

**SB0466\_FAV\_Dr. Warden-Jarrett - Income Tax - Credi**

Uploaded by: Ariel Warden-Jarrett

Position: FAV

TO: The Honorable Guy Guzzone, Chair  
Members, Senate Budget and Taxation Committee  
The Honorable Nancy J. King

FROM: Ariel J. Warden-Jarrett, MD, FAAFP  
Partner and Clinical Director Bowie Office  
Clinical Director MPCP After-Hours Telemedicine  
Maryland Primary Care Physicians  
[ajarrett@mpcp.com](mailto:ajarrett@mpcp.com)

DATE: February 18, 2026

RE: Senate Bill 466 – **SUPPORT** – *Income Tax – Credit for Physician Preceptors in Areas With Health Care Workforce Shortages – Alterations*

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My name is Dr. Ariel Warden-Jarrett, and I am a board-certified family physician practicing in Prince George’s County. I have served as a preceptor and medical educator for well over a decade, and I rise today in strong support of Maryland *Senate Bill 466: Income Tax – Credit for Physician Preceptors in Areas With Health Care Workforce Shortages – Alterations*.

I grew up in the Golden State of California and moved to Maryland when I was accepted to The George Washington University School of Medicine in Washington, D.C. During my training, I had the privilege of being precepted by a dedicated primary care physician in Olney, Maryland. That experience changed my life. It was through the mentorship, modeling, and investment of that preceptor that I not only refined my clinical skills, but also fell in love with the practice of primary care—and with the State of Maryland. I stayed, I built my career here, and I now serve Maryland families every day.

Maryland is facing a primary care shortage. We are also facing a preceptor shortage. These two challenges are directly connected. It takes time, commitment, and resources to teach the next generation of physicians while maintaining a full clinical load. Yet preceptors are the bridge between medical education and workforce development. Without us, students cannot complete required clinical training. Without meaningful clinical training experiences in Maryland, students are less likely to remain here to practice.

This legislation strengthens an existing program by expanding eligibility to include qualifying preceptors who teach students enrolled in non-Maryland schools. In today’s educational landscape, many Maryland clinical training sites serve students from institutions across the region. These students train here, develop professional relationships here, and often choose to practice here. Supporting the physicians who teach them is a strategic investment in Maryland’s healthcare future.

We must remember one simple truth: we are all patients at some point in life. At some moment—whether as legislators, parents, professionals, or retirees—we will sit on the other side of the exam table. When that time comes, I hope you are cared for by one of the most highly trained primary care specialists in the nation: a family physician. But that physician does not become

excellent by accident. It takes years of rigorous training—and it takes a committed preceptor to mold, mentor, and refine that training.

I love teaching medical students. I do it because I believe in the future of our profession and the health of our communities. This bill provides meaningful incentive and recognition for physicians who invest in education despite growing clinical demands. It is a practical, forward-thinking strategy to address workforce shortages and ensure that Maryland remains a prestigious and competitive state for primary care practice.

For the health of our communities, for the strength of our workforce, and for every Marylander who will one day be a patient, I respectfully urge a favorable report on Senate Bill 466.

Thank you for your time and consideration.

# **SB0466 - Income Tax - Credit for Physician Precept**

Uploaded by: Leeza DeCheubel

Position: FAV



50 Harry S. Truman Parkway • Annapolis, MD 21401  
Office: 410-841-5772 • Fax: 410-841-5987 • TTY: 800-735-2258  
Email: [rmc.mda@maryland.gov](mailto:rmc.mda@maryland.gov)  
Website: [www.rural.maryland.gov](http://www.rural.maryland.gov)

*Susan O'Neill, Chair*

*Charlotte Davis, Executive Director*

Testimony in Support of  
Senate Bill 466 – Income Tax – Credit for Physician Preceptors in Areas With Health Care Workforce  
Shortages  
Budget and Taxation Committee  
February 18, 2026

The Rural Maryland Council supports **Senate Bill 466 – Income Tax – Credit for Physician Preceptors in Areas With Health Care Workforce Shortages**. SB 466 would expand and improve the existing Preceptor Tax Credit Program by altering eligibility for a State income tax credit for physician preceptors in designated health care workforce shortage areas. The bill removes the requirement that students in a physician preceptorship must be enrolled in a Maryland medical school or training program and reduces the number of required hours for a preceptor rotation in community-based clinical training, making the credit more accessible and responsive to current workforce needs. The bill applies to taxable years beginning after December 31, 2025.

The Preceptor Tax Credit Program was created to strengthen Maryland's health care workforce by encouraging licensed professionals to serve as preceptors, providing critical, hands-on clinical learning experiences in underserved areas. Currently, the program authorizes a tax credit against State income tax for individuals, including physicians, who serve without compensation as preceptors in defined preceptorship programs and work in areas with health care workforce shortages. A qualifying preceptorship pairs a medical student or nurse practitioner student with a licensed physician or nurse practitioner for structured clinical training.

Maryland continues to face health care workforce shortages, especially in rural and medically underserved areas. Encouraging preceptorships through tax incentives increases the number of trained clinicians and supports retention of providers who understand and serve community needs. By broadening eligibility and reducing barriers to participation, SB 466 will help more physicians serve as preceptors and better support clinical training opportunities in shortage areas, ultimately contributing to a stronger, more resilient health care workforce across the State.

The Rural Maryland Council respectfully requests your favorable support of SB 466.

# **Testimony in support of SB0466 - Credit for Physic**

Uploaded by: Richard KAP Kaplowitz

Position: FAV

SB0466\_RichardKaplowitz\_FAV  
02/18 /2026  
Richard Keith Kaplowitz  
Frederick. MD 21703-7134

**TESTIMONY ON SB#0466 - POSITION: FAVORABLE**

**Income Tax - Credit for Physician Preceptors in Areas With Health Care Workforce Shortages – Alterations**

**TO:** Chair Guzzone, Vice Chair Rosapepe, and members of the Budget & Taxation Committee  
**FROM:** Richard Keith Kaplowitz

My name is Richard Kaplowitz I am a resident of District 3, Frederick County. I am submitting this testimony in support of SB0466, **Income Tax - Credit for Physician Preceptors in Areas With Health Care Workforce Shortages – Alterations**

This bill is intended to increase the availability of physician preceptors in training programs in Maryland regardless of their residence or training within Maryland through a tax incentive.

The George Washington University School of Medicine & Health Sciences explains *Preceptor Roles and Responsibilities*<sup>1</sup>

The preceptor serves a central role in the clinical education of PA students. They are responsible for supervising the students' clinical experiences and providing feedback about student educational progress during the second year. Clinical preceptors must be licensed and certified PAs, MDs, DOs, NPs, and Nurse Midwives.

This bill will achieve Maryland's goals by altering eligibility for a credit against the State income tax for physician preceptors by repealing a requirement that a student in a physician preceptorship program be enrolled in a medical school or medical training program in the State and reducing the required number of hours for a preceptor rotation for community-based clinical training; and applying the Act to taxable years beginning after December 31, 2025.

This bill takes positive steps to add to medical professionals availability in Maryland.

**I respectfully urge this committee to return a favorable report on SB#/0466.**

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<sup>1</sup> <https://physicianassistant.smhs.gwu.edu/preceptor-roles-responsibilities>

**SB466 - King - Sponsor Testimony.pdf**

Uploaded by: Senator Nancy King

Position: FAV

NANCY J. KING  
*Legislative District 39*  
Montgomery County

MAJORITY LEADER

Budget and Taxation Committee

*Chair*  
Education, Business and  
Administration Subcommittee



James Senate Office Building  
11 Bladen Street, Room 120  
Annapolis, Maryland 21401  
301-858-3686 · 410-841-3686  
800-492-7122 Ext. 3686  
Fax 301-858-3670 · 410-841-3670  
Nancy.King@senate.state.md.us

THE SENATE OF MARYLAND  
ANNAPOLIS, MARYLAND 21401

**Senate Bill 466 – Income Tax – Credit for Physician Preceptors in Areas with  
Health Care Workforce Shortages - Alterations**

February 18, 2026

Mister Chairman and Members of the Budget & Taxation Committee:

Maryland and the nation are facing serious physician shortages. According to the latest report from the Association of American Medical Colleges, within ten years, we will be short tens of thousands of physicians. The shortfall will be particularly acute among primary care providers and in primary care deserts, especially in rural areas. Nationwide, rural areas are projected to face a 56% shortage compared with 6% in urban areas, further widening health disparities.

No single policy will solve the physician shortage problem, and the legislature has passed several policies to address this issue, but more needs to be done. To build on previous efforts, we must unblock a key bottleneck: training opportunities.

Under current law, licensed physicians who serve as unpaid preceptors may qualify for a state income tax credit if they supervise Maryland-based medical students in community-based clinical settings located in designated health care workforce shortage areas. Senate Bill 466 will expand that legislation in two ways: First, it removes the requirement that eligible medical students must be enrolled in a Maryland medical school or training program; they can come from other states. Students are more likely to remain in the area where they have done their training, which will help grow our population of doctors. Second, the legislation reduces the required number of hours per clinical rotation from 100 hours to 90 hours. Experienced physicians are more likely to serve as trainers, or preceptors, with this more manageable time commitment.

Senate Bill 466 does not increase the value of the tax credit, the maximum credit per physician, or the annual statewide cap on tax credit certificates, which remains at \$100,000 per taxable year. While the bill may modestly increase participation by making the program more accessible, any increase in utilization would still occur entirely within existing statutory limits.

Senate Bill 466 reflects a thoughtful, targeted approach to supporting medical education and addressing workforce shortages across Maryland. It respects physicians' time, reflects real-world training conditions and strengthens communities that rely most on these providers and so I respectfully request a favorable report on Senate Bill 466.

# **SB0466\_FAV\_MDAFP\_Income Tax - Credit Physician Pre**

Uploaded by: Steve Wise

Position: FAV



Senate Budget and Taxation Committee

February 18, 2026

Senate Bill 466 – *Income Tax – Credit for Physician Preceptors in Areas With Health Care Workforce Shortages – Alterations*

**POSITION: SUPPORT**

The Maryland Academy of Family Physicians (MDAFP) is the largest professional medical specialty society in Maryland, with nearly 1,400 members who are practicing family physicians, family physicians in training, and medical students. The Academy requests your **support** for Senate Bill 466.

This bill proposes two changes to the Physician Preceptor Tax Credit, which provides a tax credit of up to \$1,000 for a physician located in a workforce shortage area who provides clinical experience to a medical school student free of charge. It is important to note from the start that the bill should have no fiscal impact because the total amount of tax credits that are allowed under the law is already capped at \$100,000, and this bill does not change that.

The goal of the bill is to increase the utilization of the tax credit and to lure more physicians to the State. Currently, the tax credit is underutilized, with only \$37,000 of the available \$100,000 having been distributed in 2024. MDAFP believes the following two changes will help increase its use.

The first change the bill makes is to the number of required hours needed to get the tax credit from 100 to 90, exactly as was done in a bill relative to a nursing preceptor tax credit bill this past year, also sponsored by Delegate Lewis.

The second change is that current law requires the medical student to be in a medical school *in the State*. This means physicians are not eligible for the tax credit if a medical student from Washington DC, Pennsylvania, or Virginia wants to come and gain clinical experience here in an underserved area. So, for example, with a student from Maryland who is attending George Washington Medical School and wants to come to get training with a physician in Montgomery County, the physician is not eligible for the tax credit because the student is not from a medical school in the State. Same would be true in Western Maryland if a University of Pittsburgh medical student wanted to get experience there. This restrictive language is NOT found in similar tax credit statutes that apply to nurse practitioners and physician assistants, so this would be making the physician tax credit law the same as those.

The tax credit is one small tool in the State's toolbox to get current Maryland physicians to help attract medical students to Maryland, in particular its underserved areas, and hopefully stay here.

For these reasons, MDAFP asks for your support of Senate Bill 466.

**For more information call:**

J. Steven Wise

Danna L. Kauffman

Andrew G. Vetter

410-244-7000