

May 20, 2025

The Honorable Virginia Foxx  
Chair  
House Committee on Rules  
Washington, DC 20510

The Honorable Jim McGovern  
Ranking Member  
House Committee on Rules  
Washington, DC 20510

Dear Chair Virginia Foxx and Ranking Member Jim McGovern:

The Association of American Medical Colleges (AAMC) and the American Association of Colleges of Osteopathic Medicine (AACOM), who represent medical students, residents, practicing physicians, hospitals, and medical schools urge you to protect financial aid programs that improve access to medical education and are essential to bolstering the future physician workforce. We are concerned about proposals within the One Big Beautiful Bill Act that seek to eliminate the Grad PLUS program, impose new aggregate limits on Direct Loan borrowing, and limit eligibility to the Public Service Loan Forgiveness (PSLF) program, particularly for physician residents.

We urge Congress to maintain the Grad PLUS program and protect full access to Unsubsidized Direct Loan borrowing, including the \$224,000 cap for health professions students. Federal lending to aspiring physicians expands access and boosts the health care workforce. Physicians are very reliable borrowers who pay back their student loans, as evidenced by their extremely low default rates. Eliminating Grad PLUS or restricting aggregate lending will disadvantage the more than 40% of all medical students who use the programs because they may no longer be able to afford medical school if required to borrow from the private loan market. This may worsen the physician workforce shortage by reducing access to medical school for students, and therefore restricting the supply of health care providers in every community. While we are sure that exacerbating the physician shortage is not an intended result, we do have to bring to your attention the unintended consequences of eliminating these vital financial programs.

We also urge you to maintain current eligibility requirements for the PSLF program, especially for medical school residents. Physicians who participate in PSLF are essential health care providers in rural and urban medically underserved communities. More than 55% of medical school graduates plan to work in public service jobs, including as physicians in nonprofit hospitals, public health departments, and community clinics in rural areas. A total of 99.4% of graduating students indicate an intention to practice medicine. Eliminating incentives for physicians who intend to serve in these settings to promote the public interest would limit the availability of high-quality care for patients and communities who need it most. The country continues to face shortages of physicians in communities nationwide. Therefore, we call on Congress to ensure that any forthcoming legislation does not threaten access to medical education or exacerbate the physician workforce shortage by eliminating the Grad PLUS program, imposing limits on borrowing, or limiting eligibility for the PSLF program. We urge you to maintain and enhance these essential loan and forgiveness programs to improve the health of people everywhere.

cc: The Honorable John Thune, Senate Majority Leader; The Honorable Chuck Schumer, Senate Minority Leader; The Honorable Mike Johnson, Speaker of the House of Representatives; The Honorable Hakeem Jeffries, Minority Leader of the House of Representatives; The Honorable Bill Cassidy, MD, Chair of

Senate Committee on Health, Education, Labor, & Pensions; The Honorable Bernie Sanders, Ranking Member of Senate Committee on Health, Education, Labor, & Pensions; The Honorable Tim Walberg, Chair of House Committee on Education & the Workforce; The Honorable Bobby Scott, Ranking Member of House Committee on Education & the Workforce; The Honorable Jason Smith, Chair of House Ways & Means Committee; The Honorable Richie Neal, Ranking Member of House Ways & Means Committee