



Mental Health Loan Forgiveness
Vermont Chapter of the National Association of Social Workers (NASW-VT)
Michele Denault, MSW candidate
Lynn Stanley, Interim Director, NASW-VT
Senate Health and Welfare Committee - April 21, 2021

Thank you for the opportunity to provide testimony as your committee moves forward on S.120 – the Joint Legislative Health Care Affordability Study Committee. My name is Michele Denault. I am an MSW candidate at the University of Vermont. I am here with Lynn Stanley, Interim Director for the Vermont Chapter of the National Association of Social Workers

We would like to bring to your attention the importance of mental health providers to both health care affordability and access. Per the finding in S.120 regarding the Biden Administration’s willingness to partner with states to pursue nontraditional reforms, we bring this proposed reform to you for your consideration.

Over the years, this committee has acknowledged the value of loan repayment for nurses and primary care providers. We ask you to now look at the value of loan repayment for mental health providers. One of the barriers to hiring qualified social workers and other mental health providers is that, upon graduation, these professionals must find high paying jobs so they can earn enough money to pay off loans, rather than work where there is the greatest need (which is, far more often than not, lower paying jobs). Loan forgiveness would make it significantly easier to recruit and retain mental health providers where the need is the greatest.

In Vermont, unlike New Hampshire, there are no state loan repayment program for mental health providers. There is a federal program through the National Health Service Corps, but that program is very limited and does not provide widespread loan forgiveness. The New Hampshire State Loan Repayment Program allows certain health care professionals, including mental health providers, who agree to work in medically underserved areas of New Hampshire

Because the study in S.120 requires outreach to stakeholders and institutions, we think this issue could have a place here. We would request the following amendment:

**Sec. 2. JOINT LEGISLATIVE HEALTH CARE AFFORDABILITY STUDY COMMITTEE;
REPORT**

- (c) Powers and duties. ...The Committee shall consider the following:
- (6) studying the viability of a state-level student loan forgiveness program for licensed mental health clinicians, including LICSWs, licensed psychologists, licensed family therapists, and licensed mental health counselors.

Thank you very much for your consideration.