

House Appropriations Committee Human Resources Division

House Bill No. 1012

Testimony by:

Shelly Ten Napel, CEO

Community HealthCare Association of the Dakotas

January 27, 2025

Chairman Nelson and Members of the Committee. My name is Shelly Ten Napel, and I am the CEO of Community HealthCare Association of the Dakotas (CHAD). I am offering written testimony in support of the Dental Loan Repayment Program and the Health Care Professionals Loan Repayment Program.

CHAD is a non-profit membership organization that serves as the Primary Care Association for North Dakota and South Dakota, supporting community health centers across both states in their efforts to provide health care to underserved and low-income populations. The health centers we represent have locations in both urban and rural communities.

Community health centers (CHCs) are non-profit, community-driven primary care clinics that serve all individuals, regardless of their insurance status or ability to pay. North Dakota is home to five community health center organizations that provide comprehensive, integrated care to more than 36,000 individuals at 22 locations in 20 communities across the state. Sixteen percent of those patients are uninsured and about 40 percent have family incomes below the federal poverty level.

The community health center integrated care model includes primary care, mental health and substance use treatment, dental care, pharmacy services, and a range of case management services that can include help with transportation, finding social services, or assistance with insurance and financial enrollments. As a result, health centers employ a range of health professionals. Because we work in communities that are, by definition, underserved by the health care system, recruitment and retention of good staff is both challenging and critical to our ability to fulfill our mission of access to high quality health care for ALL North Dakotans. Our members share with us that support related to workforce recruitment and retention is their number one need.

Loan repayment programs are a great investment. They bring providers into underserved North Dakota communities for a fraction of the cost of providing a full health care services education. In rural communities, access to health care can support the long-term viability of a community, sustaining a vibrant main street. Rural providers often serve multiple roles by sustaining access to primary care, supporting the viability of nursing homes and hospitals, and possibly supporting local emergency services provider and public health. The need for additional dental providers and behavioral health providers across North Dakota is well documented.

If the committee is seeking to increase the impact of the state's loan repayment programs, providers have shared feedback with the Department of Health and others that the state should consider increasing the amount of loan repayment to meet the continued rising cost of medical education. Decreasing the required numbers of years of service could also make the North Dakota loan repayment programs more competitive with those offered in other states.

In conclusion, I would like to emphasize the importance of loan repayment programs to the community health centers of North Dakota. This investment aligns with other state programs such as Area Health Education Centers, which help generate interest among students in health professions, and the range of other state investments in health services training. Those programs increase the *supply* of providers, which is definitely needed. Loan repayment plays a particular role in the *distribution* of the health care workforce because it provides targeted and high-value incentives for young professionals to start their careers in underserved communities and health professional shortage areas. Our mission as health centers is to provide care to populations and communities that otherwise could be left behind, but we cannot meet that mission without qualified health professionals willing to serve in those communities. We encourage the committee to support full funding for its loan repayment programs, and we would welcome the opportunity to work with the committee on maximizing the value and impact of those state investments.

Thank you!

Shelly Ten Napel, CEO
Community HealthCare Association of the Dakotas (CHAD)