



LD 651 An Act to Fund the Maine Health Care Provider Loan Repayment Program

Testimony in Support

March 31, 2025

Northern Light Health
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Northern Light Health

Acadia Hospital
A.R. Gould Hospital
Blue Hill Hospital
C.A. Dean Hospital
Eastern Maine Medical Center
Home Care & Hospice
Inland Hospital
Maine Coast Hospital
Mayo Hospital
Mercy Hospital
Northern Light Health Foundation
Northern Light Pharmacy
Sebasticook Valley Hospital

Senator Rafferty, Representative Murphy and members of the Committee on Education and Cultural Affairs, my name is Lisa Harvey-McPherson RN. I am submitting testimony on behalf of Northern Light Health and our member organizations in support of this bill. Northern Light Health member organizations include 10 hospitals located in southern, central, eastern and northern Maine, 8 nursing facilities, air and ground ambulance, behavioral health, addiction treatment, pharmacy, primary and specialty care practices and a state-wide home care and hospice program. Ninety three percent of Maine's population lives in the Northern Light Health service area. Northern Light Health is also proud to be one of Maine's largest employers with more than 10,000 employees statewide.

Northern Light Health member organizations recruit in the state and nationally to employ health care professionals to care for patients throughout the State of Maine. With labor shortages in a variety of health professions, loan repayment is an important recruitment tool and promoting the Maine Health Care Provider Loan Repayment Pilot Program to individuals we are recruiting and to our new hires is an important strategy for our recruiters.

The loan repayment program is highly competitive with the number of applications far exceeding the amount of funds available. This bill provides \$1 million dollars in ongoing funds to support the Maine Health Care Provider Loan Repayment Program. Program loan recipients may receive awards totaling up to \$25,000 per year or, in aggregate, the lesser of \$75,000 or 50% of the recipient's outstanding loan balance.

The program places eligibility emphasis on several highly competitive health care professions from doctors and nurses to behavioral health professionals, professional therapists and health care technicians. To be eligible for the program health care professionals must:

- Be licensed and/or certified by the state of Maine as a medical, dental, or behavioral health practitioner or be a person with a professionally recognized medical, dental or behavioral health credential in the state of Maine
- Have qualifying outstanding education loans and submit evidence of outstanding educational loan debt
- Be employed full-time as an eligible health care provider as determined by FAME
- Not currently benefiting from a loan forgiveness program or loan repayment program administered by FAME or another entity (excluding federal income-driven repayment plans and the Public Service Loan Forgiveness program)

This program has a proven success record in supporting health care organizations to recruit and retain high demand health care professionals. We ask that you support this important legislation.

Thank you.