# HOUSE . . . . . . . . . . . . . . No. 1056

### The Commonwealth of Massachusetts

PRESENTED BY:

Paul W. Mark

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act providing loan forgiveness for health care professionals serving underserved rural communities.

#### PETITION OF:

NAME:	DISTRICT/ADDRESS:
Paul W. Mark	2nd Berkshire
Gailanne M. Cariddi	1st Berkshire
Tricia Farley-Bouvier	3rd Berkshire
Carlos Gonzalez	10th Hampden
Mary S. Keefe	15th Worcester
William Smitty Pignatelli	4th Berkshire
Benjamin Swan	11th Hampden
Chris Walsh	6th Middlesex

## **HOUSE . . . . . . . . . . . . . . . No. 1056**

By Mr. Mark of Peru, a petition (accompanied by bill, House, No. 1056) of Paul W. Mark and others relative to providing for loan forgiveness for health care professionals serving under served rural communities. Higher Education.

#### The Commonwealth of Massachusetts

In the One Hundred and Eighty-Ninth General Court (2015-2016)

An Act providing loan forgiveness for health care professionals serving underserved rural communities.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

- 1 Chapter 15A of the General Laws is hereby amended by inserting the following Section:
- 2 Section 19F. There shall be a student loan repayment program for the purpose of
- 3 attracting practicing health care professionals to rural communities in Massachusetts by
- 4 providing financial assistance for the repayment of qualified education loans, as defined below.
- 5 The program shall be administered by the department of higher education, in consultation
- 6 with the department of public health, in accordance with guidelines promulgated by the board of
- 7 higher education. The program shall be subject to appropriation.
- 8 The Term "practicing health care professional" shall mean a person licensed to practice
- 9 in Massachusetts as a Physician, Physician's Assistant, or Nurse Practitioner.
- The term "qualified education loan" shall mean any indebtedness including interest on
- 11 such indebtedness incurred to pay tuition or other direct expenses incurred in connection with the

- 12 pursuit of an undergraduate or graduate degree by an applicant, but shall not include loans made
- 13 by any person related to the applicant.
- 14 The council shall promulgate guidelines governing this program, which shall include the
- 15 following provisions,
- eligibility for the program shall be limited to persons who will practice in an underserved
- 17 rural community. In defining an underserved rural community, the following shall be
- 18 considered:
- 19 Eligible communities shall be those with a population of fewer than seventy five hundred
- 20 (7,500) residents and located at least ten miles distant from a municipality of forty five thousand
- 21 (45,000) or more residents.
- The age and number of practicing health care professionals currently engaged in the
- 23 practice of medicine in the community.
- 24 Programs of economic development within the community
- 25 Demographics of the community and surrounding communities
- Geographical location and proximity to hospitals and related health care facilities
- Evaluation of the practicing health care professional seeking assistance under this
- 28 program
- 29 (2) eligibility shall be limited to persons entering the medical profession not longer than
- 30 five years before the passage of this act. This program shall be limited to not more than twenty
- 31 participants per year.

- 32 (3) the commonwealth shall repay a participating health care professional's student loan 33 at a rate not to exceed one thousand dollars per month for a period not to exceed ten years; The 34 participating health care professional shall agree to practice medicine full time in the designated 35 community for a period of ten years.
- (4) repayment shall be made to the participating health care professional annually upon
  the presentation by the participating health care professional of satisfactory evidence of
  payments under the loan.
- If the health care professional has received payments pursuant to the act and subsequently breeches the agreement, the health care professional shall repay all sums received under the terms and conditions set by the board. Failure to make repayment is grounds for discipline by the appropriate Massachusetts licensing authority.
- 43 (5) the program shall set forth an affirmative action policy and specific annual affirmative 44 action goals. The board shall annually publish a report detailing its efforts to publicize the loan 45 repayment program in order to advance the goals of this affirmative action policy and its success 46 in meeting those goals.
- (6) An initial appropriation of one million dollars (\$1,000,000) shall be made to establish the program. Expenses for administration of the program may be retained in an interest bearing trust fund to be established by the board of higher education and expended for the costs of administering the program without further appropriation, and any funds remaining in the trust fund at the termination of the program shall be returned to the General Fund.