

Testimony from Emily Follo in Support of LD 1834,

An Act to Authorize a General Fund Bond Issue to Provide for Student Loan Debt Relief

Thursday, March 15, 2018

Joint Standing Committee on Appropriations and Financial Affairs

Senator Hamper, Representative Gattine, and distinguished members of the Joint Standing Committee on Appropriations and Financial Affairs, my name is Emily Follo and I am here today to testify in strong support of LD 1834, An Act to Authorize a General Fund Bond Issue to Provide for Student Loan Debt Relief.

I grew up in Portland and Falmouth, graduating from Falmouth High School in 2008. After leaving Maine to attend college, I was thrilled to return to my home state for medical school. This was possible thanks to the partnership between Tufts University and Maine Medical Center, nicknamed the “Maine Track”. Maine is one of only 6 states that does not have a state-sponsored medical school. The Maine Track fills a critical gap, addressing the physician shortage in Maine and making medical education more affordable for Maine’s students. Twenty Maine students in each class receive scholarships that cover about 50% of their tuition - approximating other states’ in-state tuition. So far, more than 64% of graduates from this program have chosen to practice in Maine and 50% have pursued a primary care specialty.

I would like to make special note of the terrific support that Maine’s Legislature has provided for Maine Track scholarships through the Doctors for Maine’s Future program. Administered by FAME, this program provides scholarships for medical school students from Maine who go to Maine-affiliated medical schools. Many thanks to all of you for supporting this program in the biennial budget – and please rest assured that your investment is paying off.

Two of the most compelling reasons to make living and working in Maine more affordable for graduates looking to enter the health care field, are our aging population and the opioid epidemic. The Maine Track and other health professions schools in Maine, including University of New England osteopathic school, play a crucial role in training providers to not only care for these vulnerable populations but to innovate better solutions. It is widely agreed that Maine needs more addiction medicine resources and that starts with providers.

After spending a year of clinical training in Norway, Maine, my desire to practice Family Medicine and Addiction Medicine in a rural community in this state has been solidified. I am excited about the future, but I am also planning for the realities of my debt repayment. Even with the amazing benefit of the Maine Track program, I started medical school with minimal savings and so will graduate this May with over \$200,000 in debt, most of which is from federal loans with interest rates over 6%. I know many colleagues in similar positions. That prospect is a deterrent for Maine students already experiencing financial stress. While this legislation is

certainly a step in the right direction, I would encourage the Committee to consider amending the legislation to make available a 0% interest rate on student loans accrued by attending an out-of-state medical school, like Tufts University, if the student is a resident of Maine and practices in the state of Maine for at least 5 years following graduation.

Being part of the Maine Track program has deepened my love for this state, and I am proud to be part of a group of future physicians who are dedicated to improving health in Maine. This legislation would also impact the graduates of other health professions schools, many of whom also go on to serve Maine communities.

For the reasons above, I urge the Committee to vote Ought to Pass of LD 1834 and help address the growing healthcare worker shortage in Maine. I'm also submitting testimony in support of this legislation from my fellow classmate, Nicholas Knowland, who is from South Portland. Unfortunately, due to the schedule change he was unable to attend today. Thank you for your time and I would be happy to answer any questions you may have.

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