Testimony of Andy Carver, DVM In Support of SB 2140 March 8, 2021

Chair Owens and Members of the Education Committee,

I am Dr. Andy Carver, and I am here today to express my support for SB 2140 which repeals the comeback or payback provision in the PSEP program.

My career path is an example of how the flexibility afforded by SB 2140 benefits the long-term growth of both the PSEP recipient and the veterinary community in North Dakota as a whole. I am a small animal veterinarian in the Fargo-Moorhead region practicing in emergency medicine and critical care. I am a Diplomate of the American College of Veterinary Emergency and Critical Care, meaning I am residency-trained, and board certified in this field, and currently the only such specialist in our state. I was a grateful recipient of support from PSEP when I attended the University of Minnesota College of Vet Med and I graduated in 2012. My desire was always to return to North Dakota. However, I had to balance this with the pursuit of my true passion of specializing in emergency medicine and my ability to repay immense student debt. Had I been required to "comeback or payback", I likely would not have pursued my true career passion.

I am proud to support the North Dakota veterinary community as the only full-time clinical specialist in the state. To get here required 4 years of additional training after veterinary school (1-year internship and 3-year residency). However, after my residency there initially was not a position for an emergency/critical care specialist in North Dakota. This led me to a position as faculty at the University of Florida - College of Veterinary Medicine where I was still able to help the North Dakota veterinary community remotely. While at UF I participated in training of future veterinarians, some of which relocated to this region. My faculty appointment also allowed me to participate in scientific and medical research to help advance the field of veterinary medicine. Therefore, I was able to help ND veterinarians and ND animal owners alike even though my path led me to another state. I also gained additional training in areas such as hemodialysis, a service that I was ultimately able to bring to North Dakota when the right career opportunity allowed me to come back to our great state. This is benefiting the citizens of North Dakota by providing services here and contributing to the economy vs. citizens having to seek services out of state.

My story and career path are not entirely unique, and any provision that limits advanced training of North Dakota veterinary students negatively impacts the long-term advancement of veterinary medicine in our state. Advanced training beyond veterinary medical school is becoming more common. Last year there were approximately 4000 graduating veterinarians in the U.S. and according to the Veterinary Internship and Residency Matching Program, 1051 veterinarians applied for advanced training in an internship program. Approximately 25% of graduating veterinarians desire formal training beyond veterinary school or to pursue an area of specialization. SB 2140 allows North Dakota students to advance their knowledge in alignment with their passions and interests. This leads to potentially bringing advanced specialties and services to the citizens of N.D.

I also fear the harmful financial burden induced by the payback provision. The average student debt of a graduating veterinarian in the ND PSEP program is \$163,000. While working at the University, my salary

as a faculty member would not have been sufficient to payback PSEP funds in addition to my existing student debt. Like many others, I had trouble finding a position in North Dakota that supported my professional and family requirements immediately after my residency training. Forcing recent graduates to potentially sacrifice in any of these areas, coupled with a daunting debt-to-income ratio, is not conducive to long-term job retention in our state. As a veterinarian and fellow North Dakotan, I value a system that will not inhibit long-term employment for future veterinarians. By not requiring a comeback or payback provision, students have the opportunity to benefit our state in ways they couldn't have otherwise.

SB 2140 is mutually beneficial for our students and our State. In addition, SB 2140 is significant to animal and public health around the world that indirectly and directly benefit North Dakotans. A good example: we all know the significance of the Coronavirus pandemic. Veterinarians have been crucial in studying Coronaviruses in animals and some of those discoveries have directly benefited the citizens of North Dakota. Indeed, it was American veterinarians crawling around in the bat caves in China that identified the source of the first Corona Virus pandemic. The 2015 poultry influenza outbreak in Minnesota and North Dakota had the potential to become a human pandemic in our area. Veterinarians are critical to public health that extends beyond the borders of North Dakota.

Thank you for allowing me to address the committee and for your consideration on this important matter. I ask for your support in voting YES on SB 2140.