LeadingAge - 2022 - SB 716 - MD Health Care Worker Uploaded by: Aaron Greenfield



576 Johnsville Road Sykesville, MD 21784

TO: Budget & Taxation

FROM: Leading Age Maryland

SUBJECT: Senate Bill 716, Maryland Health Care Workers Loan Assistance Program -

Establishment and Funding

DATE: March 10, 2022

POSITION: Favorable

Leading Age Maryland supports Senate Bill 716, Maryland Health Care Workers Loan Assistance Program - Establishment and Funding.

LeadingAge Maryland is a community of more than 135 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. Our mission is to expand the world of possibilities for aging in Maryland. We partner with consumers, caregivers, researchers, public agencies, faith communities and others who care about aging in Maryland.

This bill establishes the Maryland Health Care Workers Loan Assistance Program to provide assistance to health care workers in repaying health care-related education loans and requires the Governor in fiscal years, 2024, 2025, and 2026, to include in the annual budget bill an appropriation of \$35,000,000 for the Fund

With a health care system strained by an aging population and expanded access to public health care, nurses play a central role. According to the American Nurses Association, by 2022, there will be far more registered nurse jobs available than any other profession, at more than 100,000 per year. With more than 500,000 seasoned RNs anticipated to retire by 2022, the U.S. Bureau of Labor Statistics projects the need for 1.1 million new RNs for expansion and replacement of retirees, and to avoid a nursing shortage.

The Maryland Health Care Workers Loan Assistance Program, under Senate Bill 716, seeks to recruit and retain health care professionals to needed areas and facilities within Maryland. This is an important benefit for health care professionals as well as health care facilities and communities experiencing a shortage of access to primary health care services.

For these reasons, LeadingAge Maryland respectfully requests a <u>favorable report</u> for Senate Bill 716.

For more information, please contact Aaron J. Greenfield, 410.446.1992

SB 716- Maryland Health Care Workers Loan Assistan Uploaded by: Erin Dorrien



March 10, 2022

To: The Honorable Guy Guzzone, Chair, Senate Budget & Taxation Committee

Re: Letter of Support- Senate Bill 716 - Maryland Health Care Workers Loan Assistance Program - Establishment and Funding

Dear Chair Guzzone:

On behalf of the Maryland Hospital Association's (MHA) 60 member hospitals and health systems, we appreciate the opportunity to comment on Senate Bill 716.

More than 700 days have passed since the beginning of the COVID-19 pandemic. Now, Maryland faces a staggering health care workforce crisis, with a 50% jump in hospital nurse vacancies in just five months. Registered nurses, licensed practical nurses, and nursing assistants make up 39% of the hospital workforce. According to a 2020 analysis, Maryland's registered nurse (RN) population by capita is in the bottom third of the nation.

SB 716 would establish a loan repayment program for nurses, physicians, physician assistants, and respiratory therapists. The Maryland Loan Assistance Repayment Program (MLARP) is a powerful and proven tool to retain and recruit primary care professionals—expanding access to care in underserved and rural areas. In exchange for loan repayment, physicians and physician assistants commit to practice in health professional shortage areas and/or areas identified by the state for at least two years. The program eases the burden of education debt for providers and expands access to care in areas of the state with the highest need. SB 716 would fill a gap in the state's program by allowing more physicians and physician assistants to participate in loan repayment and by providing a pathway for nurses and respiratory therapists.

A lack of faculty and clinical preceptors contributed to the more than 80,000 qualified applicants nationwide denied admission to baccalaureate and graduate nursing programs in 2019.³ Loan repayment would support recruitment and retention of the health care workforce overall and could encourage nurses to pursue advanced education. Easing the burden of educational loans also will support the needs of our health care workforce. SB 716 invests in the health of all Marylanders and the future pipeline of health care heroes.

For more information, please contact: Erin Dorrien, Vice President, Policy Edorrien@mhaonline.org

¹ MHA Workforce Survey – February 2022. *Note: Data represents submissions by 49 of 51 Maryland hospitals (Survey Response Rate = 96.1%).*

² Becker's Hospital Review. (Feb. 18, 2022). "RN population per capita, by state"

³American Association of Colleges of Nursing. (2019). Special Survey on Vacant Faculty Positions for Academic Year 2018-2019. Washington, DC.

SB 716 Senator Bryan Simonaire_FAV.pdf Uploaded by: Kara Contino

BRYAN W. SIMONAIRE

Legislative District 31
Anne Arundel County

MINORITY LEADER

Education, Health, and Environmental Affairs Committee

> Subcommittees Chair, Alcohol Health

Joint Committee on the Chesapeake and Atlantic Coastal Bays Critical Area



James Senate Office Building 11 Bladen Street, Room 423 Annapolis, Maryland 21401 410-841-3658 · 301-858-3658 800-492-7122 Ext. 3658 Fax 410-841-3586 · 301-858-3586 Bryan.Simonaire@senate.state.md.us

Written Testimony in SUPPORT of SB 716

Chairman and members of the Budget and Taxation Committee, I am here to introduce and voice my support for Senate Bill 716 – *Maryland Health Care Workers Loan Assistance Program* – *Establishment and Funding*.

Senate Bill 716 would establish the Maryland Health Care Workers Loan Assistance Program to provide assistance to health care workers in repaying health care-related education loans. It would require the Governor in fiscal years, 2024, 2025, and 2026, to include in the annual budget bill an appropriation of \$35,000,000 for the Fund.

2022 MNA SB 716 Senate Side.docx.pdf Uploaded by: Nwamaki Oparoji



Committee: Senate Budget and Taxation Committee

Bill Number: Senate Bill 716 - Maryland Health Care Workers Loan Assistance Program -

Establishment and Funding

Hearing Date: March 10, 2022

Position: Support

The Maryland Nurses Association (MNA) supports *Senate Bill 716 – Maryland Health Care Workers Loan Assistance Program – Establishment and Funding.* This bill establishes the Maryland Health Care Workers Loan Assistance Program. This Program will support heath care workers by providing a repayment of up to \$10,000 for a health care related education loan.

The Maryland Nurses Association serves as the voice of nurses and advocates for excellence in nursing and the highest quality healthcare for all. Over the past two years, the COVID-19 pandemic has solidified the importance and need for nurses in health care. Unfortunately, due to burnout, exhaustion, financial burdens, and high-risk situations, retaining nurses has posed to be incredibly difficult.

In order to continue providing health care to Marylanders, it is important to remove financial barriers for people to attend nursing school. Currently, there are approximately 86,694 nurses in Maryland. Of these nurses, 28% have an associates degree in nursing, 48% have a bachelors degree in nursing, 15% have a master's degree nursing and about 2% have a doctoral degree in nursing. The median loan debt for just a Bachelors nursing degree is \$20,000 to \$40,000 and for advanced practice nurses, such as nurse practitioners, nurse midwives, clinician nurse specialists and certified nurse anesthetists, debt can be as high as \$55,000.

The Maryland Nurses Association has heard and recognized that many students consider financial debt when choosing their career path. This has been a particular concern following the pandemic where nurses have been understaffed and faced a great deal of stress. This legislation, by providing financial assistance, can encourage our students to enter and continue their education in the nursing field. For these reasons, we urge a favorable report on SB 716. If we can provide any additional information, please contact Robyn Elliott at relliott@policypartners.net.

i https://www.journalofnursingregulation.com/action/showPdf?pii=S2155-8256%2821%2900027-2 ii https://www.journalofnursingregulation.com/action/showPdf?pii=S2155-8256%2821%2900027-2 iii Layout 1 (ajj.com) iv https://www.aacnnursing.org/Portals/42/Policy/PDF/Debt_Report.pdf

SB0716_FAV_MedChi_Health Care Workers Loan Assista

Uploaded by: Steve Wise



The Maryland State Medical Society

1211 Cathedral Street Baltimore, MD 21201-5516 410.539.0872 Fax: 410.547.0915

1.800.492.1056

www.medchi.org

TO: The Honorable Guy Guzzone, Chair

Members, Senate Budget and Taxation Committee

The Honorable Bryan W. Simonaire

FROM: J. Steven Wise

Pamela Metz Kasemeyer Danna L. Kauffman Christine K. Krone

DATE: March 10, 2022

RE: SUPPORT- Senate Bill 716 - Maryland Health Care Workers Loan Assistance Program -

Establishment and Funding

The Maryland State Medical Society (MedChi), the largest physician organization in Maryland, **supports** Senate Bill 716.

Senate Bill 716 establishes a loan assistance program for a numerous licensed health care workers in Maryland by setting aside \$35 million in fiscal years 2024-2026. Eligible workers can obtain up to \$10,000 toward loan repayment. The program is limited to those who practiced continuously in the State prior to January 1, 2021, to ensure that this program is directed to those who served in our State during the COVID-19 pandemic and not to those who more recently entered the workforce.

A recent study conducted by the Workgroup on the Maryland Loan Assistance Repayment Program for Physicians and Physician Assistants found that the average medical school graduate is carrying a loan balance of \$200,000. In too many cases this debt becomes a disincentive to enter the lower paying medical specialties, such as primary care, because the economics are simply too difficult to overcome, and physicians instead enter higher paying specialties. Incentives like loan assistance are important tools the State can use to combat this problem, even if it is only for a limited timeframe.

For these reasons, MedChi supports Senate Bill 716.

For more information call:

J. Steven Wise Pamela Metz Kasemeyer Danna L. Kauffman Christine K. Krone 410-244-7000

2022 ACNM SB 716 Senate Side.pdf Uploaded by: Suhani Chitalia



Support

Senate Bill 716 – Maryland Health Care Workers Loan Assistance Program – Establishment and Funding

Senate Budget and Taxation Committee

March 10, 2022

The Maryland Affiliate of the American College of Nurse-Midwives (ACNM) supports *Senate Bill 716 – Maryland Health Care Workers Loan Assistance Program – Establishment and Funding.*The bill will create the Maryland Health Care Workers Loan Assistance Program which will provide up to \$10,000 in repayment of education loans in the health care field.

ACNM supports this legislation because it will remove financial barriers for students who want to enter into a health care related field. Nurse-midwives are incredibly important to support the overall health of Marylanders. Nurse-midwives contribute to reducing infant mortality, low-birth weight babies, and general better birthing outcomes.

Retaining health care staff has proven difficult as health care workers continue to face exhaustion and burn out. In addition to the hardships related to the pandemic on nurse-midwives, financial burdens of education can also deter students from entering into the nursing profession. Advanced practice nurses, such as nurse-midwives can have upwards \$55,000 in student loan debt. This legislation, by providing a repayment of \$10,000, can encourage students to enter into these fields and provide essential health care services for Marylanders.

For these reasons, we as for a favorable report. If we can provide any additional information, please contact Robyn Elliott at relliott@policypartners.net or (443) 926-3443.

¹ <u>Debt_Report.pdf</u> (aacnnursing.org)

2022 MCHS SB 716 Senate Side.pdf Uploaded by: Suhani Chitalia



Maryland Community Health System

Committee: Senate Budget and Taxation Committee

Bill Number: SB 716 – Maryland Health Care Workers Loan Assistance Program –

Establishment and Funding

Hearing Date: March 10, 2022

Position: Support

Maryland Community Health System (MCHS) supports *Senate Bill 716 – Maryland Health Care Workers Loan Assistance Program – Establishment and Funding.* This bill creates the Maryland Health Care Workers Loan Program. The Program will provide \$10,000 for students to repay health care related education loans.

MCHS is a network of federally qualified health centers focused on providing somatic, behavioral, and dental health services to underserved communities. Through the course of the pandemic, MCHS facilities have remained open to support and provide essential care to the 240,606 patients we serve in communities most in need. This could not have been done without our hardworking and steadfast health care workers.

Federally qualified health centers already struggle with recruiting and retaining staff and ensuring we have sufficient providers to meet the demand, especially in our rural communities. We also recognize the financial burden associated with obtaining a health care education which may deter potential students from pursuing health care related degrees. Student loan debt for a health care related education can run into the hundreds of thousands of dollars. By providing a \$10,000 repayment for student loan debt for health care education programs, more students are encouraged to pursue these heroic and essential fields. Our centers simply need health care providers to serve our communities and that cannot be done without educating future Marylanders.

We ask for a favorable report. If we can provide any further information, please contact Suhani Chitalia at schitalia@policypartners.net.

HFAM Testimony SB 716.pdfUploaded by: Joseph DeMattos Position: FWA



TESTIMONY BEFORE THE SENATE BUDGET AND TAXATION COMMITTEE

March 10, 2022

Senate Bill 716: Maryland Health Care Workers Loan Assistance Program - Establishment and Funding Written Testimony Only

POSITION: FAVORABLE WITH AMENDMENTS

On behalf of the members of the Health Facilities Association of Maryland (HFAM), we appreciate the opportunity to express our support with amendments for Senate Bill 716. HFAM represents over 170 skilled nursing centers and assisted living communities in Maryland, as well as nearly 80 associate businesses that offer products and services to healthcare providers. Our members provide services and employ individuals in nearly every jurisdiction of the state

Senate Bill 716 establishes the Maryland Health Care Workers Loan Assistance Program to provide assistance to health care workers. We appreciate the intent of this legislation and agree that we should do all we can to support our health care workforce across all settings.

However, as currently written, this legislation does not include nursing assistants. These certified health care professionals play a critical role in providing care to Marylanders in need across settings and we believe they should be included in this legislation.

Therefore, we are supportive of Senate Bill 716 with an amendment to add nursing assistants to the group of health care workers who are eligible to participate in the Maryland Health Care Workers Loan Assistance Program. We respectfully request that the following be added to the definition of a "health care worker:"

- A GERIATRIC NURSING ASSISTANT, AS DEFINED IN § 8–6A–01(M) OF THE HEALTH OCCUPATIONS ARTICLE;
- A CERTIFIED NURSING ASSISTANT, AS DEFINED IN § 8–6A–01(J) OF THE HEALTH OCCUPATIONS
 ARTICLE:
- A CERTIFIED MEDICINE AIDE, AS DEFINED IN § 8–6A–01(I) OF THE HEALTH OCCUPATIONS ARTICLE;
 AND
- A CERTIFIED MEDICATION TECHNICIAN, AS DEFINED IN § 8–6A–01(H) OF THE HEALTH OCCUPATIONS ARTICLE.

Student loan debt owed by health care professionals, including nursing assistants, is not only a problem for the individual, but for the entire health care system. Baccalaureate degrees and other education costs for nurses and nursing assistants are a heavy burden. This is not only the case for initial degrees, but such costs hamper nursing career ladder advancements tied to education.

HFAM Testimony - SB 716 March 10, 2022 Page 2

The financial assistance proposed by Senate Bill 716 will help increase the number of nursing assistants working in Maryland, make working in nursing more attractive to potential employees, and decrease staff turnover. This is now more important than ever as we are currently facing a health care workforce crisis in Maryland.

Workforce challenges such as recruitment and retention have long existed in health care, even before the COVID-19 pandemic. These challenges have only grown worse over the last two years and they will likely remain even as we begin to navigate a post-pandemic world.

There is currently an extreme shortage of health care workers in a range of roles and particularly among nursing assistants. In 2021 the Maryland Board of Nursing reported that 40,000 licensed individuals in Maryland had chosen not to renew their professional license.

Nursing assistants are the backbone of many health care centers and this is especially true in long-term and post-acute care settings. Geriatric nursing assistants (GNAs) keep skilled nursing and rehabilitation centers running smoothly and keep residents and patients engaged, comfortable, and happy. They are extremely essential to not only long-term care, but to the entire care continuum.

Throughout the pandemic, all health care workers have proven themselves to be not just essential workers, but health care heroes. There are so many amazing stories of dedication, sacrifice, and compassion by these health care professionals who have gone above and beyond to ensure the safety, health, and happiness of residents and patients during these unprecedented times.

Considering the workforce challenges that our sector and many others face, it is more important than ever that we continue to support our health care workforce, including nursing assistants. As we plan our long-term "new normal" in health care, we must be intentional about creating quality health care jobs and growing careers. We are placing consideration attention on how education, on-the-job training, and experience can overlap and create incentives to produce more licensed health care professionals.

For these reasons and with our proposed amendments, we request a favorable report from the Committee on Senate Bill 716.

Submitted by:

Joseph DeMattos, Jr. President and CEO (410) 290-5132

1a - SB 716 - B&T - BON- LOSWA.docx.pdfUploaded by: Maryland State of



Board of Nursing

Larry Hogan, Governor · Boyd K. Rutherford, Lt. Governor · Dennis R. Schrader, Secretary

March 10, 2022

The Honorable Guy Guzzone Chair, Senate Budget and Taxation Operations 3 West, Miller Senate Office Building Annapolis, MD 21401-1991

RE: SB 716 – Maryland Health Care Workers Loan Assistance Program – Establishment and Funding – Letter of Support with Amendments

Dear Chair Guzzone and Committee Members:

The Maryland Board of Nursing (the Board) respectfully submits this letter of support with amendments for Senate Bill (SB) 716 – Maryland Health Care Workers Loan Assistance Program – Establishment and Funding. This bill establishes the Maryland Health Care Workers Loan Assistance Program and Fund to provide assistance to health care workers in repaying health care – related education loans and requires the interest earnings of the Fund to be credited to the Fund.

The Board sincerely appreciates the Maryland General Assembly's diligence in addressing the health care workforce shortage by focusing on efforts in recruitment and retention of frontline staff. The costs related to attending an education program, and the subsequent loan repayment process, can often deter and prevent individuals from entering the health care field or pursuing higher education. The Board strongly supports providing a secure funding source for health care workers to receive assistance in repaying health care – related education loans. It is imperative to not only attract individuals to the field but also offer current practitioners assistance with paying expensive and often burdensome education loans.

The Board respectfully submits the following amendment to clarify section §8–101 of the Health Occupations Article. The Board is mandated to regulate four (4) advanced practice registered nurse (APRN) designations, which include nurse practitioners, nurse anesthetists, nurse midwives, and clinical nurse specialists. SB 716, as written, does not include two (2) of the four (4) APRN titles. The Board believes that removing the specific categories of nurse anesthetist and registered nurse practitioner from the definition of a health care worker will lessen confusion and will also provide all APRN titles an opportunity to receive loan assistance from the Fund.

Amendment

On page 2. Lines 16 - 19. Remove:

[(2) A NURSE ANESTHETIST, AS DEFINED IN § 8–101 OF THE HEALTH OCCUPATIONS ARTICLE;

(3) A REGISTERED NURSE PRACTITIONER, AS DEFINED IN § 8–101 OF THE HEALTH OCCUPATIONS ARTICLE;]

For the reasons discussed above, the Maryland Board of Nursing respectfully submits this letter of support with amendments for SB 716.

I hope this information is useful. For more information, please contact Iman Farid, Health Policy Analyst, at (410) 585 – 1536 or iman.farid@maryland.gov or Rhonda Scott, Deputy Director, at (410) 585 – 1953 or rhonda.scott2@maryland.gov.

Sincerely,

Gary N. Hicks Board President

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

1b - SB 716 - B&T - PHARM - LoSWA.docx.pdfUploaded by: Maryland State of



Board of Pharmacy

Larry Hogan, Governor · Boyd K. Rutherford, Lt. Governor · Dennis R. Schrader, Secretary

Jennifer L. Hardesty, Board President - Deena Speights-Napata, Executive Director

March 10, 2022

The Honorable Guy Guzzone, Chairman Budget and Taxation Committee Miller Senate Office Building, 3 West Annapolis, MD 21401

RE: Senate Bill 716 – Maryland Health Care Workers Loan Assistance Program – Establishment and Funding

Dear Chairman Guzzone and Committee Members:

The Maryland Board of Pharmacy (the Board) is submitting this Letter of Support with Amendments for Senate Bill 716 – Maryland Health Care Workers Loan Assistance Program – Establishment and Funding (SB 716).

SB 716 would establish the Maryland Health Care Workers Loan Assistance Program (Program). The Program would provide certain health care workers up to \$10,000 for the purpose of repayment of a health care related education loan. SB 716 defines a "health care worker" as an advanced practice registered nurse, nurse anesthetist, registered nurse practitioner, registered nurse, licensed practical nurse, licensed respiratory care practitioner, physician, and physician assistant.

As written, SB 716's definition of a "health care worker" does not include a pharmacist or pharmacy technician. It is the Board's desire that the Program extend loan repayment assistance to pharmacists and pharmacy technicians. The Board believes that loan repayment assistance may help attract and retain pharmacists and pharmacy technicians. Loan repayment assistance is one of many factors that may encourage a health care worker to provide services in a particular location. Pharmaceutical services are integral to the care and recovery of many individuals, particularly hospital inpatients; therefore, pharmacists and pharmacy technicians should be included in the definition of a "health care worker."

AMENDMENT NUMBER ONE:

On page 2, line 26, insert "<u>LICENSED PHARMACIST, AS DEFINED IN § 12-101 OF THE HEALTH OCCUPATIONS ARTICLE</u>";

AMENDMENT NUMBER TWO:

On page 2, line 28, insert "**REGISTERED PHARMACY TECHNICIAN, AS DEFINED IN §**12-101 OF THE HEALTH OCCUPATIONS ARTICLE"; and

AMENDMENT NUMBER THREE:

Move the text regarding a physician and physician assistant to Page 3 to maintain alphabetical order.

The Board recommends a favorable report on SB 716 with the proposed amendments.

I hope this information is useful. If you would like to discuss this further, please do not hesitate to contact me at deena.speights-napata@maryland.gov or (410) 764-4753.

Sincerely,

Deena Speights-Napata, MA Executive Director

Jennifer L. Hardesty, PharmD, FASCP President

SB 716 MD Health Care Workers Loan Assistance Prog

Uploaded by: Barbara Wilkins

Position: INFO



LARRY HOGAN Governor

BOYD K. RUTHERFORD Lieutenant Governor DAVID R. BRINKLEY Secretary

MARC L. NICOLE Deputy Secretary

SENATE BILL 716 Maryland Health Care Workers Loan Assistance Program - Establishment and Funding (Simonaire)

STATEMENT OF INFORMATION DATE: March 10, 2022

COMMITTEE: Senate Budget & Taxation

SUMMARY OF BILL: SB 716 establishes the Maryland Health Care Workers Loan Assistance Program and Fund in the Maryland Department of Health to provide assistance to health care workers (nurses and physicians) in repaying health care-related education loans; limits loans to no more than \$10,000 per year for three years for each participant; mandates an appropriation in the amount of \$35 million in FY 2024 through FY 2026; and termination date of June 30, 2026.

EXPLANATION: The Department of Budget and Management's focus is not on the underlying policy proposal being advanced by the legislation, but rather on the \$35 million mandated appropriation provision that impacts the FY 2024 budget and subsequent budgets. The FY 2023 Budget allocates \$2 million for the LARP for Nurses and Nursing Assistants to assist nurses and nursing workers with the repayment of education loans as part of the Administration's efforts to address the critical workforce shortage in nursing.

DBM has the responsibility of submitting a balanced budget to the General Assembly annually, which will require spending allocations for FY 2024 to be within the official revenues estimates approved by the Board of Revenue Estimates in December 2022.

Changes to the Maryland Constitution in 2020 provide the General Assembly with additional budgetary authority, beginning in the 2023 Session, to realign total spending by increasing and adding items to appropriations in the budget submitted by the Governor. The legislature's new budgetary power diminishes, if not negates, the need for mandated appropriation bills.

Fully funding the implementation of the Blueprint for Maryland's Future (Kirwan) will require fiscal discipline in the years ahead, if the State is to maintain the current projected structural budget surpluses. Mandated spending increases need to be reevaluated within the context of this education funding priority and the Governor's tax relief proposals.

Economic conditions remain precarious as a result of COVID-19. High rates of inflation and workforce shortages may be short lived or persist, thereby impacting the Maryland economy. While current budget forecasts project structural surpluses, the impact of the ongoing COVID-19 pandemic continues to present a significant budgetary vulnerability. The Department continues to urge the General Assembly to focus on maintaining the structural budget surplus.

For additional information, contact Barbara Wilkins at (410) 260-6371 or barbara.wilkins1@maryland.gov