

S.970 was introduced in the Senate on April 1, 2019, sponsored by Sen Jon Tester (D-MT).<sup>3</sup> It was read twice and referred to the Committee on Health, Education, Labor and Pension. It is supported and cosponsored by Sens. Roger F. Wicker (R-MS), Angus S. King, JR (I-ME), Krysten Siema (D-AZ), Kevin Cramer (R-ND), and John Boozman (R-AR).<sup>2</sup> The companion bill is H.R.2802, Physical Therapist Workforce and Patient Access Act of 2019. The official title is A Bill to Amend the Public Health Service Act to Provide For the Participation of Physical Therapists in the National Health Service Corps Loan Repayment Program, and for other purposes. Three earlier versions of S.970 were introduced; S.602 (113<sup>th</sup>) March 19, 2013, S.1426 (114<sup>th</sup>) May 21, 2015, and S.619 (115<sup>th</sup>) March 14, 2017. All three earlier versions died in Congress. I am writing to my U.S. Representative in Congress, Ed Perlmutter, as history has shown that it is pertinent that the bill receive Congressional support for its passage.<sup>4</sup> I believe S.970 aligns his values as he is a strong advocate of higher education and greater public access to quality health care. He fights to improve life for Coloradans, works to solve complex problems, and is a tireless champion for equal rights. If anyone can move this bill forward, it is him. Not only would this bill benefit students, but it will also benefit the individuals they would be able to provide health care for in underserved areas.

S.970 is in the first stage of the legislative process. Prior to being sent to the House of Senate as a whole it will be considered by committee first. The bill has a 4% chance of being

enacted as the overall text of the bill actually lowers its chances of being enacted. A companion bill, HR 2802-116 has not been enacted, and there are zero bills related to S.970 in Congress.<sup>4</sup>

While the costs of implementation are not known at this time, there are many monetary benefits. A commitment of 2 years of full-time service to a NHSC-approved site, with a minimum of 40 hours/week, 45 weeks/year will receive funds to repay outstanding, qualifying, educational loans up to \$50,000. The half-time option, equating to a minimum of 20 hours/week, 45 weeks/year at an NHSC-approved site will receive up to \$25,000 of loan repayments. Qualifying educational loans are those that are federal, state or local. The loan repayment award should be applied to the principle, interest and related expenses of outstanding government student loans. As long as consolidated or refinanced loans are from the government or private student loan lender may be considered for loan repayment. Personal lines of credit, residency loans, primary care loans, parent PLUS loans and credit card debt are not qualifying educational loans. Currently physicians (MD/DO), physician assistants, nurse practitioners, dentists and dental hygienists, as well as mental and behavioral health disciplines are all eligible for the NHSC loan repayment program. With the passage of bill S.970, physical therapists will have an opportunity to increase access to primary care services to communities that are in need.<sup>1</sup>

In my opinion, S.970 should be enacted. While it will cost the government money to repay student loans, the amount of money students will be able to put back into the economy because their debt has been repaid, will be substantially higher than it would be if much of their monthly paycheck was going toward student debt. As a result of higher student debt, students delay starting families, buying homes, or saving for retirement. Students are also unable to go

on to further career development, meaning that there is a discord between students with a doctoral degree and the necessary number of students available to support academic and research programs post-graduation.<sup>1</sup>

In 2015, a large state university program reported that the average student loan debt for Doctor of Physical Therapy (DPT) graduates who borrowed was about \$74,000. This does not include undergraduate debt. In addition, since 2015 the cost of DPT programs has continued to rise. Financial experts recommend that total student loan debt should not be more than a graduate's starting salary. Even further, they state that monthly loan payments should not be more than 10% of monthly salary. Data from the American Physical Therapy Association shows that in 2013 physical therapists 10 years postgraduation made less than \$80,000. This shows that debt and salary are out of sync for DPT students.<sup>1</sup>

This bill will make physical therapy more accessible to students considering the profession. This would mean that students who will make great physical therapists, but were unable to attend school before due to cost, would now be able to join the health care team in the prevention, management and treatment of chronic pain, movement dysfunction, and conditions that are prevalent in society and increasing health care costs. Patients will have more physical therapists, experts in movement, to see regarding continued wellness prior to serious health concerns. Physical therapists help individuals manage their pain, chronic diseases and conditions that can impact an individual's quality of life and ability to work in his or her community. Essential members of the health care team, physical therapists should be added to the NHSC to provide a broader delivery of care in health professional shortage areas.

## References

1. Jette D. Physical therapist student loan debt. *Phys Ther*. 2016;96(11):1685-1688. Doi: 10.2522/ptj.20160307
2. NHSC Loan Repayment Program. <https://nhsc.hrsa.gov/loan-repayment/nhsc-loan-repayment-program.html>. Accessed July 20, 2019.
3. S.970-Physical Therapist Workforce and Patient Access Act of 2019. <https://www.congress.gov/bill/116th-congress/senate-bill/970/committees>. Accessed July 19, 2019.
4. S.970: Physical Therapist Workforce and patient access act of 2019. <https://www.govtrack.us/congress/bills/116/s970>. Accessed July 20, 2019.

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Ed Perlmutter (D-CO 7<sup>th</sup> Congressional District)  
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Dear Representative Perlmutter:

My name is Meghan Riordan and I am a Doctor of Physical Therapy student at Regis University in Denver, CO. As your constituent and a member of the American Physical Therapy Association, I urge you to co-sponsor S. 970/H.R. 2802. With the enactment of this important bipartisan legislation, physical therapists will be added to the National Health Service Corps (NHSC); a corps made of health professionals that address the health needs of more than 11.4 million underserved individuals across the nation. The NHSC loan repayment program will repay up to \$50,000 of outstanding student loans to students who agree to work for 2 years in a designated Health Professional Shortage Area (HPSA). This will increase the availability of rehabilitation and pain management services for individuals in rural and underserved areas.

I believe S.970 aligns with your values as you are a strong advocate of higher education and greater public access to quality health care. You fight to improve life for Coloradans, work to solve complex problems, and are a tireless champion of equal rights. If anyone can move this bill forward, it is you. Not only would this bill benefit students, but it would also benefit the individuals they would be able to provide health care to in underserved areas.

Currently, there is no physical therapy care component within the NHSC. This addition could greatly enhance the current program to make sure people in underserved areas have access to alternatives to opioids for pain. I have received physical therapy to manage pain after using opioids. My ability to attend class, run, hike as well as my quality of life was severely impacted. Without physical therapy, I would have returned to opioids and never truly found relief from the pain. Physical therapy is an essential part of the health care team that directly impacts patient outcomes and ultimately the opioid crisis.

Physical therapists help individuals in the management of their pain, chronic diseases and conditions that may impact an individual's quality of life and ability to work in his or her community. Essential members of the health care team, physical therapists should be added to the NHSC to provide a broader delivery of care in health professional shortage areas.

Again, I urge you to please co-sponsor S. 970/H.R. 2802. Thank you for considering my views.

Best,  
Meghan Riordan, Student of Physical Therapy