

Senator Raferty, Representative Murphy, and distinguished members of the Education and Cultural Affairs Committee, as a graduate of the Maine Track Program I am writing to support LD 581, “An Act to Fund the Doctors for Maine's Future Scholarship Program.”

My name is Charu Tiwari, and I am from Falmouth, Maine. I ventured out of Maine to Ohio for my undergraduate education, but I wanted to return home for medical school to be closer to my family. Like many aspiring medical students, one of my considerations when researching medical schools was tuition and the availability of scholarships. As someone who is committed to a career in primary care—one of the lowest-paid specialties—I was particularly concerned about the amount of debt I would incur during school. The financial burden of student loans is a heavy reality for many, and for me, it was an important factor in my decision-making process. I was incredibly fortunate to receive a scholarship that not only allowed me to pursue medical school in my home state, but also made the ability to pursue primary care a more realistic option. Opportunities like this scholarship not only ease the financial strain of medical education but also empower students to choose the specialties that truly align with their passions and values.

The cost of medical education extends beyond tuition. Medical students face living expenses and the cost of board materials, often without an income. I’m sure that it is no surprise that medical school is incredibly demanding—being unable to take care of oneself physically and mentally due to financial strain on top of that does not lend itself to academic success. Scholarships like the one I received do more than make medical school accessible—they help to ensure that students can thrive throughout their education, maintain their well-being, and ultimately succeed in their careers.

Financial support for medical students does not just benefit the student themselves, but it promotes the success of the entire healthcare system. As someone who is invested in Maine’s future, I see the direct impact of financial assistance for students on the state’s healthcare needs. During my internship as an internal medicine resident physician at Maine Medical Center over the past nine months, I have frequently heard patients say how difficult it has been for them or their loved ones to find a doctor—whether that is a primary care doctor or a specialist. It is clear from my experience that Maine’s healthcare system is struggling to meet the demands of its population, especially in rural areas. We are in desperate need of more physicians to serve these communities.

One aspect of patient care I have learned about during my training is the value of trust between patient and physician. When a patient and physician share a background or come from the same community, a unique and trusting bond is formed that improves the quality of care. By allowing Mainers to obtain a medical education in their home state, we can help cultivate a generation of doctors who are truly and deeply invested in the well-being of their communities. Helping students address the burden of overwhelming debt accrued during medical education is a critical aspect of fostering such a community and addressing the state’s healthcare challenges, particularly in rural and underserved areas.

The rising cost of living in Maine only adds to the financial pressure on medical students. Helping aspiring physicians have the financial resources to pursue education and training in Maine and eventually return to their communities will promote a sustainable healthcare workforce in the state. Financial support like this scholarship is a critical aspect of helping these students and Maine's healthcare system achieve their goals.

Though I still have a couple years of residency ahead of me, my hope is to remain in Maine and continue to serve its people. This state is my home, and I am committed to giving back to the community that shaped me. I support LD 581 because I believe it will further enhance Maine's healthcare system, creating a healthier, more sustainable future for all its residents. By ensuring that students can pursue their medical education here, we are making a powerful investment in the future of Maine and its people.