

MD Loan Assistance Repayment Program for Nurses & Nursing Workers Act

Sponsors: Delegate Charles and Senator Beidle

SB 696

This bill would provide nurses and nursing workers with financial assistance to repay student loans spent on required educational expenses. Priority for funds would go to nurses and nursing workers practicing in a geographic area or medical specialty that the State has identified as experiencing a shortage.

Problem: While Maryland quickly approaches a critical nursing and nursing worker shortage, residents are discouraged from seeking these careers because of the high cost of education, training, and certification.

- Nursing certification programs can cost thousands of dollars. For example, Geriatric Nursing Assistant courses, certification, and other requirements often range from \$1300 to \$2000. Certifications such as a medication tech that can range from \$200 to \$300, and patient care tech certifications that can range from \$1800 to \$2200.¹
- Healthcare delivery is undergoing a rapid transformation in Maryland, driven in part by our State's Total Cost of Care Model. Our model encourages hospitals to eliminate unnecessary hospitalizations, while coordinating care with other kinds of providers to focus on more patient-centered outcomes. This model is creating a shift in the kinds of training and certifications workers need to provide the best levels of care to Maryland patients and consumers. Both nurses and nursing workers increasingly need additional certifications and training to provide the appropriate levels of care to patients.²
- The evolution of these career requirements has occurred just as nurses and nursing workers are leaving these fields of work because of staffing shortages and low wages.³

Solution: The state of Maryland should invest in a loan assistance program that would encourage residents to enter and stay in the nursing field, especially in areas experiencing a workforce shortage.

- This bill would create a fund for loan assistance administered by the State Treasurer and Office of the Comptroller.
- Nurses and nursing workers would apply to obtain financial assistance for loans taken out for required educational expenses, including state certifications and undergraduate or graduate study needed to become a nurse or licensed nursing worker.
- Priority for funds would go to nurses and nursing workers practicing in a geographic area or medical specialty that the State has identified as experiencing a shortage.

¹ <https://www.ccbcmd.edu/programs-and-courses-finder/coned-program/nursing-assistant>

² https://hscrc.maryland.gov/Documents/Modernization/TCOC%20Background%20and%20Summary%20_5_23_18%20.pdf

³ <https://innovation.cms.gov/data-and-reports/2021/md-tcoc-imp-eval-report>

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