

Improving Geriatric Provider Recruitment Through Loan Forgiveness

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Objectives

- Why
- What
- Who
- How

Why Loan Forgiveness?

- Recruitment into geriatrics poor
- Financial incentives are powerful
- Student debt increasing

Caution!

- Loan forgiveness is not “the solution.”
- One component of a multi-faceted approach.

What

- Loan forgiveness program
- Rural Health Model
- Proposed \$35K per year fellowship with no limit on yrs
- Req. – Fellow (med, psych), practice 5 years, 60% geri

When?

- Timing is everything!!
 - State budget issues, receptiveness
 - Who are your allies and how strong?
- State considering aging population
- Senior advocacy maturing

Who was involved?

- Physician Advocate (me)
 - Be available, show up, discuss
- Community advocates (SHL)*
 - Added to their priorities
- AARP – okay with their policy
 - Provided lobbyist
- Lt. Governor's Office on Aging
 - Access to legislators, draft bill, find sponsor(s)

How? Start

- Met with Lt. Gov. office – Hi
- Invited to CARE committee
- Presented loan forgiveness idea
- More meetings
 - AARP (Can you support this?)
 - SHL – Present to their annual caucus
 - Multiple meetings with Lt. Gov office on Aging

How: Next steps

- Keep showing up
- Draft legislation – Fix changes
- Find Sponsor – Office Aging
- Show up for testimony (often)
- Keep showing up

How: Home Stretch

- Bill out of committee
- Talk to Senators and Reps
- Wrote guest editorial
- Prev. fellow wrote letter to Ed
- Bill passes House > Senate

Time Line

- Introduced in the House on March 14, 2005
- Introduced in the Senate on April 20, 2005
- Last Amended on May 26, 2005
- Passed by the General Assembly on May 31, 2005
- Became law without Governor's signature, June 14, 2005

Final

- Appropriations – Money Plz
- \$140K for year one (4 fellows)
- Following year, Loan forgiveness incorp into annual budget (recurring item)

What happened? Yr 1

- Board formed – Guess chair?
- Full funds for 4 fellows
- Applications from 10 fellows
- Divided funds (not okay)
 - 1 Fellow \$35K
 - 7 Fellows \$15K (5 med, 2 psych)

SC Experience 2006-09

- 24 Applications
- 18 Awards totaling \$481,040
- 16 Physicians (2 physicians with consecutive awards)

Demographics

- Average Age 39 (33-49)
- Male:Female 50:50
- Average Debt: \$90,177
- Range: \$24,638 - \$247,019

Training Background

Fellowship / Residency / Medical School

| | | |
|---------|----|-------|
| State | SC | Other |
| #Awards | 8 | 8 |
| State | SC | Other |
| #Awards | 9 | 7 |
| State | SC | Other |
| #Awards | 11 | 5 |

Location of Practice



What Next?

- Broaden scope of eligible providers
- Look for avenues for earlier recruitment (scholarships, stipends and debt relief)
- Federal model would be nice

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- Silver Haired Legislature www.shls.org
 - Tom Lloyd, President (SC Chapter)
- AARP www.aarp.org
 - Teresa Arnold, Lobbyist
- Lt Gov Office on Aging www.aging.sc.org
 - John Roberts, program administrator

Questions