



March 20, 2025

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

The Honorable John Boozman, OD
U.S. Senate
555 Dirksen Senate Office Building
Washington, D.C. 20510

The Honorable Brian Babin, DDS
U.S. House of Representatives
2236 Rayburn House Office Building
Washington, D.C. 20515

The Honorable Chrissy Houlahan
U.S. House of Representatives
1727 Longworth House Office Building
Washington, D.C. 20515

Dear Senators Rosen and Boozman and Representatives Babin and Houlahan:

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 continued leadership on addressing the significant negative impact that student debt has on our nation's physicians and dentists through the reintroduction of the "Resident Education Deferred Interest (REDI) Act" (S 942/HR 2028). 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 spend several years of residency with low pay and are often unable to begin repaying their significant student debt right away. As a result, they qualify for deferment or forbearance on their federal student loans during residency, but they continue to accrue interest, adding tens of thousands of dollars to their total loan balance over time.

The REDI Act addresses this issue by preventing physicians and dentists from being penalized during residency by precluding the federal government from charging them interest on their loans during a time when they often are unable to afford payments on the principal. The REDI Act does not provide loan forgiveness or reduce a borrower's original loan balance.

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.

Providing student loan relief also is a workforce issue. The elimination of subsidized graduate loans and higher student loan interest rates have resulted in a significant increase in student loan debt for physicians and dentists over the last decade, affecting decisions on whether to specialize or making it challenging for them to consider serving in underserved areas or in faculty or research positions. Notably, there has been a decrease in the number of dental students applying to OMS residency programs since 2021, particularly to 6-year dual degree OMS programs. Furthermore, a 2024 survey of OMSs who completed residency in the last five years revealed that 75 percent had more than \$300,000 in student debt, 67 percent had a monthly loan payment over \$2,000, and 72 percent said their debt influenced their decision on where or how they practice. Many noted it dissuaded them from pursuing academia and underserved areas in favor of corporate practice and more lucrative geographic locations.

Passing the REDI Act also could significantly impact patient care. By helping medical and dental residents save thousands of dollars in interest on their student loans, it makes the idea of practicing in underserved areas or pursuing careers in faculty or research more financially feasible and appealing.

Again, thank you for your leadership on this important issue impacting healthcare professionals and patients. AAOMS welcomes the opportunity 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 Morrison" followed by a stylized flourish.

J. David Morrison, DMD
President