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February 25, 2020

The Honorable Maggie McIntosh Chair House Appropriations Committee 121 House Office Building Annapolis, MD 21401

Dear Chairwoman McIntosh and Members of the Committee,

Good Afternoon. For the record, I am Dr. Bruce Jarrell, Interim President at the University of Maryland, Baltimore. I am here in my role as an educator and physician to support HB 998-Maryland Loan Assistance Repayment Program for Physician's and Physician Assistants - Administration and Funding.

Rural and underserved communities face significant challenges in accessing health care services. In many areas, the supply of health care providers cannot keep up with the demand for services. At UMB we are often contacted by representatives in different regions throughout the state asking for input on how to come up with initiatives and creative academic programming to meet the demand for healthcare services. In fact, just recently we implemented a Physician Assistant Leadership and Learning Academy (PALLA) program in 2019 to elevate PA education quality in Maryland which is already showing great success. We are also working on a possible fellowship program to address psychiatry needs in Western Maryland.

Incentive programs play an integral role in attracting students to these healthcare professions and incentivizing them to practice in communities where we need them most. Approximately two-thirds of the physicians we train at the School of Medicine are leaving the state. According to AAMC Physician Workforce Profile surveys, Maryland ranks 40th in the nation in terms of the percentage of physicians retained in-State after public undergraduate medical education (24.4% compared to a national state median of 44.1%).

In 2019, the average debt for a University of Maryland medical student was \$195,000. The Loan Assistance repayment program is a proven effective tool that can help our up and coming new generation of medical professionals. Having the program's funding enhanced to meet the growing demand of applicants and removing financial barriers for professionals interested in practicing primary care will enable them to pursue community-based careers.

The School of Medicine is trying to do their part as well offering financial assistance to students totaling over \$3 million in 2019, a million dollar increase over the last five years. We will continue to find more ways to assist our medical students with debt as well as creating new incentives and opportunities encouraging our trained professionals to stay in Maryland to practice.

Thank you for your consideration and favorable support of HB 998.

Sincerely,

Bruce E. Jarrell, MD, FACS

Interim President