

May 16, 2025

The Honorable Mike Johnson
United States House of Representatives
418 Cannon House Office Building
Washington, DC 20515

The Honorable Hakeem Jeffries
United States House of Representatives
2433 Rayburn House Office Building
Washington, DC 20515

Dear Speaker Johnson and Leader Jeffries,

On behalf of the American Osteopathic Association (AOA), alongside the 43 undersigned osteopathic specialty and state associations – collectively representing more than 197,000 osteopathic physicians and medical students – share the goals of the Education and Workforce Committee to lessen the debt burden on new physicians and lower the cost of higher education. However, the proposed changes to the federal student loan infrastructure, contained in Section III of H.Con.Res. 14, the Concurrent Resolution on the Budget for Fiscal Year 2025,” would have unintended consequences and not appropriately address the physician workforce shortage.

Our main concerns lie with the adjusted borrowing caps, termination of subsidized loans, and restrictions on repayment options in this bill. In 2024, the average medical school graduate’s debt was \$234,597.¹ The legislation proposes a borrowing cap of \$150,000 for professional programs, which would make some medical schools inaccessible for certain students without additional financial aid. The termination of GRAD Plus loans would also create another barrier for students with limited financial means.

The U.S. faces a growing physician shortage with the Health Resources and Services Administration’s (HRSA) National Center for Health Workforce Analysis projecting a shortage of 187,130 physicians by 2037.² We support the committee’s effort to make higher education more affordable, and encourage the committee to accomplish this is by removing barriers to entry for talented students. Doing so would help to strengthen the U.S. physician workforce, particularly in primary care, high-need specialties, and rural and underserved communities.

While we support the inclusion of language mirroring the *Resident Education Deferred Interest (REDI) Act* (H.R. 2028), which would defer interest accrual on debt while in residency, limiting the deferral to four years is inadequate as many medical residency programs are longer than four years. This could have the impact of driving medical graduates into programs based on residency length, rather than community need, further exacerbating shortages.

Additionally, the bill excludes medical and dental residency from the definition of “qualifying jobs” for purposes of Public Service Loan Forgiveness. This means physicians and dentists in training at public and non-profit hospitals will no longer receive credit for these early career years, lengthening their repayment period and potentially deterring future physicians from providing care at these institutions.

¹ Hanson, Melanie. “Average Medical School Debt” EducationData.org, August 28, 2024, <https://educationdata.org/average-medical-school-debt>

² HRSA National Center for Health Workforce Analysis. Physician Workforce: Projections, 2022-2037. Accessed April 28, 2025. <https://bh.w.hrsa.gov/sites/default/files/bureau-health-workforce/data-research/physicians-projections-factsheet.pdf>.

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Given the growing physician workforce shortage and its disproportionate effect on rural and underserved communities, we believe initiatives should aim to reduce workforce shortfalls across medical specialties and geographic settings, rather than limiting the accessibility of medical education in a manner that intensifies shortages.

Again, we believe that changes are needed to improve the federal student loan program, but these changes need to focus on removing barriers to entry for all students, and ways to strengthen our future physician workforce in the areas that need it most.

Sincerely,

American Osteopathic Association
Delaware State Osteopathic Medical Society
Florida Osteopathic Medical Association
Georgia Osteopathic Medical Association
Idaho Osteopathic Physicians Association
Illinois Osteopathic Medical Society
Indiana Osteopathic Association
Kansas Association of Osteopathic Medicine
Kentucky Osteopathic Medical Association
Louisiana Osteopathic Medical Association
Maine Osteopathic Association
Maryland Association of Osteopathic Physicians
Michigan Osteopathic Association
Missouri Association of Osteopathic Physicians and Surgeons
New Hampshire Osteopathic Association
New Jersey Association of Osteopathic Physicians and Surgeons
New Mexico Osteopathic Medical Association
New York State Osteopathic Medical Society
North Carolina Osteopathic Medical Association
Ohio Osteopathic Association
Oklahoma Osteopathic Association
Osteopathic Physicians and Surgeons of California
Pennsylvania Osteopathic Medical Association
Rhode Island Society of Osteopathic Physicians and Surgeons
Tennessee Osteopathic Medical Association
Texas Osteopathic Medical Association
Utah Osteopathic Medical Association
Virginia Osteopathic Medical Association
Washington Osteopathic Medical Association
West Virginia Osteopathic Medical Association
Wisconsin Association of Osteopathic Physicians & Surgeons

American Academy of Osteopathy
American College of Osteopathic Emergency Physicians
American College of Osteopathic Family Physicians
American College of Osteopathic Internists

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American College of Osteopathic Neurologists and Psychiatrists
American College of Osteopathic Obstetricians and Gynecologists
American College of Osteopathic Pediatricians
American College of Osteopathic Surgeons
American Osteopathic Academy of Orthopedics
American Osteopathic College of Anesthesiologists
American Osteopathic College of Physical Medicine and Rehabilitation
American Osteopathic College of Radiology
American Osteopathic Colleges of Ophthalmology & Otolaryngology-Head and Neck Surgery

cc: The Honorable Tim Walberg
The Honorable Robert C. "Bobby" Scott