



June 28, 2022

The Honorable Patty Murray
Chair
U.S. Senate Health, Education, Labor and
Pensions Committee
Washington, D.C. 20510

The Honorable Bobby Scott
Chair
U.S. House Committee on Education and
Labor
Washington, D.C. 20515

The Honorable Richard Burr
Ranking Member
U.S. Senate Health, Education, Labor and
Pensions Committee
Washington, D.C. 20510

The Honorable Virginia Foxx
Ranking Member
U.S. House Committee on Education and
Labor
Washington, D.C. 20515

Dear Chairwoman Murray, Chairman Scott as well as Ranking Members Burr and Foxx:

The American Association of Oral and Maxillofacial Surgeons (AAOMS), which represents more than 9,000 oral and maxillofacial surgeons (OMSs) in the United States, urges Congress to address the significant and negative impact that high student loan debt has on millions of borrowers.

We recognize potential action by President Biden to forgive a portion of student loan debt would provide some level of relief for millions of borrowers, including medical and dental residents who undertake several years of residency with very low pay and often defer payment of their student loans. That being said, forgiveness is a one-time action, providing only temporary relief to current borrowers. Congress needs to enact additional, long-term legislative solutions to ensure borrowers do not continue to be burdened with insurmountable student debt levels.

One solution Congress should consider is the "Resident Education Deferred Interest (REDI) Act" (S 3658/HR 4122). This bipartisan 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. While in residency, physicians and dentists 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.

Passage of the REDI Act 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.

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 cost of medical and dental education has increased significantly over the last decade. For example, the average tuition and fees for first-year dental students in 2020-21 was \$55,521 for residents and \$71,916 for non-residents, compared to \$35,422 and \$50,053, respectively, in 2010-11. This represents a 57 percent increase for residents and 44 percent for non-residents during the same time period.¹

The elimination of subsidized graduate loans and higher student loan interest rates has further increased 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.²

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 small flourish at the end.

J. David Johnson Jr., DDS
AAOMS President

¹ 2020-21 Survey of Dental Education – Report 2: Tuition, Admission and Attrition. Available at: <https://www.ada.org/resources/research/health-policy-institute/dental-education>. Accessed May 5, 2022.

² 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>