

**Testimony of Nik Hase**  
**In Strong Support of LD 581**  
**“An Act to Fund the Doctors for Maine’s Future Scholarship Program”**  
**March 31, 2025**

Dear Senator Rafferty, Representative Noonan Murphy, and members of the Joint Standing Committee on Education, my name is Nik Hase. I am a fourth-year medical student at Tufts University who will be graduating in May and starting residency this coming June. I am here today to advocate for LD 581 which provides ongoing funds to maintain the Doctors for Maine's Future Scholarship Program.

For me, there are two things at stake regarding this bill: the continued promotion of relationships between Mainers, and the survival of young Maine doctors. To best illustrate these points, I want to contrast the stories of two medical students from Maine: one is myself, and the other is my closest childhood friend. Growing up in Buxton, Maine, I first met my friend when we were 7 years old on a travel soccer team for the Bonny Eagle region, him being from Hollis, a short drive across the Saco River from my house. Over the years, we grew close over a shared love of philosophy, particularly a mutual belief that it is authentic relationships which bring meaning to one's life, and decided at the end of high school that we would pursue careers in medicine as we felt that compassion was the most forthright means to achieve genuine connection. Here our paths diverged, with him attending undergraduate school outside of the state, and myself attending the University of Maine in Orono. While there, I was fortunate enough to be accepted into the Tufts Maine Track through their early assurance program during my sophomore year, being granted a scholarship similar to the one at stake today, while my friend was accepted into a well-respected medical school in the northeast after completing his bachelor's degree, where he was offered no such scholarship.

Now, looking upon the dawn of residency, we each face drastically different financial obstacles, which, in his case, could make residency training in Maine financially prohibitive. What follows is my friend's current financial situation, which, mind you, is typical of the average medical student, shared with his permission. After three years of medical school, my friend owes \$263,000 in loans, with \$26,000 being left over from undergrad. He anticipates borrowing another \$85,000 to pay for tuition for his fourth year, bringing his net principle, not including interest, to roughly \$350,000, with an average interest rate of 8%. Now consider this in the context of the current political climate: as of February of this year, income driven loan repayment plans are no longer allowed on federal loans (which all of my friends are). Fixed payment repayment plans are all that are currently accepted at this time. Based on my friend's principle and interest rate, his loan servicer predicts his monthly payment to be \$4,200 a month on a standard fixed plan to repay his loan over 10 years.

In the context of the resident salary and cost of living in the state of Maine, this monthly payment makes training in Maine for residency an impossibility. Interns in MaineHealth residencies have an annual gross salary of \$68,000. Assuming a 20% income tax, this equates to a net pay of \$55,000 annually, or \$4,600 a month. Given that my friend will have to pay \$4,200 a month in loans, this will leave him just \$400 a month for all of his expenses, including rent and groceries, the former for which is on average \$2,100 for a one bedroom apartment in Portland. Without scholarships like the one being debated today, young doctors will not only be less enticed to train and eventually practice in Maine, it will simply be a financial impossibility.

However, with this scholarship and ones similar to it, training in Maine can become a reality. In the setting of a \$100,000 scholarship, my current principal balance sits at \$190,000, with \$15,000 being left over from undergrad. With my interest rate, my average payment per month will be \$2,200 over 10 years. Based on this payment, I would have \$2,400 left over a month on an intern salary at MaineHealth after my loan payment, allowing me to afford the average Portland monthly rent of \$2,100. This scholarship through the Maine Track Program is how we will keep young physicians in the state of Maine, 70% of whom will stay as attending and serve their fellow Mainers in perpetuity. Without it, Mainer medical students will seek training elsewhere, not because they want to, but because they have no other choice.

My grandmother, who was a nurse at Cary Medical Center in Caribou for over 20 years, has stressed to me about what she calls a “revolving door” of young doctors up in the County. Over many years, she noticed that nearly every young doctor who would come to practice up in the County would stay for three years and leave, fracturing relationships, and making it impossible for Mainers to get authentic longitudinal care. I believe that by making it possible for Mainers to do residency in Maine, through scholarships like this one, is how we keep doctors who love this state in this state. I believe it is through scholarships like this that we stop the revolving door, and instead open a new one by which Mainers can engage in authentic longitudinal relationships with their doctors, and build a healthier state along the way.