



February 3, 2015

Representative Tara Mack
Chair, Health and Human Services Reform Committee
545 State Office Building
100 Rev. Dr. Martin Luther King Jr. Blvd.
Saint Paul, Minnesota 55155

RE: House File 211

Dear Representative Mack and Members of the Minnesota House Committee on Health and Human Services Reform:

On behalf of the Minnesota Medical Association (MMA), the professional association for the more than 10,000 physicians, medical residents and medical students throughout Minnesota, I am pleased to provide this letter of support for House File 211. The MMA would like to thank Representative Kiel for her efforts to address loan forgiveness and for highlighting the need to ensure that our rural and underserved communities have adequate access to patient care.

The greatest shortage that our state is facing is that of primary care physicians. We are projected to have a shortage of nearly 1,200 primary care physicians in this state in just 16 years. The reasons for this shortage are well known – an aging population, a growing population, more individuals with insurance coverage, the retirement of a generation of primary care physicians, decreases in state funding for medical education, a steady or decreasing number of primary care physician residency slots, and a declining interest in primary care careers are all contributing to this shortage.

The high cost of medical school and the resulting medical school debt are just one of the many barriers to expanding Minnesota's primary care physician workforce. According to the Association of American Medical Colleges, the median four-year cost of attendance at a public medical school in the U.S. for the class of 2014 was \$226,447 (up three percent from 2013)¹. In addition, for medical students attending private institutions, the median four-year cost of attendance was \$298,538 (up four percent from 2013)². Furthermore, for the class of 2014, the median medical school debt in the U.S. was \$180,000 (for both public and private institutions), up 3 percent from 2013³.

¹ Association of American Medical Colleges, Medical Student Education: Debt, Costs, and Loan Repayment Fact Card, October 2014, available at: <https://www.aamc.org/download/152968/data>

² *Id.*

³ *Id.*

The MMA has made expanding Minnesota's primary care physician workforce one of its top priorities. In 2013, the MMA brought together a Primary Care Physician Workforce Expansion Advisory Task Force to explore ways to increase Minnesota's primary care physician workforce. One of the findings of the task force was that expanding funding for loan forgiveness, and targeting this support for primary care physicians was an essential and effective strategy for addressing the shortage.

The threat to accessing quality health care in Minnesota is very real. This threat is particularly alarming for our state's most vulnerable populations, primarily those living in Minnesota's rural and underserved areas – areas where primary care physicians are already in short supply. By increasing loan forgiveness opportunities for newly graduated primary care physicians who practice in rural and underserved areas, we are investing in physicians who are willing to serve our state's most vulnerable populations, and we are ensuring that all Minnesotans have access to quality health care.

Thank you, again, for recognizing the burden that debt load has on Minnesota's primary care physician workforce, and for taking the steps needed to support continued patient access to care.

Sincerely,

A handwritten signature in black ink, appearing to read "D. Jacobs", with a long horizontal flourish extending to the right.

Donald M. Jacobs, MD, FACS
MMA President