

AMERICAN MEDICAL ASSOCIATION YOUNG PHYSICIANS SECTION (A-09)

Report of Reference Committee

Melissa Costello, MD, Chair

1 Your Reference Committee recommends the following consent calendar for acceptance:

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RECOMMENDED FOR ADOPTION AS AMENDED OR SUBSTITUTED

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1. Late Resolution 1: Public Loan Forgiveness Program

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RECOMMENDED FOR REFERRAL

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2. Resolution 2: Medical Student Loan Repayment

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RECOMMENDED FOR NOT ADOPTION

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3. Resolution 1: Tax Deductibility of Student Loan Payments

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RECOMMENDED FOR FILING

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4. Report A: Governing Council Activities/Action Plan Update

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5. Report B: State Proportional Representation

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6. Report C: Specialty Society Representation

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7. Report D: AMA-YPS Finance Report

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8. Report E: AMA-YPS Advocacy Efforts

1 (1) LATE RESOLUTION 1: PUBLIC LOAN FORGIVENESS
2 PROGRAM

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4 RECOMMENDATION A:

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6 Mr. Speaker, your Reference Committee recommends that
7 Late Resolution 1 be amended as follows:

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9 RESOLVED, That our American Medical Association seek
10 to ensure that all resident and fellow physicians in training
11 fall within the definition of public service jobs for the
12 purposes of the Public Service Loan Forgiveness Program,
13 ~~regardless of employment status or employer type~~
14 (Directive to Take Action); and be it further

15
16 RESOLVED, that our American Medical Association seek
17 to ensure that all physicians in active medical practice who
18 accept either Medicare, ~~or Medicaid~~ or Tricare fall within
19 the definition of public service jobs for the purposes of the
20 Public Service Loan Forgiveness program, ~~regardless of~~
21 ~~employment status or employer type~~. (Directive to Take
22 Action)

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24 RECOMMENDATION B:

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26 Mr. Speaker, your Reference Committee recommends that
27 Late Resolution 1 be adopted as amended.

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29 **FINAL ACTION: ADOPTED AS AMENDED**

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31 Late Resolution 1 asks the AMA to seek to ensure that all residents and fellows, and all
32 physicians in active practice who accept Medicare or Medicaid, fall within the definition
33 of the Public Service Loan Forgiveness Program.

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35 Late Resolution 1 was submitted after the resolution deadline as well as the deadline for
36 posting online testimony to the AMA-YPS Central Desktop workspace.

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38 Your Reference Committee fully supports the intent of the resolution, which is to expand
39 the eligibility criteria for resident, fellow and physician participation in the Public Service
40 Loan Forgiveness Program. This resolution falls squarely within the section's uppermost
41 priority to have the AMA address the growing medical student loan debt burden facing
42 young physicians. This resolution is timely and critical, and your Reference Committee
43 recommends that it be considered by the AMA-YPS during the 2009 Annual Assembly
44 Meeting.

45
46 Your Reference Committee agrees wholeheartedly that multiple mechanisms are
47 needed to assist residents, fellows and young physicians who are beleaguered by
48 enormous educational debt – debt which significantly impacts the choices many
49 physicians make regarding specialty and practice location. It is also the opinion of your
50 Reference Committee that residents and fellows, as well as physicians who treat

1 patients eligible for Medicare, Medicaid or Tricare, provide a valuable public service.
2 Expanding the definition of public service under the Public Service Loan Forgiveness
3 Program, as recommended by Late Resolution 1, would increase exponentially the
4 number of physicians who, after ten years of loan payment, would be eligible for
5 forgiveness of the remainder of their loans.

6
7 Minor edits are recommended, as is the addition of Tricare to the second resolved
8 clause. Your Reference Committee recommends adopting Late Resolution 1 as
9 amended and forwarding it immediately to the AMA House of Delegates.

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11 (2) RESOLUTION 2: MEDICAL STUDENT LOAN
12 REPAYMENT

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14 RECOMMENDATION:

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16 Mr. Speaker, your Reference Committee recommends that
17 Resolution 2 be referred for report back at the 2010 Annual
18 Meeting.

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20 **FINAL ACTION: ADOPTED**

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22 **RESOLVED, That our American Medical Association**
23 **study the impact the new Higher Education**
24 **Opportunity Act will have on the length of time it will**
25 **take young physicians to pay off their medical student**
26 **loans and the impact of early loan repayment on**
27 **persons choosing careers in medicine, and on**
28 **specialty selection by medical students. (Directive to**
29 **Take Action)**
30

31 Resolution 2 asks the AMA to study the impact the new Higher Education Opportunity
32 Act will have on the length of time it will take young physicians to pay off their medical
33 student loans and the impact of early loan repayment on persons choosing careers in
34 medicine, and on specialty selection by medical students. Resolution 2 was viewed 35
35 times during the online comment period.

36
37 Your Reference Committee agrees with the authors that the impact of the new formula
38 must be monitored, and that the AMA may be well-suited to study the issue or even
39 serve as a repository of Income Based Repayment horror stories. However, the
40 committee prefers waiting until after the program begins on July 1 before allocating AMA
41 resources to undertake an impact study. This will enable the AMA to monitor not only the
42 problems people experience under Income Based Repayment, but also the work of other
43 interested organizations, such as the Association of American Medical Colleges, in an
44 attempt to avoid duplication of expensive impact studies.

45
46 Your Reference Committee therefore recommends referring Resolution 2 to the
47 Governing Council for report back with recommendations for further action at the 2010
48 Annual Meeting.

1 (3) RESOLUTION 1: TAX DEDUCTIBILITY OF STUDENT
2 LOAN PAYMENTS

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4 RECOMMENDATION:

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6 Mr. Speaker, your Reference Committee recommends that
7 Resolution 1 not be adopted.

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9 **FINAL ACTION: ADOPTED AS AMENDED TO READ AS**
10 **FOLLOWS**

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12 **RESOLVED, That our AMA draft legislation allowing**
13 **~~those with total student debt in excess of 50% of~~**
14 **~~Adjusted Gross Income (AGI) be allowed to take those~~**
15 **~~student loan interest payments as a tax deduction.~~**
16 **100% tax deductibility of student loan interest.**
17 **(Directive to Take Action)**

18
19 Resolution 1 asks the AMA to draft legislation allowing those with total student debt in
20 excess of 50% of Adjusted Gross Income (AGI) be allowed to take those student loan
21 interest payments as a tax deduction. Resolution 1 was viewed almost 100 times during
22 the online comment period and generated significant interest and debate.

23
24 Your Reference Committee commends the authors of Resolution 1 for addressing the
25 critical issue of medical student loan interest deductibility. Expanding the tax deductibility
26 of student loan payments is a laudable goal for the AMA and a tremendously important
27 issue for the YPS that the section should continue advocating for in the House of
28 Delegates. However, your Reference Committee notes the preponderance of AMA
29 policy addressing this issue, and believes existing policy – including D-305.977, which
30 asks the AMA to work toward 100% tax deductibility of medical student loan interest – is
31 broader and stronger than that proposed in Resolution 1. Your Reference Committee
32 supports continuing to direct the AMA to work toward 100% tax deductibility of medical
33 student loan interest and therefore recommends that Resolution 1 not be adopted.

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35 (4) REPORT A: GOVERNING COUNCIL
36 ACTIVITIES/ACTION PLAN UPDATE

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38 RECOMMENDATION:

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40 Mr. Speaker, your Reference Committee recommends that
41 Report A be filed.

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43 **FINAL ACTION: FILED**

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45 Report A is a compilation of activities accomplished by the AMA-YPS Governing Council
46 since the 2008 Interim Meeting. Updates toward AMA-YPS objectives are organized
47 under five main categories: focus; communications; leadership development;
48 membership; and participation.

1 Report A was viewed approximately 16 times during the comment period. Your
2 Reference Committee received one comment posted online regarding Report A which
3 was supportive, and thus supports filing.

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5 (5) REPORT B: PROPORTIONAL REPRESENTATION IN
6 THE AMA-YPS ASSEMBLY

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8 RECOMMENDATION:

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10 Mr. Speaker, your Reference Committee recommends that
11 Report B be filed.

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13 **FINAL ACTION: FILED**

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15 Report B is an informational report regarding the formula for state society representation
16 in the AMA-YPS.

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18 Report B was viewed approximately 25 times during the comment period. Your
19 Reference Committee received supportive testimony from two young physicians
20 regarding Report B and thus supports filing.

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22 (6) REPORT C: SPECIALTY SOCIETY REPRESENTATION
23 IN THE AMA-YPS ASSEMBLY

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25 RECOMMENDATION:

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27 Mr. Speaker, your Reference Committee recommends that
28 Report C be filed.

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30 **FINAL ACTION: FILED**

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32 Report C presents the criteria for specialty society representation in the AMA-YPS
33 Assembly, gives an update on the level of specialty society representation.

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35 Report C was viewed approximately 20 times during the comment period. Your
36 Reference Committee supports filing Report C. After some discussion, your Reference
37 Committee recommends that, in the future, similar reports include instructions for
38 specialty societies who wish to petition for representation in the AMA-YPS.

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40 (7) REPORT D: AMA-YPS FINANCE REPORT

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42 RECOMMENDATION:

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44 Mr. Speaker, your Reference Committee recommends that
45 Report D be filed.

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47 **FINAL ACTION: FILED**

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49 Report D is an informational report on the AMA-YPS budget.

1 Report D generated approximately 26 views during the comment period; testimony was
2 submitted by two young physicians. Your Reference Committee noted reductions made
3 to the YPS budget and recommends that Report D be filed.

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5 (8) REPORT E: AMA-YPS ADVOCACY EFFORTS

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7 RECOMMENDATION:

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9 Mr. Speaker, your Reference Committee recommends that
10 Report E be filed.

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12 **FINAL ACTION: FILED**

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14 Report E is an information report of AMA-YPS advocacy efforts that have taken place
15 since the 2008 Interim Meeting.

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17 Report E generated approximately 19 views and one supportive comment online. Your
18 Reference Committee recommends that Report E be filed.

1 Mr. Speaker, this concludes the report of the AMA-YPS Reference Committee I would
2 like to thank Shilpen Patel, MD, Heather Sojourner, MD, Daniel Will, MD, and all those
3 who testified before the Committee.

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American College of Radiation
Oncology

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Medical Association of the State of
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Chair

Heather Sojourner, MD
Utah Medical Association

Daniel Will, MD
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