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**Testimony in support of  
SB 405, AAC Targeted Health Areas  
Jillian Fortier Dumeer, MD**

**Commerce Committee  
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Senator LeBeau, Representative Berger and members of the Commerce Committee, thank you for the opportunity to testify in support of Senate Bill 405, An Act Concerning Targeted Health Areas. My name is Dr. Jillian Fortier Dumeer and I am a second year resident in the University of Connecticut General Surgery Residency Program. I come before you today as the Resident Councilor of the Connecticut State Medical Society to give you a sense of what legislation like this means to the more than 2,000 young physicians completing their residency training in our state today – all who are on the verge of making important decisions about where to embark on their medical careers. As fourth year medical students, we all participated in a “match system” in which a computer compares the rank lists of the residency applicants to the lists created by residency programs, and matches us in a program to which we are legally bound. This system uproots families, separates husbands from wives, and makes the next decision in our careers- choosing where to practice medicine- that much more empowering and exciting.

I grew up in East Haddam and after college returned to Connecticut to attend the UConn School of Medicine. Although I had Ivy League opportunities for my medical training, staying in Connecticut made the most financial sense because it came with an “in state” tuition bill that was nearly half that of private medical schools. Despite my frugal decision to attend a state medical school, I am now facing over \$200,000 in student loans, which are partially government subsidized with an interest rate of 8.5%. I mention my student loans because they are a burden for every resident. Eighty five percent of graduating medical students carry student loans, and once we complete our residency training, we walk out the door facing the challenge of starting a practice on our own with a massive debt load. The next expense: liability insurance. My specialty is general surgery – a specialty where Connecticut has the dubious distinction of having the 6<sup>th</sup> highest medical liability premiums in the country. Then once we finally start to make an income, and start chiseling away at our student loans, we face the unattractive Connecticut state income tax structure that makes it challenging to make enough money to buy a house, support a family, and start saving for retirement.

When I talk to my colleagues in primary care and pediatrics: all they have to do is look toward the Midwest or West to find states offering any number of loan forgiveness or repayment programs in exchange for a commitment to practice in an underserved area for a certain number of years. Some of these incentives pay a percentage of their debt for each year they practice there. Others are structured in other ways. But Connecticut today doesn't offer us a reason to stay unless we have reasons of our own. It is, in effect, a very specialized “brain drain” that is happening by default. The best and brightest train here and then are lost to better opportunities offered elsewhere.

Or it has been – until now. That is why I am here today to applaud you for the vision that is part of Senate Bill 405. Instead of a one-size-fits-all approach to recruiting physicians, this legislation allows medical practices to design the incentives that work best for their individual situation. Furthermore, the recruitment incentives are not limited to newly minted physicians – which has long been a criticism of traditional loan forgiveness programs. Perhaps a physician who is working in one part of our state today is willing to move to a practice in an underserved area if she has relocation assistance or some other less traditional incentive. Under Senate Bill 405, a practice can request the funding to do what they feel is necessary – and the request can either be honored or not.

Senate Bill 405 is a necessary first step toward keeping young physicians like me here in Connecticut. When we all applied to medical school many years ago, we were excited to enter a profession where we could use the art and science of medicine to help others. I urge you to appeal to this desire that looms within every physician in order to recruit physicians who may be disillusioned by the many burdens of our medical education system, but who can bring their Hippocratic spirit and medical talents to better serve the people of our state. On behalf of the residents in Connecticut today who are hoping to have reasons to stay here to practice medicine, I hope you will pass Senate Bill 405.