Why frontline care workers need student loan forgiveness

Watch the AMA's daily COVID-19 update, with insights from AMA leaders and experts about the pandemic.

Featured topic and speakers

AMA Chief Experience Officer Todd Unger speaks with AMA Assistant Director of Congressional Affairs Dana Lichtenberg, Vice Dean of Academic Affairs of the UNC School of Medicine Julie S. Byerley, MD, MPH, and medical student and AMA's Government Relations Advocacy Fellow Hari Iyer on updates regarding COVID-19 including student loan forgiveness for physicians and other health care workers on the frontline of the COVID-19 pandemic.

Learn more at the?AMA COVID-19 resource center.

Transcript

Unger: Hello, this is the American Medical Association's COVID-19 update. Today we're discussing student loan forgiveness for physicians and other health care workers on the front lines of COVID-19. I'm joined today by Dr. Julie S. Byerley, vice dean for Academic Affairs at UNC School of Medicine in Chapel Hill, North Carolina, Dana Lichtenberg AMA's assistant director, Congressional Affairs in Washington, DC and Hari Iyer, a medical student at Northeast Ohio Medical University and the AMA's Government Relations Advocacy fellow in Washington, DC. I'm Todd Unger, AMA's chief experience officer in Chicago.

Residents and young physicians are playing a critical role in responding to the COVID-19 crisis and providing care to patients on the front lines. Loan forgiveness is now a part of the conversation. Ms. Lichtenberg. Can you give us some background on that?

Lichtenberg: Yes. As you know, the average medical student can have upwards of $200,000 worth of debt by the time they graduate. This is something AMA has advocated for help on for quite a long time, and the current crisis has made the situation worse. As people are graduated early and can't find
jobs or can't go into residency training programs, their work has been interrupted, yet they're being called to the front line.

The previous COVID bill that passed in March did include some delays in both payment and for interest accruing through September 30, but we don't think that's enough. So we've been advocating to Congress that loan forgiveness needs to happen for those people who have gone to the front line. So last week, Congresswoman Carolyn Maloney from New York introduced the Student Loan Forgiveness for Frontline Workers Act. It would provide private and public loan forgiveness for people, specifically health care providers, on the front line who made significant contributions in the COVID fight and that includes nurses, physicians, anybody else who's a health care provider and also includes medical researchers and people who are doing lab testing.

**Unger:** Mr. Iyer, as a medical student, can you provide your perspective on this?

**Iyer:** Yeah, absolutely. As a medical student, I had heard about my colleagues who are across the country being called upon. They are graduating early. In some cases, there are resident physicians who are being called upon to various services across the hospital, as well as physicians who are really hearing the call to action for COVID. And the impact of debt as a medical student is pretty substantial and, as it is, medical students are a particularly vulnerable population, whether it's because of the work hours or the limited amount of personal protective equipment as folks go into this new political environment with a new set of responsibilities.

It's important that as we call these folks forward to serve in this time of need, that we're able to reward this sort of heroism and sacrifice. There have been some initiatives where folks have tried to document the amounts of health care workers, physicians, nurses, medical students, who have fallen sick, or actually passed away, and the estimate is at least in the hundreds. So people have really put it all on the line to come and serve when other patients need it. And it's really great to see that there is a federal response to help and reward some of the sacrifice.

**Unger:** Dr. Byerley your program at UNC already incorporates loan forgiveness, can you tell us more about that and the thinking behind it?

**Dr. Byerley:** Sure, so at the University of North Carolina, we're proudly public. We'd like to say supported by the people for the people and in our state, which is a largely rural state, we have tried to incentivize the production of a diverse workforce that will serve in rural communities. And as you know, rural communities are historically underserved with health care delivery. So we have a loan forgiveness program that was initiated by one of our generous philanthropy groups, the Kenan Charitable Trust, and then added to by state resources, and our graduates who promise to serve in high need disciplines in rural communities are supported by that loan forgiveness program that's a public-private partnership.
It's been especially successful in two areas. One is the concrete relief provided by debt reduction, but then two is the inspiration that comes to those who want to be of service to communities when they see the public and private investment in their success. So I think not only is loan forgiveness really important to relieve that heavy debt burden that many of our health profession students graduate with, but also it provides inspiration and a source of support that will really decrease the burnout and the mental health burdens associated with service in this time of pandemic.

Unger: Yes, Dr. Byerley, I mean, student debt has been an issue for a long time for medical students. Why do you think it's so important to be addressed nationally at this moment in time?

Dr. Byerley: Well, I think the needs of our communities have never been greater regarding their health and wellbeing, and that's not simply surviving the COVID illness. It's also dealing with the mental health and other health consequences that this pandemic will lead to. And so many of us are scientists, all of our health professionals need to focus on wellbeing and we need to incentivize young people with bright futures to pursue a service in science, in the health professions in every way that we can.

Unger: Ms. Lichtenberg, who exactly would benefit from the legislation that you mentioned should it pass? And how is the AMA supporting that?

Lichtenberg: It would benefit anyone who is a health care provider who's on the frontline doing clinical care related to COVID, and it also would benefit anyone who's doing medical research and testing that's related to COVID and is making a significant contribution to help end the epidemic. What we are doing to promote this, we have endorsed the bill. We have sent a letter of support. Our name obviously holds a lot of weight in the public health sphere, and we are also working directly with House and Senate leadership to try to get this included in the next COVID-related package.

The House just introduced their next bill. It's going to be voted on Friday. It does not currently include loan forgiveness, though it does extend and enhance some of the loan deferral programs, but we expect us to take probably two to three weeks, which is typical to negotiate with the Senate on a final package, and we're pushing hard to make sure that this is included.

Dr. Byerley: You know, I appreciate that push so much Dana because I'm thinking about our learners. I'm thinking about, for example, some of our residents who have been working hard in intensive care units to care for very sick patients, and they're finishing their residency during this pandemic at a time when many who would hire them are compromised by the significant financial losses that our health systems have experienced just as other businesses have experienced during this time. And I can't imagine the feeling of a young physician who, in addition to being excited about launching their career, faces the stress of being able to find a job that can compensate them well enough to pay off a heavy
debt burden when they sacrifice their twenties and maybe some of their thirties toward their education and service that occurs during that education as they become physicians. So any relief that we can inspire for them right now will improve their wellbeing and enhance their commitment to serve.

Unger: Well, thank you very much. That's it for today's COVID-19 update.

The AMA has created a guide to help address the issue. Loan and grant information for students and residents during COVID-19 is available on the AMA site at ama-assn.org/COVID-19.

I want to thank Dr. Byerley, Ms. Lichtenberg and Mr. Iyer for being here today and sharing their perspectives. And also stay tuned for AMA’s tribute to medical students, the class of 2020 on Wednesday, May 20th at 6:00 Central time, 7:00 PM Eastern time. Thanks for being with us here today.

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