

Legislative Testimony

**HB6694 AA Increasing Funding for Healthcare Professionals  
Under the Loan Repayment Program  
Public Health Committee, February 21, 2007  
William A. MacDonnell, D.D.S.**

Good afternoon Senator Handley, Representative Sayers, and members of the Public Health Committee. My name is William (Bill) A. MacDonnell, D.D.S. from West Hartford. I am a dentist anesthesiologist and have been on the clinical faculty of the University of Connecticut School of Dental Medicine for almost thirty years. I have been providing "pro bono" anesthesia care one day each month for needy patients while teaching general practice dental residents for almost twenty (20) years. I am a past President of the Connecticut State Dental Association.

For many years I have been very concerned about the enormous student loan debt that medical and dental students graduate with. I have been thinking of various methods to enable medical and dental students to graduate without enormous student loan debt. About ten (10) years ago I met two young dentists who were married and had more than \$450,000 of combined student loan debt. Starting a family and opening a practice would be very difficult with such a large student loan debt.

According to the Hartford Courant (February 5, 2007) the average student loan debt for UCONN dental and medical students is \$119,000 and \$108,000. These student loan numbers were calculated prior to the announced 10% increase for next year. The UCONN website lists this year's cost of tuition, fees, books, instruments, etc. for a dental student at \$28,000 and living expenses of \$22,000. Medical student costs are similar. Please note that unlike many other students who can work during school and in the summer medical and dental students are not able to have part time employment during their schooling because of their long hours and limited free time. Their schooling is almost year round.

Connecticut has been faced with access to health care issues for the needy. Senator Harris' hearings at the Capitol last month pointed out the need for both dentists and physicians to treat the needy.

Welfare reimbursement for dental care is at the 30% rate. The overhead for a dental practice is 65 - 70%. There are many dentists who routinely provide "pro bono" dental care for the needy and never charge the State for their services. Other dentists accept the 30% reimbursement rate. There is a limit as to how much "pro bono" care can be provided. It is interesting to note that the current published welfare dental fees are less than the UCONN dental student fees and considerable less than the UCONN dental resident fees. One would assume that the dental school is losing money on every welfare patient they treat.

The military has faced similar shortages of physicians and dentists in the past. In the early 1970's the Army, Navy and Air Force addressed the need for dentists and physicians by offering students scholarships that pay a student's tuition, fees, instruments, books, and a stipend for part of their living expenses. In return the student repays his/her scholarship by working year for year in a location designated by the service. The new dentist/physician is paid the same as a captain in the Army with benefits and malpractice insurance once they graduate.

In order to address both the access to care issue and the large student loan problem Connecticut should develop medical and dental student scholarship program similar to the military scholarships. The new physician/dentist could repay the State of Connecticut by working in a designated clinic, school health center, hospital, dental or medical school on a year for year basis. This program would allow for physicians and dentists to treat the State's needy and reduce the student loan debt dramatically. An additional benefit would be just as some dentists and physicians make the military their career some of these students who were granted State Scholarships will remain in these State designated settings treating Connecticut's needy.

The State could study and identify what the shortage of dentists and physicians is and then offer the appropriate number of dental and medical scholarships to meet the State's needs.

**Proposed Bill HB6694 AA Increasing Funding for Healthcare Professionals Under the Loan Repayment Program should be expanded beyond just the federally qualified health centers locations for health care providers such as physicians, nurses, to include locations such as "State designated" school health clinics, hospitals, health clinics, nursing homes, UCONN Schools of Dental Medicine and Medicine, etc. The inclusion of these other "State designated" locations will dramatically increase access to care for the state's needy.**

I will be happy to answer any questions that the committee may have.

Please to not hesitate to contact me at 860.561.1233 or by e-mail at [wmacdonnel@aol.com](mailto:wmacdonnel@aol.com).

Respectfully submitted,

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## Health Professions Scholarship Program

**Medicine, Dentistry, Vet Medicine, Optometry, Clinical Psychology, Nurse Anesthesia**

### WHAT IS THE ARMY'S HEALTH PROFESSIONS SCHOLARSHIP PROGRAM?

The Army offers one of the most generous and comprehensive scholarships in the health care field. It's called the F. Edward Hebert Armed Forces Health Professions Scholarship Program (HPSP, for short). Whether you want to become a Physician, Dentist, Veterinarian, Optometrist, Clinical Psychologist, or Nurse Anesthetist, if you qualify, you could earn a full-tuition scholarship, plus a monthly allowance through the Army's HPSP.

### SCHOLARSHIP ELIGIBILITY:

- Be a citizen of the United States.
- Be enrolled in or have a letter of acceptance to an accredited graduate program in the United States or Puerto Rico.
- Meet eligibility criteria for appointment as a commissioned officer in the U.S. Army Reserve.
- Maintain full-time student status during the entire length of the program.

### WHAT DOES THE ARMY PAY FOR?

- Tuition: You select the school, obtain acceptance, apply for the scholarship. If selected, 100% tuition is paid to any accredited professional school in the United States or Puerto Rico.
- Books/Fees/Reimbursables: Army will pay for required books, rental of nonexpendable equipment, and most academic fees.
- Monthly Stipend: A generous monthly stipend of \$1058 will be provided for the 10 1/2 months of each school year.
- Army Officer Pay: For the remaining six weeks of the school year, you will receive the full pay and allowances offered a Second Lieutenant in the U.S. Army Reserve.
- Promotions: You'll be commissioned as a Second Lieutenant in the Army Reserve. After graduation and entrance on active duty, you'll be promoted to Captain, which means more pay. Your salary will increase through the years with promotions, time in service, and annual cost of living increases. You'll also receive a monthly non-taxable allowance for your food and housing. As well as up to four(4) different special duty pays, added to you salary.

### WHAT DOES THE ARMY EXPECT OF YOU?

- Full Time Student: You are expected to be a dedicated, full-time student, putting your best effort toward your studies.
- Army Reserve Officer: You will be commissioned as a Second Lieutenant in the U.S. Army Reserve.
- 45 Days Active Duty for Training: While a student, you will be required to perform a training period for each school year in which you participate in the scholarship program. This training may be performed at an Army health care facility near your school, or you could work in one of the Army's world-renowned health care facilities, such as Walter Reed Army Medical Center in Washington, D.C., or Madigan Army Medical Center in Tacoma, Washington. Either way, you'll be exposed to a health care system that excels at training people for rewarding careers in health care. This training provides you the opportunity to learn about your particular specialty. If your academic program does not permit time away from school, arrangements may be made to allow you to continue your studies while performing annual training at school.

### THE ADVANTAGES OF ARMY HEALTH CARE:

- The Army Health Care Team: Once you graduate, you will become a member of one of the most comprehensive and dynamic health care organizations in the world--the Army Medical Department. It's mission is to support America's Army at home and abroad, serving over three million beneficiaries. The Army

Medical Department is comprised of six corps: the Medical Corps, Dental Corps, Medical Service Corps, Medical Specialist Corps, Nurse Corps, and Veterinary Corps, plus enlisted specialists and civilian employees. Together they offer more diversity than just about any other health care system in the world.

· Superior Facilities: Army health care is like no other health care in the world. Where else can you work and train at state-of-the-art facilities like Brooke Army Medical Center in San Antonio, Texas; Tripler Army Medical Center in Honolulu, Hawaii; Walter Reed Army Medical Center in Washington, D.C.; or the Army Burn Center, located in San Antonio, Texas and part of the U.S. Army Medical Research Institute of Infectious Diseases located in Frederick, Maryland?

· High-Tech Equipment: Where else can you have the opportunity to work with the latest high-tech equipment, whether it's laser technology, life-saving trauma equipment, or sophisticated telemedicine capabilities that enable Army personnel to hold teaching seminars and perform medical operations all over the world?

· Quality Care: Perhaps the greatest advantage of being part of the Army Health Care Team is our commitment to patient care. Army health care professionals don't have to worry about processing insurance claims, the costs of running an office, or building a client base. They're free to concentrate on patient care and professional growth. And, with over 100 challenging health care specialties to choose from, you can see why Army health care is a smart choice for more than just financial reasons.

### **GRADUATE MEDICAL EDUCATION:**

Medical HPSP: Participants are required to apply for the First Year of Graduate Medical Education (FYGME), which is performed on active duty. Army medical training programs are approved by the Council for Graduate Medical Education. If selected, you must participate. You will then have the opportunity to compete for continuation in the residency of your choice. If not selected for FYGME, you will be granted an educational delay (full deferment) status to allow you to complete that portion of your training in a civilian hospital.

### **APPLICATION PROCEDURE:**

The following information/documents are required to start your application:

- Letter of Acceptance to Professional School (Four year scholarships only)
- Dean's Letter stating that you are currently enrolled in the Medical School and are in good standing with a projected graduation date (For 2nd, 3rd & 4th year medical students).
- 3 to 6 Letters of Recommendation (You must provide your Army Counselor/Recruiter with the names, address and telephone number of these individuals). "Committee Letter can count as all three(3) for 4 year scholarships only"
- Copy of MCAT / DAT / VCAT / OAT / GRE results (which ever applies)
- Proof of Birth / Citizenship: Copy of Birth Certificate / Passport / Naturalization Cert.
- Official Transcripts from ALL Undergraduate and Graduate Schools attending or have attended. (Request ALL Official Transcripts and have them mailed to the below address, ATTN: Joseph K. Otis)
- A physical examination is also required. Your free physical exam will be conducted at the local Harrisburg Military Processing Station (MEPS). Exams are conducted Monday thru Fridays.

**APPLICATION PROCEDURE:** To get started now call or email your local Army Health Care Recruiter at:

Sergeant First Class Joseph K. Otis // email: [joseph.otis@usarec.army.mil](mailto:joseph.otis@usarec.army.mil)  
 U.S. Army Health Care Recruiting Team  
 Wilkes-Barre Recruiting Office  
 77 E. Market Street, Suite 7000  
 Wilkes-Barre, PA 18701  
 (570) 823-9914 or 823-9915  
 Or visit our web site at [www.goarmy.com](http://www.goarmy.com)