



**Testimony by William Norbert  
Governmental Affairs and Communications Manager**

**Neither For Nor Against L.D. 2267**

***An Act to Implement the Recommendations of the Commission Regarding Foreign-trained Physicians Living in Maine to Support International Medical Graduates in Securing Employment***

**March 19, 2024**

**Joint Standing Committee on Health Coverage, Insurance and Financial Services**

Senator Bailey, Representative Perry, and Distinguished Members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services:

My name is Bill Norbert. I am the Governmental Affairs and Communications Manager at the Finance Authority of Maine (FAME). I am here to testify Neither For Nor Against L.D. 2267, *An Act to Implement the Recommendations of the Commission Regarding Foreign-trained Physicians Living in Maine to Support International Medical Graduates in Securing Employment*.

FAME is a quasi-independent state agency that provides financial solutions that help Maine people achieve their business and higher education goals. We create business and educational opportunities through our willingness to invest at greater risk based on public benefit. FAME has been tasked by the Legislature since 1990 with administering the state's higher education finance programs. These include various grant, loan, and loan repayment programs.

This bill seeks to implement certain recommendations of the Commission Regarding Foreign-trained Physicians Living in Maine. The bill proposes various things, but with respect to FAME it would require us to administer a new loan program on a pilot basis for the purpose of providing financial assistance to International Medical Graduates (IMGs) to attend an approved education program in Maine in order to join the state's health care workforce. These individuals typically are unable to qualify for any existing federal or state education loan programs; usually an individual must be a U.S. citizen or permanent resident to obtain federal or state aid. Also, a valid Social Security number is necessary to complete the FAFSA.

The legislation essentially requires three things of FAME:

1. On a pilot basis (from a to-be-determined start date, likely after law takes effect and after a ninety-day period for rulemaking, until December 31, 2027), FAME shall administer a loan program for International Medical Graduates (IMGs) who are unable to qualify for any existing federal or state education loan programs;
2. FAME shall determine the financial and other eligibility requirements for an IMG to qualify for financial assistance under the program, presumably via rulemaking; and
3. FAME shall develop a new form, an alternative to the Free Application for Federal Student Assistance (FAFSA), for use by an IMG to apply for financial assistance under the program to attend one of the state's public or private postsecondary educational institutions.

This bill and the companion bill you will hear next, LD 2268, appear to be good and reasonable responses to the work of the Commission and the state's workforce needs. It will take some time to plan, set-up, and engage in rulemaking required to establish the program. Furthermore, we will need new funding to support the pilot program. How much funding depends in part on the number of participants per year you would like to see; the amount of funding per individual; and the length of the expected commitment/participation by the program participants.

FAME cares deeply about our workforce needs and we recognize the challenges faced by many foreign-trained health care professionals who are skilled and wish to participate meaningfully in our economy. As you may recall, we currently administer the Foreign Credentialing Loan Foreign Credentialing and Skills Recognition Grant Program, which provides small grants to assist eligible immigrants living in Maine who are not yet eligible to work in the United States prepare for entry into the workforce. Grants for up to \$1,000 are available to help pay for the costs associated with the process of becoming work-ready while waiting for issuance of a work permit by federal immigration authorities. That program initially was created as a loan program, but we experienced little interest (only one application) from the targeted immigrant community. The feedback we received was that this low interest was due to aversion to debt and the fear of inability to pay back a loan, so with the Legislature's help last session we amended the program to a grant. It has since experienced great interest and we have received numerous applications (we've awarded sixteen applicants and are considering another seventeen applications currently). Our recommendation would be to make this a grant program, as well, for these same reasons.

Should the Legislature and Governor decide to approve this concept, we can develop and administer the program so long as sufficient funding is provided and our reasonable administrative costs are met. Additionally, we would appreciate clarification on some points:

- What are the objectives of the program? Do they include targeting financial need or rural health care practice or primary care practice as other programs do?
- Is the program intended for IMGs who are returning to school to pursue *any* health care professional degree and not necessarily M.D.s?
- Is the program open to those pursuing only graduate degrees or is it for both undergraduate and graduate degrees?
- Are the eligible schools or programs of study to be the ones approved by GOPIF in Section 3 of the bill or are those unrelated?
- How much funding per individual is contemplated and for how long?
- Should awards be limited to actual tuition or can they include other associated costs of attendance such as transportation and housing?

Finally, we would appreciate having routine technical rulemaking authority added to the language so we may further iron out details for the program. We also would be happy to report back to the committee on the pilot's progress once it is up and running to allow you to consider future funding and retention of the program.

Thank you for your consideration of the bill. I will be happy to answer any questions you have.