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The mission of ADEA is to lead institutions and individuals in the dental education community to address contemporary issues influencing education, research and the delivery of oral health care for the overall health and safety of the public.

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February 23, 2018

The Honorable Lamar Alexander
Chair
Committee on Health, Education,
Labor and Pensions
United States Senate
428 Dirksen Senate Office Bldg.
Washington, DC 20510
HigherEducation2018@help.senate.gov

The Honorable Patty Murray
Ranking Member
Committee on Health, Education,
Labor and Pensions
United States Senate
428 Dirksen Senate Office Bldg.
Washington, DC 20510

Dear Chairman Alexander and Ranking Member Murray,

On behalf of the American Dental Education Association (ADEA), we submit the following comments on the reauthorization of the Higher Education Act of 1965 (HEA), in response to your Feb. 13 request for input. ADEA also joined the American Council on Education and our many higher education coalition partners in addressing our collective goals in a letter dated Feb. 23.

As the sole national organization representing academic dentistry, ADEA is The Voice of Dental Education. ADEA members include more than 20,000 students, faculty, staff, and administrators from all 66 U.S. dental schools, many allied and advanced dental education programs, and numerous corporations working in oral health education.

Dental Health Profession Shortage Areas

The Department of Health and Human Services, Health Resources and Services Administration (HRSA), develops shortage designation criteria to determine whether a geographic area, population group or facility is a Health Professional Shortage Area (HPSA) or a Medically Underserved Area/Population. HPSAs may be designated as having a shortage of primary medical care, dental or mental health providers. As of Feb. 3, there are 5,872 designated dental health professional shortage areas (Dental HPSA), which are home to 62.9 million individuals who do not have access to adequate dental care.

Luckily, the dental profession is growing, and the field is one that draws motivated, intelligent and creative individuals to a stable service-oriented career. However, with changes in health care law as well as changes in population growth and geographic distribution, the need for new dentists across the country is rapidly increasing. In addition, HRSA estimates that it would require 10,812 new dental practitioners to fill the current shortages. Now more than ever, it is important to encourage a diverse group of students to apply to dental school to meet the evolving oral health needs of our diverse society.

Elimination of Loan Forgiveness Programs, Increased Interest Rates, and Capping Graduate Student Loans Will Directly Affect Dental Education

To address the needs of those living in shortage areas, and recruit and maintain a diverse student and faculty population, requires a robust federal student aid program. The Department of Education administers several loan programs for which dental students may be eligible. The majority of these programs are authorized under Title IV of the HEA.

Since The Budget Control Act of 2011 (P.L. 112-25) eliminated subsidized Federal Stafford loans for graduate/professional students, dental students have seen a significant increase in repayment over the life of their loans. The interest rates can mean a difference of tens of thousands of dollars over a loan's duration. This additional interest can be a significant burden, affecting where students choose to practice. It also could make dental and medical education less attainable for low- to mid-income students.

The Bipartisan Student Loan Certainty Act of 2013 (P.L. 113-28) tied the interest rates to the 10-year Treasury note, but also placed caps on the interest rates. Under this law, interest rates are capped for graduate/professional students at 9.5% for Federal Stafford loans and 10.5% for GradPLUS/Direct PLUS loans. As interest rates rise, the cost of these loans will also grow, creating an additional burden on dental and other health professions students. We encourage the Committee to consider provisions that will reduce the interest rate burden on dental and other health professions graduates.

The Public Student Loan Forgiveness program (PSLF) was enacted with bipartisan support in 2007 under President George W. Bush's leadership. It provides that graduate and professional students who have made qualifying student loan repayments for a minimum of 10 years and have worked in public service jobs for those 10 years can obtain forgiveness for the remainder of their debt. PSLF plays a crucial role in incentivizing careers in public service by assisting qualified health professionals as they give back to their communities. The program also aims to improve health care access in rural and underserved areas across the United States, where many of the dental and other health professions shortage areas are located. Federal financial aid programs such as PSLF also promote diversity in the health professions workforce.

While we appreciate that you have to balance higher education access, accountability and affordability against the federal government's ability to financially support these efforts, we ask that you keep in mind that support for graduate and health professional study is truly an investment in our future.

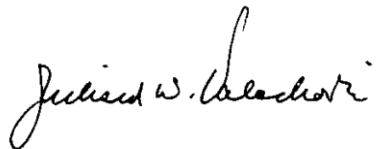
It is our sincere hope that the Committee works in a bipartisan manner to retain the PSLF program, lower the current interest rate caps, and consider the needs of medical and other graduate and professional students in the HEA. Considering the shortage of health care providers our country faces, we must work together to ensure that all students—no matter their financial status—who wish to dedicate their careers to serving others are not stopped for purely financial reasons.

Chairman Alexander and Ranking Member Murray
February 23, 2018
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If you need more information, please do not hesitate to contact Tim Leeth, CPA, ADEA Chief Advocacy Officer, at LeethT@adea.org or at 202-289-7201.

Thank you for your consideration of our views.

Sincerely,

A handwritten signature in black ink that reads "Richard W. Valachovic". The signature is written in a cursive style with a large, prominent initial 'R'.

Richard W. Valachovic, D.M.D., M.P.H.
President and CEO