

## **Educational Loan Repayment & Physician Placement:**

### ELR Recipients:

As funding for pediatrics has continued to decrease, the continued support from AHEC has allowed me to financially continue to take lower and lower salaries than my fellow pediatricians in other states and practice types, while knowing that my loans, which were as high as a mortgage coming out of medical school, were continuing to be paid off. Without AHEC's support and the ELR I would have likely closed my practice and rejoined academic/corporate medicine. Our practice provides care for 40-60% medicaid population from Windsor and Orange counties, providing 50%+ mental health care, as well as school based care, keeping kids in school and parents at work. The ELR team has been incredible in helping figure out how to apply, and what happens after application, and how to navigate funding issues at a practice level. VT is able to provide better care for it's citizens because of AHEC's ELR awards.

- Ashley Miller, South Royalton Health Center (Private Practice)

Receiving Educational Loan Repayment support through AHEC has made an enormous difference in my ability to practice primary care in rural Vermont. Like many primary care physicians, I graduated with six-figure student loan debt. The financial reality of that burden can be overwhelming. Knowing that AHEC support was there made the debt feel more manageable and far less nerve-wracking, and it allowed me to focus on my work rather than constant financial stress.

- Family Medicine Physician, Northern Counties Health Care (FQHC)

### Physician Placement Worksite Testimony:

UVM Office of Primary Care and AHEC have been such a benefit to our recruiting – Lamoille Health Partners is a small office located in Northern Vermont, a place many providers and students have never heard of but working with AHEC and Jennifer has allowed us to get our names out to many potential candidates and brought us many amazing providers.

Being a FQHC/non-profit, we cannot offer as high salaries or benefits as larger clinics can and programs like the loan repayment give us an additional benefit to offer candidates interested in helping underserved communities. The fact that all these recruiting services are provided to us free of cost is just another incredible bonus!

- Allycia Lopes, Lamoille Health Partners (FQHC)

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■ Family Medicine Physician, Northern Counties Health Care (FQHC)

Some organizations, like mine, where I am the sole recruiter, struggle to have the capacity to fully support provider recruitment because I wear several hats. The support I receive in filling our roles for the community truly makes a valuable difference, not just for my organization but for the people who call Vermont home. If I have to use outside agencies to fill these roles, the cost of using them, which are typically unfamiliar with Vermont and my organization, would put a significant strain on our budget. Sometimes those agencies cost over \$40,000 per hire. While we are desperately trying to keep budgets in check, we are put in a difficult position. Do we spend the money to bring in a provider to increase access to care and not meet budget guidance, or do we not fill the role and leave our community without the care they need? The support from the Office of Primary Care & AHEC is invaluable not only to my organization but to Vermont as a whole. The most successful job fair I attend each year is the VT AHEC Networking Day at UVM. To lose not only those relationships but also the ability to make connections at these events would be a true loss.

■ Heather Spinney, Northeastern Vermont Regional Hospital (Critical Access Hospital)

Primary care is the backbone of Vermont's healthcare system. With an aging population, rural geography, and ongoing provider shortages, recruiting and retaining primary care physicians is essential to ensuring access, continuity of care, and community health across the state. Through the collaboration of our Provider Recruitment & Physician Placement Services, we've been more successful than ever in accomplishing the following;

- Building and sustaining a reliable pipeline of primary care physicians
- Strengthening relationships between medical education and Vermont-based practice
- Supporting recruitment efforts that are mission-driven and cost-neutral

■ Matt Canasi, UVMH (Academic MC & Network)

If we had to pay placement agencies to do what the Office of Primary Care & AHEC does for free, it would cost tens of thousands of dollars. I recently had a Physician Placement Agency contact me to help find us a physician and their “fee” was \$20,000. As an independent practice we can’t even entertain the idea of paying those fees.

Recently, an Office of Primary Care Physician Placement specialist contacted me with an interested candidate. Not only did they make sure the candidate was a good match for us, they sent along their CV and contact information. We were delighted with the candidate and the Physician just signed with our practice. During the negotiations, loan forgiveness/repayment was an important part of the negotiation process. I reached out to one of my physician placement contacts and she assisted me to ensure our new doctor met the deadline of the program which was days away from ending. Then, she followed back up with me when all documents were completed to close the loop. The Office of Primary Care & AHEC Program are vital to our survival.

■ Stacy Ladd, Middlebury Family Health (Private Practice)

Of course, Brattleboro Memorial Hospital (BMH) and I are strong supporters of the UVM Office of Primary Care and AHEC programs. Vermont Recruitment & Networking Day and the AHEC Educational Loan Repayment Program are highly effective recruitment and retention tools for BMH and are essential to sustaining our healthcare workforce.

Vermont Recruitment & Networking Day plays a critical role in connecting BMH with Vermont medical students and residents. This event offers an opportunity to engage directly with future physicians to highlight employment opportunities at BMH. These early connections can serve as the foundation for long-term recruitment success and are difficult to replicate.

Equally important is the AHEC Educational Loan Repayment Program, which serves as a recruitment and retention tool for BMH. Educational loans remain a significant stressor for clinicians, and access to AHEC loan-repayment enables providers to realistically consider practicing in rural and underserved areas. Loan repayment can be a deciding factor in a provider's choice of Vermont over another state. Additionally, this program supports retaining clinicians who are invested in the community and committed to long-term practice rather than seeking opportunities elsewhere. For BMH, AHEC loan repayment has been instrumental in both attracting and retaining high-quality clinicians.

The combination of early engagement through Networking Day and sustained financial support through AHEC loan repayment creates a stronger, more coordinated workforce

pipeline for BMH and Vermont. These programs support BMH's ability to remain competitive in an increasingly challenging healthcare labor market.

- Zak Belletete, Brattleboro Memorial Hospital (Community Hospital)

## **VT AHEC Scholars Medical Student Incentive Scholarship/Loan Forgiveness:**

This award meant so much more than just helping to fund my education. It showed me the investment that AHEC is willing to take for rural healthcare to succeed, with the hope for me to return home one day, as a rural pediatrician. They've been there every step of the way, and I am thrilled to have returned to the NEK.

- Dr. Megan Prue grew up in Derby, VT and is pleased to be returning to her community to practice medicine with the support of this scholarship. She is the first awardee to return to practice in VT.

As a native Vermonter, I want to be able to give back to the community that helped shape me. The AHEC Scholars Scholarship/Loan Forgiveness Program has allowed me to better afford my medical education and fulfill my goal of building my medical career here in Vermont.

- Caitlin Early, MD, MPH

The AHEC Scholars program and the scholarships it affords will enable me to practice rural primary care in Vermont without worrying about the debt incurred from my medical education. Ultimately, I saw this program and its scholarships as an avenue for me to continue advocating for a robust primary care system in an underserved state, which could lower the overall cost of healthcare for every Vermonter.

- Tucker Angier, MS-IV (applying family medicine)

While I may not be a native Vermonter, I have proudly called this state home for over a decade. My path to primary care was not linear, but from early on I knew I wanted a career that blended the science of medicine with the sense of community I experienced growing up in a rural area—making family medicine a natural fit. Throughout my medical training,

AHEC has been instrumental in my development as a mentor, leader, and future primary care physician through opportunities such as the Governor's Institute, support for community work with CRCF and Mercy Connections, and access to loan forgiveness. I applied to AHEC's loan forgiveness program because it provided the flexibility to choose primary care and serve Vermont's vibrant yet underserved communities. At a time when primary care physicians face high workloads, lower compensation, and significant educational debt, programs like AHEC's are essential. They ease the financial burden of medical education while enabling students like me to train, stay, and give back to the communities that have given us so much.

■ Molly Hurd, MS-IV (applying family medicine)