

# **LeadingAge - 2022 - SB 696 - MD Nursing Loan Fund**

Uploaded by: Aaron Greenfield

Position: FAV



576 Johnsville Road  
Sykesville, MD 21784

**TO:** Education, Health and the Environment  
**FROM:** LeadingAge Maryland  
**SUBJECT:** Senate Bill 696, Maryland Loan Assistance Repayment for Nurses and Nursing Workers – Program Establishment and Funding  
**DATE:** February 22, 2022  
**POSITION:** **Favorable**

LeadingAge Maryland supports Senate Bill 696, Maryland Loan Assistance Repayment for Nurses and Nursing Workers – 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 Loan Assistance Repayment Program Fund for Nurses and Nursing Workers to assist nurses and nursing workers with the repayment of education loans. The bill also requires the Comptroller to distribute \$400,000 to make grants for the Program.

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 Loan Assistance Repayment Program Fund for Nurses and Nursing Workers, under Senate Bill 696, seeks to recruit and retain health care professionals to needed areas and facilities within Maryland. Loan forgiveness 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 favorable report for Senate Bill 696.

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

# **SB696 - Maryland Loan Assistance Repayment for Nur**

Uploaded by: Dakota Matthews

Position: FAV



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*Charlotte Davis, Executive Director*

*John Hartline, Chair*

Testimony in Support of  
Senate Bill 696 - Maryland Loan Assistance Repayment for Nurses and Nursing Workers – Program  
Establishment and Funding  
Senate Education, Health, and Environmental Affairs Committee  
February 22, 2022

**The Rural Maryland Council supports Senate Bill 696 - Maryland Loan Assistance Repayment for Nurses and Nursing Workers – Program Establishment and Funding.** This bill will incentivize more health care workers across the State by creating the Maryland Loan Assistance Repayment Program (MLARP) for Nurses and Nursing Workers. This loan repayment will be for nurse and nursing workers who practice a medical specialty that has been identified as being in shortage in the geographic area of the State where the individual practices. This loan repayment will put more healthcare workers in the underserved areas of the state where they are needed most.

MLARP will encourage nurses to work in rural areas that need more healthcare resources. Rural Marylanders are often in worse health than that of their urban and suburban counterparts and lack access to the medical facilities and practitioners to improve their health. This is especially true in specialty areas, and mental and dental care. Additionally, rural areas are made up of aging populations that require more medical attention but lack the healthcare workforce to do so. The Health Resources and Services Administration (HRSA) reports that more than 1.1 million Marylanders are in a primary care Health Professional Shortage Area (HPSA). That's over 1.1 million Marylanders that lack access to the primary health care they need. In the U.S, rural or partially rural areas make up over 68% of the designated primary care HPSAs.

According to the Bureau of Labor Statistics' *Occupational Outlook Handbook*, from 2020 to 2030 nurse practitioner jobs will grow by 52% or almost 15,000 jobs, partially due to the growing demand of preventative care and the aging of the large baby boomer generation that will experience minor illnesses and complex conditions. Rural areas are already experiencing an aging population and less retention of younger workers to provide an appropriate workforce. In addition to having worse health conditions and access to medical care, this could lead the current issues being faced by rural communities to be exacerbated in the future.

The Rural Maryland Council respectfully requests your favorable support of Senate Bill 696.

*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.*

# **SB 696 Testimony - Support.pdf**

Uploaded by: Deborah Rivkin

Position: FAV

**Deborah Rivkin**  
Vice President  
Government Affairs – Maryland

**CareFirst BlueCross BlueShield**  
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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](http://www.carefirst.com) and our transforming healthcare page at [www.carefirst.com/transformation](http://www.carefirst.com/transformation), or follow us on [Facebook](#), [Twitter](#), [LinkedIn](#) or [Instagram](#).*

# **SB 696 - MD Loan Assistance for Nurses and Nursing**

Uploaded by: Donna Edwards

Position: FAV



# MARYLAND STATE & D.C. AFL-CIO

AFFILIATED WITH NATIONAL AFL-CIO

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*President*

Donna S. Edwards

*Secretary-Treasurer*

Gerald W. Jackson

**SB 696 – Maryland Loan Assistance Repayment for Nurses and Nursing Workers –  
Program Establishment and Funding  
Senate Education, Health, and Environmental Affairs Committee  
February 22, 2022**

## SUPPORT

**Donna S. Edwards  
President**

**Maryland State and DC AFL-CIO**

Chairman and members of the Committee, thank you for the opportunity to submit testimony in support of SB 696 – Maryland Loan Assistance Repayment for Nurses and Nursing Workers – Program Establishment and Funding. My name is Donna S. Edwards, and I am the President of the Maryland State and District of Columbia AFL-CIO. On behalf of the 340,000 union members, I offer the following comments.

Health care, nationwide, is facing a staffing crisis as an increasing number of health care workers are leaving the profession and not enough workers are entering it to replace them. This crisis was building prior to the COVID-19 pandemic but has been put into overdrive with the tremendous stress and workload faced by health care workers over the last two years. Moreover, to become fully trained as a nurse or nursing worker requires training that can sometimes be prohibitively expensive for some people, either in up-front costs, or through student loan repayment programs. This can create a barrier to entry for a lot of workers, exacerbating this staffing crisis.

SB 696 creates a fund for loan assistance for nurses and nursing workers, allowing them to apply to obtain financial assistance for loans take out for required educational expenses. Additionally, to keep loan assistance focused on mitigating the staffing shortage, priority for funds would go to nurses and nursing workers practicing in a geographic area or medical specialty that the State has identified as having a shortage.

Politicians commonly talk about our “health care heroes” and are happy to extol the virtues of our nursing workers in speeches. With SB 696, we can live up to our own values and words by helping to defray the costs of obtaining the skills to do this work – and we can start to address the critical staffing shortages in our health care system.

**We ask for a favorable report on SB 696.**

# **SB 696- Maryland Loan Assistance Repayment for Nur**

Uploaded by: Erin Dorrien

Position: FAV



Maryland  
Hospital Association

**Senate Bill 696- Maryland Loan Assistance Repayment for Nurses and Nursing Workers -  
Program Establishment and Funding**

**Position: *Support***

February 22, 2022

Senate Education, Health & Environmental Affairs Committee

**MHA Position**

On behalf of the Maryland Hospital Association's (MHA) 60 member hospitals and health systems, we appreciate the opportunity to comment in support of Senate Bill 696.

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.<sup>1</sup> According to a 2020 analysis, Maryland's registered nurse (RN) population by capita is in the bottom third of the nation.<sup>2</sup>

SB 696 would establish a loan repayment program for nurses and nursing workers, modeled after the Maryland Loan Assistance Repayment Program for Physicians and Physician Assistants (MLARP). MLARP is a powerful 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.

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.<sup>3</sup> Loan repayment would support recruitment and retention of the nursing workforce and encourage nurses to pursue advanced education. SB 696 invests in the health of all Marylanders and the future pipeline of nurses we need to care for them.

For these reasons, we ask for a *favorable* report on SB 696.

For more information, please contact:

Erin Dorrien, Vice President, Policy

Edorrien@mhaonline.org

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

<sup>2</sup> Becker's Hospital Review. (Feb. 18, 2022). "[RN population per capita, by state](#)"

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

# **HFAM Testimony SB 696.pdf**

Uploaded by: Joseph DeMattos

Position: FAV



**TESTIMONY BEFORE THE  
SENATE EDUCATION, HEALTH, AND ENVIRONMENTAL AFFAIRS COMMITTEE**

February 22, 2022

Senate Bill 696: Maryland Loan Assistance Repayment for Nurses and Nursing Workers –  
Program Establishment and Funding  
*Written Testimony Only*

**POSITION: FAVORABLE**

On behalf of the members of the Health Facilities Association of Maryland (HFAM), we appreciate the opportunity to express our support for Senate Bill 696. 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 696 establishes the Maryland Loan Assistance Repayment Program Fund for Nurses and Nursing Workers to assist nurses and nursing workers with the repayment of education loans and requires the Comptroller to distribute a certain amount of money of certain fees received by the State Board of Nursing to make grants for the Program.

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. We are especially appreciative that geriatric nursing assistants, certified nursing assistants, certified medicine aides, and certified medication technicians are all included as a “nursing worker” in this legislation.

Student loan debt owed by nurses and 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.

The financial assistance proposed by Senate Bill 696 will help increase the number of nurses and 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 nurses and 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.

Nurses and nursing assistants are truly the backbone of 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, nurses and nursing assistants 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 nurses and 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, we request a favorable report from the Committee on Senate Bill 696.**

*Submitted by:*

Joseph DeMattos, Jr.

President and CEO

(410) 290-5132

# **MD Loan Asssitance Program Testimony.pdf**

Uploaded by: Joshua Harrold

Position: FAV

Testimony of Joshua Harrold, Regional Director 1199SEIU Training and Upgrading Fund  
Md/DC on  
SB 696 Maryland Loan Assistance Repayment for Nurses and Nursing Workers –  
Program Establishment and Funding Act  
Position: FAVORABLE

Dear Chairman [Paul G. Pinsky](#), and Members of the Education, Health, and Environmental  
Affairs Committee,

Pursuing education in the nursing field has become a necessity for RNs (registered nurses) to maintain a career in the field. We know that there are severe shortages for professionals in the field. We have been hearing about these shortages for the last several years. When we look at what it costs for an individual to pursue degrees in nursing, we find that this venture is expensive. At the 1199SEIU Training and Upgrading Fund we support our members to pursue these advanced degrees. One of the ways that we assist members is through a Tuition Assistance Program. This program is a great asset, but in the Maryland/DC region it only covers a small piece of the tuition, \$3750 per year. When you learn that these degree programs can cost over \$57,000 to earn a bachelor's in nursing and over \$20,000 for those RNs that want to move into leadership roles with a graduate degree in nursing you see that our program is just a small piece. This underscores the need for the MD Loan Assistance Repayment Program. The Loan Assistance Repayment Program would be effective at assisting healthcare professionals to reach their occupational goals along with providing the healthcare employers and patients with skilled professionals to provide premium care.

For these reasons, we **SUPPORT SB 696** and ask for a **FAVORABLE** report.

Best Regards,

Joshua Harrold

**SB 696 Testimony20220221\_17041998.pdf**

Uploaded by: Pamela Beidle

Position: FAV

PAMELA G. BEIDLE  
Legislative District 32  
Anne Arundel County

Finance Committee

Vice Chair

Executive Nominations Committee



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THE SENATE OF MARYLAND  
ANNAPOLIS, MARYLAND 21401

February 21, 2022

**SB 696**  
**MARYLAND LOAN ASSISTANCE REPAYMENT PROGRAM FOR NURSES**  
**& NURSING WORKERS ACT**

Good Afternoon Chair Pinsky, Vice Chair Kagan and Member of the Committee:

Thank you for this opportunity to present SB 696. Nationally, we are experiencing a short staffing crisis in healthcare. In order to properly serve the residents in Maryland in 2 years, we will need a 40 percent increase in healthcare workers from current levels. To meet that need, we have to recruit new workers and retain the workers we currently have. One barrier to entering the healthcare industry is the high cost of the required education including high tuition rates, licensing fees and other associated expenses necessary to enter the industry.

These expenses discourage many candidates from entering the industry in a time when healthcare worker shortages are occurring in record numbers, on both a statewide and national levels.

Depending on the field of nursing, nursing certification programs can cost thousands of dollars. Additionally, many nurses and nursing workers will often have to obtain numerous certifications and degrees to become fully certified.

Maryland's successful Total Cost of Care Model drives the need for a more-skilled workforce. In our hospitals, the nursing profession is rapidly changing to improve patient-centered care. Meanwhile hospitals are increasingly coordinating complex-care, such as skilled nursing and rehabilitation facilities for discharged patients.

How can Maryland address this need for highly skilled nurses and nursing workers?

SB696 establishes the Maryland Loan Assistance Repayment Program (MLARP) to provide loan repayment, financial assistance to cover education loans, including tuition and related education expenses for state certifications, undergraduate and graduate academic programs to become registered nurses, certified nursing assistants, geriatric nursing assistants and others.

It requires the Maryland Department of Health to commence a workgroup to analyze how this or other programs can produce more nursing students to practice in marginalized areas. The final report is to include recommendations on an ongoing funding structure.

Upon recommendations from the workgroup, the General Assembly could implement a permanent funding source that could include any eligible federal or state funds.

The Department shall prioritize applicants who work in nursing fields where the staffing shortages can be prioritized by region or specialty. To apply for this assistance, an applicant must be employed through an eligible employer, including the state or local government, private, public, and other entities that employ nurses or nursing workers.

As the needs of our state's nursing workforce continue to increase, I respectfully request a favorable report on SB 696.

Due to the staffing crisis healthcare workers were unable to take off and travel to Annapolis however many have submitted written testimony.

## **Favorable Testimony**

Uploaded by: Rebecca Doms

Position: FAV



**Testimony - SB696**  
**MD Loan Assistance Repayment Program for Nurses and Nursing Workers Act**  
**Position: Favorable**

Good afternoon Mr. Chairman and members of the committee. My name is Rebecca Boggs-Dooms, and I am a Special Care Nursery Clinician 2 Registered Nurse at University of Maryland Capital Region Medical Center. I am writing this testimony to express my support in favor of the passage of this legislation.

As a nurse in a nursery unit in the hospital, the work I do every day is very challenging and very important to me. It took a lot of support from my family and my husband for me to be able to obtain my two-year Associate Degree in Nursing. The cost was over \$9,000. Fortunately for me, I not only had the help of my family I was able to acquire grants to pay for some of my education, or I would not have been able to afford to finish.

However, everyone who is passionate about doing this work is not as fortunate as I was. Four-year colleges and universities charge a premium for the education students receive, which is often four times the price of what I paid for my ADN degree. When Bachelors educated nurses come out of school, they often are saddled with loans they will be paying back for decades, causing them to work more hours and overtime just to make ends meet.

The Magnet Status most hospitals strive to obtain also increases the pressure on nurses to have a BSN degree. If you come out of school with an ADN degree, hospitals generally require you to reach BSN status within a certain time frame, or face losing your job. This again causes many nurses and nursing workers who are already in the workforce financial hardship and causes them to take out loans.

Tuition costs are not the only financial burden nursing students face while working toward a degree. There is the cost of transportation, parking while at your training facility- which in some cases is as much as \$13 a day, and living expenses- all while not yet earning any money.

You should not have to pay through-the-nose to be able to do what you love and provide a vital service to your community. How much can you truly believe these workers are “HEROES” if you bill them this much to be able to serve in a “HEROE” capacity? This act would encourage more members of our community to enter and stay in the nursing field, which is desperately needed to improve some of the shortages we are seeing statewide. It is for this reason this legislation is so necessary, and I why am in support of the passage of SB696.

Respectfully,

Rebecca Boggs-Dooms  
Registered Nurse

**SB 696 R Jones 1199 SEIU Fav final.pdf**

Uploaded by: Stephanie Anderson

Position: FAV



**Testimony of Ricarra Jones, Political Director of 1199SEIU on  
SB 696 Maryland Loan Assistance Repayment for Nurses and Nursing Workers –  
Program Establishment and Funding Act  
Position: FAVORABLE  
February 22, 2022**

Dear Chair Paul G. Pinsky, and Members of the Education, Health, and Environmental Affairs Committee:

1199SEIU Healthcare Workers East is the largest healthcare union in the country with, with over 450,000 members throughout Massachusetts, New York, New Jersey, Maryland, Florida and Washington, D.C. **We fully support SB 696.**

SB 696 would positively impact many Marylanders by easing the educational loan burden for nurses and nursing workers who work in medically underserved areas.

SB 696 would provide educational loan repayment assistance to nurses and nursing workers who provide certain primary care services to those Marylanders living in areas which are designated as medically underserved.

Further, SB 696 also allows the Department of Health, if funding is available, to provide loan assistance to a nurse or nursing worker who practices a medical specialty that has been identified as being in shortage in the geographic area where the nurse or nursing worker practices that specialty, and does so for a certain period of time. This provision of the bill allows the Department to be responsive to changing needs in Maryland communities.

We need more nurses and nursing workers in Maryland. But, and especially in today's economy, the prospect of taking out educational loans is a substantial barrier for many people who would like to begin or further their careers in these rewarding fields.

Reducing the overwhelming burden of educational loans will make it possible for more students, nurses, and nursing workers to start, continue, or complete their education knowing they will receive financial assistance.

Marylanders most in need of expanded access to medical services will also benefit from an influx of new nurses and nursing workers in their communities.

For these reasons, we **SUPPORT SB 696** and ask for a **FAVORABLE** report.

Sincerely,

Ricarra Jones  
Maryland/DC Political Director  
1199SEIU United Healthcare Workers- East  
Cell: [443-844-6513](tel:443-844-6513)

# **SB0696\_FAV\_MedChi\_LARP Nurses & Nursing Workers -**

Uploaded by: Steve Wise

Position: FAV

# MedChi

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*The Maryland State Medical Society*

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TO: The Honorable Paul G. Pinsky, Chair  
Members, Senate Education, Health, and Environmental Affairs Committee  
The Honorable Pamela Beidle

FROM: J. Steven Wise  
Pamela Metz Kasemeyer  
Danna L. Kauffman  
Christine K. Krone

DATE: February 22, 2022

RE: **SUPPORT** – Senate Bill 696 – *Maryland Loan Assistance Repayment for Nurses and Nursing Workers – Program Establishment and Funding*

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The Maryland State Medical Society (MedChi), the largest physician organization in Maryland, **supports** Senate Bill 696.

This legislation will establish a loan assistance program for nurses and nursing workers, very similar to what currently exists in a separate program for physicians and physician assistants. In return for working in primary care in underserved areas of the State, nurses and nursing workers would be eligible for loan assistance.

The need for more primary care health professionals is unmistakable, and the COVID pandemic has made this even more clear. In addition, educational debt is a serious concern for health care workers, especially those who choose to pursue advanced degrees and training. Coupled with the fact that primary care is one of, if not, the lowest paying specialty in health care, incentives like loan assistance are critical.

MedChi has worked very hard to get the loan assistance program for physicians and physician's assistants on solid footing and is beginning to see the benefits of those efforts. We believe that establishing this program for nurses and nursing workers will produce the same results over time.

For these reasons, we ask that the Committee support Senate Bill 696.

**For more information call:**

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

# **SB 696 - Maryland LARP for Nurses and Nursing Work**

Uploaded by: Vanessa Purnell

Position: FAV



**I. Vanessa Purnell**  
Assistant Vice President, Government Affairs  
9 State Circle, Suite 303  
Annapolis MD 21401  
410-216-6205

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

**Position: *Support***

February 22, 2022

Senate Education, Health, and Environmental Affairs Committee  
Senate Budget and Taxation Committee

**Bill Summary**

SB 696 establishes the Maryland Loan Assistance Repayment Program Fund for Nurses and Nursing Workers to assist nurses and nursing workers with the repayment of education loans.

**MedStar Health's Position**

Across the country, hospitals desperate for nurses, especially in acute care, are trying to address intense burnout among health care workers and accelerated nurse retirements by hiring new graduates. They're offering jobs to students even before they graduate, and in many cases offering bonuses and other financial incentives.

One of the biggest bottlenecks in the system is long-standing — there are not enough people who teach nursing. Educators in the field are required to have advanced degrees yet typically earn about half that of a nurse working the floor of a hospital. In addition to a lack of faculty, the situation is compounded by an aging demographic. With so many nurses in their late 50s and 60s, the country's nursing pool is continuing to decline, to about two-thirds what it was five years ago.

Nurses are a critical part of healthcare system and make up the largest section of the health workforce. Nurses are often described as serving on the front lines of health care — the first to notice when a patient's condition has changed or to spring into action in a critical situation. We also know that being a nurse can be an incredibly rewarding profession, but the required education can be costly. Latest figures from the American Association of Colleges of Nursing (AACN) show that nearly 70 percent of nurses take out student loans to finance their education, with a median student loan debt of \$40,000 to \$54,999. To help mitigate the burden of student loan debt, student loan forgiveness programs for nurses offer financial assistance in exchange for work commitments.

According to The American Nurses Association (ANA), more registered nurse jobs will be available through 2022 than any other profession in the United States. The U.S. Bureau of Labor Statistics projects that 11 million additional nurses are needed to avoid a further shortage. Employment opportunities for nurses are projected to grow at a faster rate (15 percent) than all other occupations from 2016 through 2026.

A strong health care workforce is an absolute necessity to providing optimal health care access to all Marylanders. A program or educational loan repayment for health care providers is an effective tool for healthcare workforce development.

For the reasons listed above, we respectfully ask that you give SB 696 a ***favorable*** report.

**3b - SB 696 - EHEA - MBON - LOC.docx.pdf**

Uploaded by: State of Maryland (MD)

Position: UNF



# Board of Nursing

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

February 22, 2022

The Honorable Paul G. Pinsky  
Chair, Education, Health, and Environmental Affairs Committee  
2 West Miller Senate Office Building  
Annapolis, MD 21401-1991

**RE: SB 696 – Maryland Loan Assistance Repayment for Nurses and Nursing Workers – Program Establishment and Funding – Letter of Concern**

Dear Chair Pinsky and Committee Members:

The Maryland Board of Nursing (the Board) respectfully submits this letter of concern for Senate Bill (SB) 696 – Maryland Loan Assistance Repayment for Nurses and Nursing Workers – Program Establishment and Funding. This bill establishes the Maryland Loan Assistance Repayment Program for Nurses and Nursing Workers to assist with the repayment of certain education loans. This bill requires the Comptroller to distribute a certain amount of money received by the State Board of Nursing to make certain grants for the Program under certain circumstances in certain years. SB 696 additionally requires the Maryland Department of Health to convene a stakeholder workgroup.

The Board sincerely appreciates the Maryland General Assembly’s diligence in addressing the nursing workforce shortage by focusing on efforts in recruitment and retention of frontline staff. The Board additionally supports the intent of establishing a loan assistance repayment program for our licensees and certificate holders, but has great concern with the practicality and longevity of funding for the program as it is currently written in the bill.

The Governor’s fiscal year (FY) 2023 budget proposal provides \$2 million for the loan assistance repayment program for nurses and “nursing assistants”<sup>1</sup>. This allocation will serve the program for 5 consecutive years, after which an evaluation will need to be conducted to determine a more permanent and viable funding structure. The Board, however, has great concern for the period after FY 2026, or when the allotment has been fully utilized. If the Maryland Department of Health does not implement a permanent funding structure and the Governor does not include appropriations in the state budget, the responsibility for funding the program will fall to the Board. This responsibility would greatly tax the Board of Nursing Fund and any appropriations collected from our constituents.

The Board of Nursing Fund is a special fund that is utilized to maintain the Board’s operations. The Fund is comprised of licensure and certification fees collected through the initial and

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<sup>1</sup> Maryland Budget Highlights Fiscal Year 2023. *Department of Budget and Management*.

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renewal processes. Historically, the Fund has been sufficient to maintain a net, even balance between the Board's revenues and expenditures. The Board predicts, however, that there would be much less than \$400,000 in the Fund to transfer to the Comptroller. Placing the loan assistance repayment program in jeopardy of being discontinued in the near future. If sole responsibility falls outside of the Department or the Governor, the Board will need to increase licensure and certification fees, which have not been changed since 2008, to ensure an allotment of \$400,000 can be transferred for the program.

For the reasons discussed above, the Board of Nursing respectfully submits this letter of concern for SB 696.

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

Sincerely,

A handwritten signature in black ink, appearing to read 'G. Hicks', with a long horizontal stroke extending to the left.

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.**

# **SB 696 MD LARP for Nurses and Nursing Workers (Bei**

Uploaded by: Barbara Wilkins

Position: INFO



# Maryland

DEPARTMENT OF BUDGET  
AND MANAGEMENT

LARRY HOGAN  
*Governor*

BOYD K. RUTHERFORD  
*Lieutenant Governor*

DAVID R. BRINKLEY  
*Secretary*

MARC L. NICOLE  
*Deputy Secretary*

## **SENATE BILL 696 Maryland Loan Assistance Repayment for Nurses and Nursing Workers – Program Establishment and Funding (Beidle)**

### **STATEMENT OF INFORMATION**

**DATE:** February 22, 2022

**COMMITTEE:** Senate Education, Health & Environmental Affairs and Senate Budget & Taxation

**SUMMARY OF BILL:** SB 696 establishes the Maryland Loan Assistance Repayment Program (LARP) and Fund for Nurses and Nursing Workers to assist nurses and nursing workers with the repayment of education loans; in FY 2023 - FY 2025, dedicates \$400,000 from the Board of Nursing fee revenues to the LARP Fund, if the Governor does not appropriate at least \$400,000 to the Fund; directs the Department of Health to convene a stakeholder work group to develop a permanent funding source and provide an interim report by December 1, 2022 and a final report on December 1, 2023; and in FY 26 and each fiscal year thereafter, if no permanent funding source is implemented, and Governor does not appropriate at least \$400,000 to the LARP Fund, \$400,000 is dedicated from the Board of Nursing fee revenues to the LARP Fund.

**EXPLANATION:** The FY 2023 Budget allocates \$2 million for the LARP for Nurses and Nursing Assistants as part of the Administration's efforts to address the critical workforce shortage in nursing.

The Board of Nursing's special fund balance is insufficient to sustain multiple years of appropriations in the amounts required by the legislation without creating a deficit in the fund or requiring the Board to raise fees.

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

**3a - SB 696 - EHEA - MDH - LOI.docx.pdf**

Uploaded by: Heather Shek

Position: INFO



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

February 22, 2022

The Honorable Paul G. Pinsky  
Chair, Senate Education, Health, and Environmental Affairs Committee  
2 West Miller Senate Office Building  
Annapolis, Maryland 21401

**RE: SB 696 – Maryland Loan Repayment Program for Nurses and Nursing Workers – Program Establishment and Funding – Letter of Information**

Dear Chair Pinsky and Committee Members:

The Maryland Department of Health (MDH) is submitting this letter of information for Senate Bill (SB) 696 - Maryland Loan Repayment Program for Nurses and Nursing Workers - Program Establishment and Funding.

SB 696 establishes the Maryland Loan Assistance Repayment Program (MLARP) Fund for Nurses and Nursing Workers to assist certain nurses and nursing workers with the repayment of certain education loans, requires the Comptroller to distribute \$400,000 from fees collected by the State Board of Nursing for certain program grants, and creates a workgroup to examine the implementation of the MLARP for nurses and nursing workers and make recommendations to increase the nursing workforce in the state.

While MDH recognizes the extreme staffing shortage of nurses and related professions within the state and appreciates the intent of the workgroup created by SB 696, it should be noted there are several other bills aimed at studying the same thing. Specifically, SB 626 (Maryland Loan Repayment Program for Physicians and Physician Assistant-Alteration), SB 440 (Commission to Study the Health Care Workforce Crisis in Maryland–Establishment), and HB 97 (Workgroup on Black, Latino, Asian American Pacific Islander, and Other Underrepresented Behavioral Health Professionals) all create workgroups to study various aspects of the healthcare workforce shortage in the state. It would likely be more efficient to combine the various healthcare workforce shortage studies into one singular workgroup.

Additionally, as SB 696 creates a new program within MDH and requires MDH to staff the workgroup, there will be operational and fiscal impacts totaling approximately \$1.3 million over five years.

If you would like to discuss this further, please contact Heather Shek, Director, Office of Governmental Affairs at (443) 695-4218 or [heather.shek@maryland.gov](mailto:heather.shek@maryland.gov).

Sincerely,

A handwritten signature in black ink that reads "Dennis R. Schrader".

Dennis R. Schrader  
Secretary

**2022 MNA SB 696 Senate Side.pdf**

Uploaded by: Robyn Elliott

Position: INFO



**Committee:** Senate Finance Committee

**Bill Number:** SB 696 - Maryland Loan Assistance Repayment for Nurses and Nursing Workers – Program Establishment and Funding

**Hearing Date:** February 22, 2022

**Position:** Letter of Information

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The Maryland Nurses Association (MNA) would like to offer this letter of information on *Senate Bill 696 – Maryland Loan Assistance Repayment for Nurses and Nursing Workers – Program Establishment and Funding*. We are enormously appreciative of legislators’ support of nursing. We wanted to offer some questions for consideration as the Committee is reviewing the bill:

- **Which nursing staff are intended to be eligible:** We are not clear on which types of nurses and nursing support staff would be eligible for the loan repayment program. The bill specifies that nurses and nursing support staff in primary care would qualify. However, registered nurses, licensed practical nurses, and nursing support staff are seldom categorized as “primary care” providers. The term primary care is associated with physicians, physician assistants, and some advanced practice registered nurses. Nurses and certified nursing assistants who work in acute care, for example, probably would not qualify for this program.
- **Is the funding source appropriate:** As we reviewed the bill, it appears that the funding may come from licensure fees. This funding mechanism may make sense for practitioners, such as physicians, that have higher incomes. However, the majority of nurses are salaried, and nursing support staff have more limited incomes.

If we can provide any further support as you consider SB 686, please let us know, and we would be happy to support your efforts. We may be reached through Robyn Elliott at [relliott@policypartners.net](mailto:relliott@policypartners.net).