

How free medical school tuition can change the physician workforce

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A white coat ceremony, the traditional beginning of medical school for a new batch of students, always has a special feel. But the one that took place at the New York University (NYU) School of Medicine last summer was more impactful than most.

On that occasion, much to the surprise and delight of the incoming medical school class, NYU School of Medicine officials announced that they would offer full-tuition scholarships to current and future students in the MD program, regardless of need or merit. The yearly tuition costs covered by the scholarship are \$55,018. NYU School of Medicine is a member school of the AMA Accelerating Change in Medical Education Consortium.

“I did tear up a bit,” said Rafael Rivera, MD, MBA, associate dean for admissions and financial aid at NYU School of Medicine. “There was this feeling you have in your heart when you [see the reactions] that we did a lot of good that day.”

NYU School of Medicine’s tuition-free initiative is the most ambitious plan out there, but it isn’t the only school offering the chance at reduced debt. Kaiser Permanente School of Medicine, which will begin accepting applications for its first class in June, is offering free school during the program’s first five years of existence.

While these types of debt-reduction opportunities are not the norm, programs like NYU’s do offer a glimpse at the numerous benefits at tuition-free medical school. What are those benefits?

A more diverse physician workforce. This was one of the main reasons why NYU School of Medicine officials moved to free tuition, and the school is already seeing positive developments.

Since the announcement, applications at NYU School of Medicine rose about 50 percent, seeing an increase of almost 3,000. Applications from individuals belonging to an underrepresented minority group were up more than 100 percent.

“A key driver was to remove a financial disincentive that dissuades people from pursuing a path in medicine, and the thought of graduating from a [medical] private school with \$300,000 in debt can serve as a disincentive,” Dr. Rivera said.

Taking the debt factor out of life choices. A 2014 *Medical Education Online* study of 3,032 medical students, “Medical student debt and major life choices other than specialty,” indicated that life milestones can take a hit as a result of loan obligations. The study found that students with more student-loan debt were likelier to delay marriage, home ownership and having children. The higher-debt students also were less likely to have plans to practice in underserved areas.

Alleviating debt could make it more possible for trainees to approach those life milestones on their own schedules.

NYU School of Medicine students will still have to pay for living expenses during their training. Dr. Rivera said projections are that the average NYU medical student entering last fall will graduate with a debt of about \$80,000—a drop of more than 50 percent from the graduating class of 2018.

Freedom of specialty choice. While debt does not seem to be the strongest predictor of specialty choice, it does have an impact on the career paths some medical students follow.

According to the Association of American Medical Colleges’ 2018 Medical School Graduation Questionnaire, about one-fifth of medical students consider their student debt to be an either a strong or moderate influence on the specialty they elected to pursue. Medical students electing to follow more lucrative career trajectories could potentially increase the shortage in necessary primary care and research-oriented specialties.

Dr. Rivera saw anecdotal evidence for the impact of the free-tuition plan on day one.

After the ceremony when the announcement was made, “there were a lot of camera crews outside and one of the camera crews asked a student how this is going to impact him,” Dr. Rivera said. The medical student “said he had always been interested in pursuing a career as a physician scientist, and that having this tuition-free education made that much more possible to do.”