



February 18, 2022

The Honorable Jacky Rosen
U.S. Senate
713 Hart Senate Office Building
Washington, D.C. 20510

The Honorable John Boozman
U.S. Senate
141 Hart Senate Office Building
Washington, D.C. 20510

Dear Senators Rosen and Boozman:

On behalf of the American Association of Oral and Maxillofacial Surgeons (AAOMS), which represents more than 9,000 oral and maxillofacial surgeons (OMSs) in the United States, I wish to thank you for your leadership on addressing the significant and negative impact that student debt has on our nation's physicians and dentists through the introduction of the "Resident Education Deferred Interest (REDI) Act" (S 3658). The bill, if passed, will allow borrowers to qualify for interest-free deferment on their student loans while serving in a medical or dental internship or residency program.

As you are aware, physicians and dentists who undertake several years of residency with very low pay are often unable to begin repaying their substantial student debt immediately. As a result, they qualify to have their payments halted during residency through deferment or forbearance processes, but they continue to accrue interest that can add tens of thousands of dollars to their loan balance over the life of the loan.

OMSs are surgically and medically trained dental specialists who treat conditions, defects, injuries and esthetic aspects of the mouth, teeth, jaws, neck and face. After earning a dental degree from an accredited four-year dental school, OMSs complete a minimum of four years of hospital-based oral and maxillofacial surgery residency training that includes rotations in such areas as general surgery, anesthesia, and clinical research. Nearly 40 percent also earn a medical degree or complete a fellowship training program, which further adds to their debt.

The elimination of subsidized graduate loans and higher student loan interest rates have resulted in a significant increase in student loan debt for OMSs over the last decade, making it challenging for them to consider serving in underserved areas or in faculty or research positions. A 2017 survey of OMSs, who were current residents or recent graduates at the time, revealed more than 51 percent had over \$350,000 in student debt; 43 percent had a

monthly loan payment over \$3,000; 59 percent said their debt would impact the type of practice they would enter; and 62 percent reported their debt would determine the geographical location of their practice.¹

Passage of the REDI Act is an important part of student loan repayment reform and also could have a real impact on patient care. By saving thousands of dollars in interest, the concepts of opening practices in underserved areas or entering faculty or research become more attractive and affordable to residents.

Again, thank you for your leadership on student debt relief for healthcare professionals. AAOMS would be pleased to work with you and your colleagues to advance this important legislation. Please contact Jeanne Tuerk, AAOMS Director of Government Affairs, at 800-822-6637, ext. 4321, or jtuerk@aaoms.org.

Sincerely,

A handwritten signature in black ink that reads "J. David Johnson Jr., DDS". The signature is written in a cursive style with a large, sweeping initial "J".

J. David Johnson Jr., DDS
AAOMS President

¹ Bruno, E, Zastrow, S, Covello, P, Hammer, D. The Resident Organization of the American Association of Oral and Maxillofacial Surgeons Debt Task Force Perspective on Educational Debt and the Impact on the Specialty of Oral and Maxillofacial Surgery. JOMS. 2019; 77:235-237. <https://doi.org/10.1016/j.joms.2018.09.018>