

June 4, 2025

The Honorable John Thune
Majority Leader
United States Senate
Washington, DC 20515

The Honorable Chuck Schumer
Minority Leader
United States Senate
Washington, DC 20510

The Honorable Bill Cassidy, MD
Chair
Senate Committee on Health, Education, Labor, and
Pensions
Washington, DC 20510

The Honorable Bernie Sanders
Ranking Member
Senate Committee on Health, Education, Labor,
and Pensions
Washington, DC 20510

Dear Majority Leader Thune, Leader Schumer, Chair Cassidy, and Ranking Member Sanders:

On behalf of the undersigned organizations who represent medical students, residents, practicing physicians, and medical schools, we urge you to protect financial aid programs that improve access to medical education and are essential to bolstering the future physician workforce. We are concerned about proposals within the One Big Beautiful Bill Act that seek to eliminate the Grad PLUS program, impose new aggregate limits on Direct Loan borrowing, and limit eligibility to the Public Service Loan Forgiveness (PSLF) program, particularly for physician residents.

We urge Congress to maintain the Grad PLUS program and protect full access to Unsubsidized Direct Loan borrowing, including the \$224,000 cap for health professions students. Federal lending to aspiring physicians expands access and boosts the health care workforce. Physicians are very reliable borrowers who pay back their student loans, as evidenced by their extremely low default rates. Eliminating Grad PLUS or restricting aggregate lending will disadvantage the more than 40% of all medical students who use the programs because they may no longer be able to afford medical school if required to borrow from the private loan market. This may worsen the physician workforce shortage by reducing access to medical school for students, and therefore restricting the supply of health care providers in every community. While we are sure that exacerbating the physician shortage is not an intended result, we do have to bring to your attention the unintended consequences of eliminating these vital financial programs.

We also urge you to maintain current eligibility requirements for the PSLF program, especially for medical school residents. Physicians who participate in PSLF are essential health care providers in rural and urban medically underserved communities. More than 55% of medical school graduates plan to work in public service jobs, including as physicians in nonprofit hospitals, public health departments, and community clinics in rural areas. A total of 99.4% of graduating students indicate an intention to practice medicine. Eliminating incentives for physicians who intend to serve in these settings to promote the public interest would limit the availability of high-quality care for patients and communities who need it most. The country continues to face shortages of physicians in communities nationwide. Therefore, we call on Congress to ensure that any forthcoming legislation does not threaten access to medical education or exacerbate the physician workforce shortage by eliminating the Grad PLUS program, imposing limits on borrowing, or limiting eligibility for the PSLF program. We urge you to maintain and enhance these essential loan and forgiveness programs to improve the health of people everywhere.

cc: The Honorable Mike Johnson, Speaker of the House of Representatives; The Honorable Hakeem Jeffries, Minority Leader of the House of Representatives; The Honorable Tim Walberg, Chair of House Committee on Education & the Workforce; The Honorable Bobby Scot, Ranking Member of House Committee on Education & the Workforce; The Honorable Jason Smith, Chair of House Ways & Means Committee; The Honorable Richie Neal, Ranking Member of House Ways & Means Committee; The Honorable Virginia Foxx, Chair of House Committee on Rules, The Honorable Jim McGovern, Ranking Member of House Committee on Rules

On behalf of:

Alliance for Academic Internal Medicine (AAIM)

American Academy of Family Physicians

American Academy of Hospice and Palliative Medicine

American Academy of Neurology

American Academy of Ophthalmology

American Academy of Otolaryngology - Head and Neck Surgery

American Academy of Pediatrics

American Academy of Physical Medicine & Rehabilitation

American Association for the Study of Liver Diseases

American Association of Colleges of Osteopathic Medicine

American Board of Medical Specialties

American College of Academic Addiction Medicine

American College of Cardiology

American College of Emergency Physicians

American College of Obstetricians and Gynecologists

American College of Osteopathic Family Physicians (ACOFP)

American College of Osteopathic Internists

American College of Physicians

American College of Radiology

American College of Rheumatology

American College of Surgeons

American Gastroenterological Association

American Psychiatric Association

American Society for Clinical Pathology

American Society of Anesthesiologists

American Society of Cataract & Refractive Surgery

American Society of Echocardiography

American Society of Pediatric Nephrology

American Urological Association

Association of American Medical Colleges

American Medical Group Association (AMGA)

Asian Pacific American Medical Student Association (APAMSA)

Assembly of Osteopathic Graduate Medical Educators (AOGME)

Association of Departments of Family Medicine

California Hospital Association

College of American Pathologists

Medical Group Management Association

North American Primary Care Research Group (NAPCRG)

National Rural Health Association

North American Society for Pediatric Gastroenterology, Hepatology and Nutrition

Society of Hospital Medicine

Society of Interventional Radiology

Society of Teachers of Family Medicine

The Society of Thoracic Surgeons