



WISCONSIN LEGISLATURE

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Representative Mary Felzkowski and Senator Alberta Darling Testimony
The Assembly Committee on Health
Assembly Bill 178
Wednesday, July 10, 2019

Thank you Chair Sanfelippo and committee members for taking the time to hear Assembly Bill 178. This bill is crucial to ensuring high quality care at our state's free and charitable clinics.

In Wisconsin, there are over 100 free and charitable clinics who serve over 150,000 Wisconsinites every year. In both rural and urban areas, our free and charitable clinics are a crucial safety net for uninsured and underinsured residents of our state.

Currently, health care professionals are eligible for loan assistance if they serve in rural or "eligible practice areas." Eligible practice areas include those with a primary care or mental health shortage as defined by federal law or American Indian reservations.

Assembly Bill 178 amends this definition of 'eligible practice area' to include free and charitable clinics. This simple change will enable health professionals like physicians and dentists who serve in free and charitable clinics the same opportunity for loan assistance as those serving in rural and underserved areas.

This bill is crucial to expanding access to health care for Wisconsinites. By incentivizing practice in free and charitable clinics, more professionals will opt to serve in this essential safety net in our healthcare system. Assembly Bill 178 expands access to quality healthcare and aids qualified health care professionals with student debt.

Thank you committee members for taking the time to hear Assembly Bill 178. We hope we can count on your support for this important initiative.

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TO: All Members, Assembly Committee on Health
FROM: Matt Rossetto, WDA Director of Government Services

RE: AB 178, Healthcare provider educational loan assistance programs

Dear Assembly Health Committee Members,

The Wisconsin Dental Association is pleased to support AB 178, which will expand practice opportunities for healthcare providers, including dentists, by adding free and charitable clinics to the venues eligible for loan assistance.

According to the American Student Dental Association (ASDA), 2017 dental students graduated with an **average** of \$287,331 in dental school debt. This level of debt significantly affects where young dentists choose to practice, and the patient base they are able to see. Rural and underserved areas with higher Medicaid populations become more difficult to serve for young dentists attempting to start their careers. As such, urban and suburban settings with higher proportions of insured and cash paying patients tend to attract more new dentists.

Dentists are self-starters by nature, and the majority are small business owners, partners, or associates in a small business. They do not want someone to pay their loans off for them. The default rate on dental student loans is less than 2%. However, taking on significant debt decreases their ability to provide care for underserved communities early in their careers. Loan repayment programs such as the one AB 178 proposes to expand require that the dentist practice up to 32 hours per week for three years in a rural area, or a dental health provider shortage area. In exchange, up to \$50,000 may be repaid.

Free and charitable clinics are an important link to care for many in our state. Coupled with recent increases in grants for these clinics approved in the state budget, adding them to the list of eligible practice areas will make it much easier for these clinics to recruit dentists. WDA fully supports the good work that free and charitable clinics do, and we hope that passage of this legislation leads to more dentists working in these settings.

Finally, our sincerest thanks go to Representative Felzkowski, Senator Darling, and the other bipartisan authors of this bill.

Please contact me with questions at mrossetto@wda.org, or at 608-250-3442.

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