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SB 696 – Maryland Loan Assistance Repayment for Nurses and Nursing Workers – Program Establishment and Funding

Position: Support

Thank you for the opportunity to provide written comments in support of Senate Bill 696. This bill creates the “Maryland Loan Assistance Repayment Program for Nurses and Nursing Workers.” This program provides educational loan repayment funds for nurses and nursing workers who serve a two-year obligation in a state or federal health professional shortage area or a medically underserved area. The Maryland Department of Health will convene a stakeholder workgroup to research applicable subject areas and make recommendations for the implementation of the program.

The coronavirus (COVID-19) pandemic exposed the vulnerabilities of the health care system in our state, particularly as it relates to our ability to keep up with demand amidst unprecedented shortages of available health care providers. Further, the U.S. Census Bureau estimates that 22% of Maryland’s population will be 60 and older by the year 2030, an increase of 26% from 2012. Older adults use far more health care services than do younger groups and the majority of older adults have at least one chronic condition that requires care. The Maryland Hospital Association reported nearly 4,000 nursing vacancies throughout the state in a February 1, 2022 [press release](#), yet hospitals are reporting higher than normal inpatient volume. If not strategically addressed, greater utilization of the health care system coupled with inadequate provider staff levels will jeopardize Marylanders’ ability to access quality care.

As part of its mission to make healthcare affordable and accessible, CareFirst is committed to providing our members with access to high-quality, patient-centric care. We rely heavily on our partnerships with the provider community in Maryland to deliver on our promise of providing services that meet the needs of our members. When there is a shortfall in the number of health care providers available, quality declines, and the health and safety of patients and providers are put at risk. Further, workforce shortages limit consumer choices when selecting health care providers that best meet their geographic, financial, and personal preferences for care.

CareFirst strongly supports the policy goals advanced by SB 696. This bill will result in much-needed support to our nursing community who are on the front lines in keeping Marylanders healthy and will create a forum to analyze how to support this community into the future with loan repayments. We look forward to partnering with legislators, health departments, providers, and other stakeholders to ensure the state has an adequate supply of high-caliber health care professionals to provide quality health care to all Marylanders.

We urge a favorable report.

About CareFirst BlueCross BlueShield

In its 84th year of service, CareFirst, an independent licensee of the Blue Cross and Blue Shield Association, is a not-for-profit healthcare company which, through its affiliates and subsidiaries, offers a comprehensive portfolio of health insurance products and administrative services to 3.4 million individuals and employers in Maryland, the District of Columbia, and Northern Virginia. In 2019, CareFirst invested \$43 million to improve overall health, and increase the accessibility, affordability, safety, and quality of healthcare throughout its market areas. To learn more about CareFirst BlueCross BlueShield, visit our website at www.carefirst.com and our transforming healthcare page at www.carefirst.com/transformation, or follow us on [Facebook](#), [Twitter](#), [LinkedIn](#) or [Instagram](#).