



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

**In Support of L.D. 1327**

***An Act to Create the Maine Health Care Provider  
Loan Repayment Program***

**Joint Standing Committee on Innovation, Development,  
Economic Advancement and Business**

**April 20, 2021**

Senator Curry, Representative Roberts, and Distinguished Members of the Joint Standing Committee on Innovation, Development, Economic Advancement and Business:

My name is Bill Norbert. I am the Governmental Affairs and Communications Manager at the Finance Authority of Maine (FAME). I live in Brunswick and am here to testify in support of L.D. 1327, *An Act to Create the Maine Health Care Provider Loan Repayment Program*.

We wish to thank Representative Bailey and the bill's various co-sponsors for bringing this bold idea forward. Two years ago, FAME worked on a very similar proposal with legislators and stakeholders and testified in favor of the concept before this committee. This bill would streamline, expand, and fund one comprehensive loan repayment program to be administered by FAME for the benefit of various allied health care professionals in Maine in return for their living and working here for a minimum of five years. As you all know, Maine faces great health care and workforce needs. Professionals in these fields have always done noble and heroic work, but especially so during this long pandemic. Many have incurred substantial student loan debt, as well, and would prefer to live and work in Maine if possible.

The Maine Health Care Provider Loan Repayment Program would repay a portion of the outstanding education loan debt of health care professionals who agree to live and work in the state for a minimum of five years. The goal is to increase the number of such professionals practicing in the state and to help address their student loan debt burdens. Under the concept, FAME would pay up to \$30,000 per year or up to \$150,000 or 50% of a participant's outstanding total student loan debt, whichever is lower. An advisory committee made up of health and education professionals, as well as other key stakeholders, would regularly advise FAME regarding priority occupations for awards, as well as on a points system including, among other things, underserved areas of the state.

The program is contingent on new funding, however. **FAME does not take a position on the source of the funding** (the bill contemplates using a portion of the funds from the state's anticipated liquor contract renewal), but does support the overall concept of a streamlined health care professionals loan program with sustained funding.

As you know, FAME currently administers various health care-related loan and loan repayment programs, including the Maine Dental Education Loan and Loan Repayment Programs (need-based, forgivable loans of up to \$20,000 annually to Maine residents pursuing post-graduate education in dentistry and loan repayment for dentists providing services to underserved populations in Maine); and the Maine Health Professions Loan Program (repayable loan of up to \$25,000 per year for Maine residents pursuing post-graduate medical, dental, or veterinary education). It would be ideal if we could expand our offerings to include other professions, especially allied health professions, as contemplated in the bill.

Maine's Ten-Year Strategic Economic Development Plan, as well as the recent recommendations by the Governor's Economic Recovery Committee, call for measures to help address our workforce growth and development needs, including encouraging our existing residents to continue their educations and develop the skills needed in today's economy. The plans also call for measures to attract new talent to the state, and student debt relief measures such as this can help us meet that need.

Thank you for this opportunity and I would be happy to answer any questions.