵ Latessa, R., Keen, S., Byerley, J., Foley, K. A., Payne, L. E., Conner, K. T., Tarantino, H., Peyser, B., & Steiner, B. D. (2019). The North Carolina Community Preceptor Experience: Third Study of Trends Over 12 Years. Academic Medicine, 94(5), 715–722. https://doi.org/10.1097/ACM.0000000000002571

⁶ Roberts, M. E., Wheeler, K. J., Tyler, D. O., & Padden, D. L. (2017). Precepting nurse practitioner students: A new view-Results of two national surveys of nurse practitioner preceptors. Journal of the American Association of Nurse Practitioners, 29(8), 484–491. CINAHL Plus with Full Text. https://doi.org/10.1002/2327-6924.12482

Webb, J., Palan Lopez, R., & Guarino, A. J. (2015). Incentives and Barriers to Precepting Nurse Practitioner Students. Journal for Nurse Practitioners, 11(8), 782–789. CINAHL Plus with Full Text. https://doi.org/10.1016/j.nurpra.2015.06.003

SB 0216 Health Occupations - Nursing - Loan Repayment, Education, and Sunset Extension (Building Opportunities for Nurses Act of 2025)

Position: Favorable with Amendment (FWA)

January 19, 2025

The solution to the hourly misalignment between the tax credit eligibility criteria and clinical rotations practices at schools of nursing in Maryland is to amend the tax credit eligibility hourly rotation requirements from 100 hours to 90 hours.

Proposed Amendment to HB 19 – on page 13 in line 1, strike "100" and replace with "90".

SB0216, with a 90-hour rotation amendment, is supported by:

- Maryland Hospital Association
- Maryland Nurses Association
- Maryland Association of Nurse Anesthetists
- Nurse Practitioner Association of Maryland
- Maryland Chesapeake National Association of Pediatric Nurse Practitioners
- Maryland Affiliate of American College of Nurse Midwives
- Maryland Emergency Nurses Association

For these reasons stated, I urge a favorable vote with amendments on SB0216.

Sincerely,

Theresa Di Seta, MSN, RN, NEA-BC, NPD-BC Baltimore, MD – District 46 Theresa.DiSeta@umaryland.edu

SB 0216 Health Occupations - Nursing - Loan Repayment, Education, and Sunset Extension (Building Opportunities for Nurses Act of 2025)

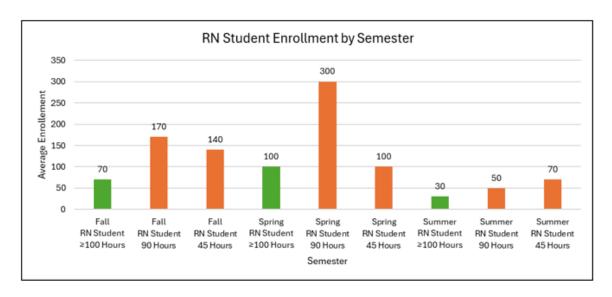
Position: Favorable with Amendment (FWA)

January 19, 2025

Appendix A

Environmental Scan of Nursing School Clinical Rotations

Licensed RN Students in non-NP degree seeking programs

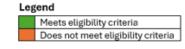


Under current eligibility requirements

Minimal opportunities to meet hour eligibility requirements (170 rotations)

If hours are amended to 90-hours, would increase by 520 rotations

- · Fall increases by 170 rotations
- · Spring increases by 300 rotations
- · Summer increases by 50 rotations



Data was obtained from environmental scan of nursing schools conducted during the summer of 2024, which had a 27% response rate.

The bar chart represents average enrollment in nursing programs such as RN to BSN, MSN, advanced practice degrees such as informatics, community and public health, leadership, education, etc. **Current eligibility is three distinct rotations of 100 hours each.** The clinical site must be identified as rural or underserved.

Although the chart shows rotation data, it is unknown if the rotation qualifies for the benefit in relation to location.

SB216_MANA FWA 2025.pdfUploaded by: William Kress

Position: FWA

Maryland Association of Nurse Anesthetists

SB 216 – Health Occupations – Nursing – Loan Repayment, Education, and Sunset Extension (Building Opportunities for Nurses Act of 2025)

Before The Senate Finance Committee

Position: Favorable with Amendments

January 28, 2025

Madam Chair and members of the HGO Committee, the Maryland Association of Nurse Anesthetists (MANA) is in strong support of SB 216, which addresses the nursing shortage in Maryland through loan repayment programs, licensure by endorsement, and program extension of the continued supervision of the Board of Nursing. We do, however, respectfully request one amendment to modify the number of hours required to the nurse preceptor tax credit from 100 to 90 hours.

- **Nursing Shortage Data:** A 2022 report by the Maryland Hospital Association estimates a shortage of 5,000 full-time registered nurses and 4,000 licensed practical nurses in Maryland, with the potential for these shortages to double or triple by 2035 without intervention.
- Maryland Loan Assistance Repayment Program: The Maryland Loan Assistance Repayment Program (MLARP) assists in repaying education loans for nurses in eligible fields, offering up to \$100,000 for advanced practice nurses and up to \$50,000 for RNs and LPNs for full-time service agreements. SB 216 expands MLARP eligibility to include both non-profit and for-profit organizations in areas with healthcare workforce shortages and provides additional loan repayment assistance for nurses in shortage specialties. It is critical to extend and expand this program.
- **Licensure by Endorsement**: SB 216 allows for licensure by endorsement for nurses who have completed substantially equivalent education programs in other states or countries, expediting the licensure process. We strongly support this provision.
- Maryland Program Evaluation Act Extension: SB 216 extends the Maryland Program Evaluation Act from 2025 to 2030, continuing oversight and partnership to improve the Maryland Board of Nursing's processes and customer service. We strongly the continued collaboration between the parties. While several issues have been resolved there is much more to accomplish.

Maryland Association of Nurse Anesthetists

- Preceptor Tax Credits Extension: SB 216 extends the termination dates for preceptorship program tax credits from June 30, 2026, to June 30, 2030, and suggests reducing required clinical rotation hours to increase eligibility.
 - Proposed Amendment: The proposed amendment to the Tax-General Article reduces the required clinical rotation hours from 100 to 90 to increase eligibility for the preceptor tax credit.

Should you have any questions please contact our legislative counsel, Bill Kress. bill@kresshammen.com

SB216_MNA_FWA2025.pdfUploaded by: William Kress

Position: FWA



Committee: Senate Finance Committee

Bill Number: SB 216 - Health Occupations- Nursing – Loan Repayment, Education,

and Sunset Extension (Building Opportunities for Nurses Act of 2025)

Hearing Date: January 28, 2025

Position: Favorable with Amendment

The Maryland Nurses Association supports **Senate Bill 216 - Health Occupations- Nursing – Loan Repayment, Education, and Sunset Extension (Building Opportunities for Nurses Act of 2025).** SB 216 is an important first step in addressing the critical shortage of nursing professionals.

A 2022 Global Data report commissioned by the Maryland Hospital Association reveals a current shortage of nurses in Maryland, estimating a shortfall of 5,000 full-time registered nurses and 4,000 licensed practical nurses. 2022 State of Maryland's Health Care Workforce Report. The report projects that without intervention, these shortages could double or triple by 2035. SB 216 will expedite licensure by allowing additional pathways of licensure by endorsement thereby removing barriers nurses trained in other states and countries; continue the loan repayment program for nurses; continue the tax credit for nurse preceptors and continue the collaborative efforts of the Maryland Board of Nursing and the Department of Health by extending the Program Evaluation Act until 2030.

We applaud the Department's vision and policy initiatives to address the barriers to nursing workforce development but much more needs to be done in the coming years. MNA looks forward to working with the Department and the Maryland General Assembly to address some of the other remaining issues including, retention of nursing professionals, inadequate and insufficient pipeline of nursing candidates and barriers to healthcare education including the lack of clinical training sites.

Maryland Loan Assistance Repayment Program for Nurses

The MLARP assists in the repayment of education loans for nurses practicing in eligible fields of employment, including non-profit and for-profit organizations in areas with healthcare workforce shortages. It provides the following repayment terms and conditions:

• Advanced Practice Nurses - Up to \$100,000 for a 2-year Service Agreement (Full-time, ≥40 hours per week)/ Up to \$50,000 for a 2-year Service Agreement (Part-Time, 20-39 hours per week)

- RNs and LPNs Up to \$50,000 for a 2-year Service Agreement (Full-time, ≥40 hours per week)/ Up to \$25,000 for a 2-year Service Agreement (Part-Time, 20-39 hours per week)
- Assists in the repayment of education loans for nurses practicing in eligible fields of employment, including non-profit and for-profit organizations in areas with healthcare workforce shortages.

SB 216 expands eligibility by providing loan repayment for "eligible field of employment" to include both non-profit and for-profit organizations in areas identified by the Department as having a healthcare workforce shortage or public health need. Senate Bill 216 also gives the Department authority to provide additional loan repayment assistance to nurses practicing in medical specialties identified as being in shortage in specific geographic areas who commit to practicing in these areas for a period determined by the Department. Finally, SB 216 establishes prioritization for funding loan repayment assistance: 1) Nurses practicing in eligible fields of employment; 2) Nurses practicing in primary care in areas with a shortage of nurses and 3) Nurses practicing in other medical specialties in areas with a shortage of that specialty.

The MLARP is the exact type of policy that will attract additional candidates to the field of nursing and also provide healthcare providers to areas of the state facing extreme shortages of qualified nursing professionals.

Licensure by Endorsement

SB 216 would expand licensure by endorsement in the following manner:

- 1) Allow for licensure without examination provided the applicant has completed a nursing education program in another state or country that is "substantially equivalent to the education program approved in the State;" and
- 2) An applicant for licensure as a registered nurse by endorsement who cannot provide the evidence required under subsection above may still qualify if they meet specific criteria. The applicant must have completed a baccalaureate degree in registered nursing from an accredited and approved college or university which is approved by a state regulator and have completed a minimum number of direct patient care practice hours as required by the MBON.

The new pathways to licensure by endorsement will ensure nursing professionals trained in other states and countries will not be faced with providing redundant information to the MBON and thereby expediting the licensure process. MNA supports this provision on SB 216 provided the MBON ensures that substantially equivalent nursing education programs result in qualified

candidates that will not jeopardize patient safety. MNA looks forward to working with the Board on the appropriate regulations to define these critical terms.

Maryland Program Evaluation Act - Sunset Extension-

SB 216 extends the termination of the Maryland Program Evaluation Act from 2025 to 2030. This legislation has resulted in significant changes to the Maryland Board of Nursing in the last two years. Under the Act two independent evaluations were conducted, those evaluations have resulted in significant changes and improvements to the Board including improvement in the licensure and licensure renewal process and much improved customer service. Additionally, the Department of Health along with DoIT are in the process of procuring a new IT system to integrate the licensure system at the BON.

While these changes are encouraging, there is still more work to be done. Consequently, the MNA concurs with the MBON and the Department of Health and supports continuing oversight and partnership with the MBON.

Preceptor Tax Credits - Sunset Extension

SB 216 extends the termination dates for preceptorship program tax credits for nurse practitioners, licensed physicians, licensed practical nurses, advanced practice registered nurses, and registered nurses from June 30, 2026, to June 30, 2030.

Maryland established a preceptor tax credit in 2016 for physicians, physician assistant, and nurse practitioner preceptors, funded by a nurse practitioner licensing renewal fee increase. In 2022, the eligibility for the tax credit was expanded to include LPNs, RNs, and advanced practice RN preceptors, requiring them to supervise one nursing student in at least three 100-hour clinical rotations within a year.

The eligibility criteria for the nursing preceptor tax credit are too stringent, making it extremely challenging for LPNs, RNs, and advanced practice nurses to qualify. There is a disconnect between the tax credit eligibility criteria and the clinical training requirements in nursing programs. Since the expansion in 2022, only one nursing preceptor has qualified to receive the tax credit. Given the critical shortage of nursing preceptors, it is imperative for the state to incentivize more professionals to serve as nursing preceptors. We would respectfully suggest that the bill be amended to reduce the required clinical rotation hours from 100 to 90 to increase eligibility and alleviate the nursing preceptor shortage.

Proposed Amendment – to be drafted.

2025 SB216 Opp Building Opportunities for Nurses A Uploaded by: Deborah Brocato

Position: UNF



Opposition Statement SB216

Health Occupations – Nursing – Loan Repayment, Education, and Sunset Extension
(Building Opportunities for Nurses Act of 2025)

Deborah Brocato, Legislative Consultant

Maryland Right to Life

On behalf of our over 200,000 followers, Maryland Right to Life opposes SB216.

This bill expands the Maryland Loan Assistance Repayment Program to beyond Nurses to include Nursing Support Staff (p. 4, lines 15 and 16). The bill allows the State Treasurer to hold the Fund separately (p. 4, lines 19 and 20). Maryland Right to Life requests an amendment to prevent this bill from being used for abortion and abortion purposes. The bill allows the State to interfere with the independent operations of a Health Occupations Board for the education and licensing qualifications of its members. Maryland Right to Life opposes decreasing standards for health care occupations thereby lowering standards of care for patients which may lead to adverse outcomes.

Maryland is one of only 4 states that forces taxpayer funding of abortion. Maryland taxpayers should not be forced to subsidize the recruitment and training of workers for the abortion industry, especially workers that put the health of women and girls in jeopardy. The Maryland Loan Assistance Repayment Program must not be used to provide funding for the abortion industry. Abortion is an elective procedure. Nurses and Nursing Support Staff are needed for essential health care, not for elective options.

Americans oppose taxpayer funding of abortion. Marist polls continue to show that 60% of Americans, pro-life and prochoice, oppose taxpayer funding of abortion. In addition, Americans favor public funds being prioritized for health and family planning services that save the lives of mother and their children, including programs for improving maternal health and birth and delivery outcomes, well baby care and parenting classes.

Put patients before profits. The State of Maryland needs to put patients before profits. Maryland Right to Life opposes introduction or passage of any bill that interferes with the independent operation of Health Occupations Boards to govern themselves and assure best medical practice. Maryland Right to Life opposes changes that further erode health care delivery. Scope or independence of practice typically describes the procedures, actions, and processes that a healthcare practitioner is permitted to undertake in keeping with the terms of their professional license.

The medical scarcity in abortion practice is a matter of medical ethics not provider scarcity, as 9 out of 10 OB/Gyn's refuse to commit abortions because they recognize the scientific fact that a human fetus is a living human being. The abortion industry's solution is three-fold: (1) authorize lower-skilled workers and non-physicians to perform abortion, and (2) authorize abortionists to remotely prescribe abortion pills across state lines.

The Abortion Care Access Act decreased safety standards for women and girls in Maryland with the removal of the physician requirement. This bill continues this erosion by removing English competency requirements be demonstrated for Maryland licensing if another state claims competency for the applicant (p. 9, lines 28-33). The bill also allows



acceptance of educational qualifications from other states to obtain a license. In addition to the comparison of programs is subjective, the bill does not consider the quality of the student's work in those programs. A demonstration of competency needs to remain for individuals to practice health care in Maryland.

An amendment is needed to prevent this bill being used for abortion and abortion services. Surgical and medical abortions carry a risk of injury up to and including death. Surgical abortions are invasive, and the woman or girl risks injuries including a punctured uterus, incomplete abortion, lacerations to the vagina and cervix, sepsis and death. The risks for a woman or girl taking the dangerous abortion pills include hemorrhage, sepsis, incomplete abortion, menstrual abnormalities, and death. The women and girls of Maryland are no longer assured of receiving the care of trained, licensed physicians for abortion services. And this bill lowers licensing standards for nurses which will have a negative impact on health care delivery.

The women and girls of Maryland deserve better. The taxpayers of Maryland deserve better, especially with a \$3 billion budget shortfall. Without an amendment to exclude abortion purposes from this bill, Maryland Right to Life asks for an unfavorable report on SB216.

SB0216_MACC_OPP.pdfUploaded by: Drew Jabin

Position: UNF



Senate Finance Committee

January 28, 2025

SB 216 - Health Occupations - Nursing - Loan Repayment, Education, and Sunset Extension (Building Opportunities for Nurses Act of 2025)

Position: Unfavorable

The Maryland Association of Community Colleges (MACC), representing Maryland's 16 community colleges, opposes **SB 216** as written. While MACC appreciates the intent of this legislation to address the critical nursing shortage, the removal of nursing support staff from eligibility under the Maryland Loan Assistance Repayment Program (LARP) would exclude a vital segment of the healthcare workforce from receiving financial assistance they rely on to continue their education and career advancement.

Many nursing support staff enroll in Maryland's community colleges and these institutions play a pivotal role in training Maryland's healthcare workforce by offering affordable, high-quality education to thousands of students each year. If nursing support staff eligibility in the LARP program is restored, MACC would be inclined to drop its opposition and support the legislation.

By reinstating nursing support staff in the legislation, SB 216 would provide valuable financial relief to a broader range of healthcare workers and further strengthen Maryland's commitment to supporting the healthcare workforce. The bill would serve as an important tool in retaining and attracting qualified individuals to critical healthcare roles, reinforcing the state's investment in a stable and skilled workforce.

We appreciate the Committee's consideration and urge members to ensure that nursing support staff remain eligible under the program to maintain a strong healthcare workforce pipeline. As currently written, MACC urges the Committee to issue a **UNFAVORABLE** vote on **SB 216** – however, we look forward to working to address MACC's concerns.

Please contact Brad Phillips (<u>bphillips@mdacc.org</u>) or Drew Jabin (<u>djabin@mdacc.org</u>) with questions.