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3 **RESOLUTION 73-09A**  
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5 **Title: Debt Forgiveness Program for Medical Students Entering**  
6 **Primary Care Practice**  
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8 **Introduced by: Kelly J. Caverzagie, MD, for the Wayne County Delegation**  
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10 **Original Authors: Brian Silver, MD, and Kelly J. Caverzagie, MD**  
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12 **Referred to: Reference Committee E**  
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14 **House Action: Adopted**  
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17 **Whereas, 2 percent of 1,177 graduating U.S. medical students in 2007**  
18 **were planning a career in general internal medicine,<sup>1</sup> and**  
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20 **Whereas, in 1990, a similar survey found that 9 percent of graduating**  
21 **U.S. medical students were planning a career in general internal medicine,<sup>2</sup>**  
22 **and**  
23

24 **Whereas, the average debt of a graduate from an accredited allopathic**  
25 **medical school in 2008 was \$141,751,<sup>3</sup> and**  
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27 **Whereas, 17.7 percent of graduating allopathic medical students in 2008**  
28 **had a debt of greater than \$200,000,<sup>3</sup> and**  
29

30 **Whereas, in 2007, there was a strong direct correlation between higher**  
31 **overall salary and higher fill rates of U.S. residencies with U.S. graduates,<sup>4</sup> and**  
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33 **Whereas, in 2007, family medicine had the lowest mean salary**  
34 **(\$185,740) as well as the lowest fill rate with U.S. seniors (42.1 percent),<sup>4</sup> and**  
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36 **Whereas, the Michigan Department of Community Health has a program**  
37 **for partial loan repayment in the amount of \$25,000 per year for two or more**  
38 **years of service, which has not reversed the trend of reduced numbers of**  
39 **physicians going into primary care (family practice, internal medicine,**  
40 **obstetrics and gynecology, pediatrics),<sup>5</sup> and**  
41

42 **Whereas, the cost of forgiving a graduating medical student debt would**  
43 **be approximately \$140,000 (or \$14,000,000 for 100 students), and**  
44

45 **Whereas three years of service (225 days per year averaging 16 patients**  
46 **per day) from one additional primary care physician would result in**  
47 **approximately 10,800 additional patient contacts (or 1,080,000 additional**  
48 **patient contacts for 100 students), and**

49           Whereas, the J-1 Visa waiver program has successfully populated  
50 underserved areas with International Medical Graduates by forgiving home  
51 country requirements; therefore be it  
52

53           **RESOLVED:** That MSMS draft model legislation that would have the  
54 state of Michigan pay the medical education debt for any  
55 allopathic/osteopathic medical student who graduates from an accredited  
56 medical school in the state of Michigan and completes a residency in primary  
57 care in the state of Michigan, and subsequently completes three years of full-  
58 time service in primary care [family practice, internal medicine, obstetrics and  
59 gynecology (with 50 percent of the time devoted to primary care), and  
60 pediatrics] in the state of Michigan.  
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63           **WAYS AND MEANS COMMITTEE FISCAL NOTE: NONE**

1. *JAMA*. 2008;300(10):1154-1164.
2. *Ann Intern Med*. 1991;114(1):6-15
3. <http://www.aamc.org/newsroom/reporter/dec08/graduates.htm> (accessed February 5, 2009)
4. *JAMA*. 2008;300(10):1131-1132.
5. [http://www.michigan.gov/mdch/0,1607,7-132-2945\\_40012-135399--,00.html](http://www.michigan.gov/mdch/0,1607,7-132-2945_40012-135399--,00.html) (accessed February 5, 2009)