



Maryland Veterinary Medical Association

March 7, 2023

House Appropriations Committee
RE: House Bill 1133

Chair Barnes, Vice Chair Chang, and esteemed members of the Appropriations Committee,

I am Ashley I Nichols DVM, President Elect of the Maryland Veterinary Medical Association (MDVMA), and I am writing on the behalf of the association in favor of House Bill 1133.

Multiple members of the MDVMA and myself met with Delegate Lehman on 09/07/2022 and 01/04/2023 in reference to dealing with concerns of access to veterinary care. At our initial meeting, the veterinarian student debt burden was discussed. MDVMA appreciates the opportunity to be part of the conversation and make recommendations that we recognize in this bill. As the organization representing veterinarians in Maryland, we support HB 1133 as a sustainable solution to increase access to veterinary care and attract veterinarians to underserved areas in the state.

The debt-to-income ratio is undoubtedly a factor many veterinarians consider when deciding where to live and practice. Depending on the source, data shows the average veterinarian graduates from veterinary school with approximately \$180,000 – \$280,000 and more, in debt while earning a starting salary that averages \$100,000. In comparison, a human medical doctor typically graduates from medical school with less student loan debt than a veterinarian, but with a starting salary that averages two to three times more. This income gap is often even more prevalent in rural areas, or within shelters and low-income communities. As such, the openings for veterinarians are higher and take longer to fill. While one bill alone cannot solve this issue, HB 1133 works to make practicing in underserved areas more attractive to veterinarians by helping them repay their student loans.

Federal programs like the Veterinary Medicine Loan Repayment Program are well intended, however, the scope is extremely limited and routinely exceeds funding, leaving many veterinary shortage positions unfilled. While state-based loan repayment programs for veterinarians is not a new concept, HB 1133 goes above and beyond the scope of federal and many state programs with expansion to address underserved areas. Maryland's unique demographics and geography create the need for a broader definition of underserved areas and in doing so, veterinary emergency medicine is included in the definition as an underserved area of practice. While the pay is more competitive compared to rural and shelter practices, the demanding, high stress and complex nature of emergency medicine has resulted in above average veterinarian

vacancies. Data identified areas without access to an emergency facility, or one emergency facility shared amongst multiple counties even before the recent decline in veterinarians practicing emergency medicine. Expanding the applicant pool to include emergency medicine practice goes a step further to address the veterinarian shortage, increase access to care, and position Maryland's program as a model for other states to emulate.

On behalf of the members of MDVMA, I thank Delegate Lehman for engaging us in the conversation to discuss real solutions for increasing access to veterinary care in Maryland. We ask the committee to vote in favor of HB1133.

Sincerely,

Ashley I Nichols, DVM
President Elect MDVMA
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