

March 27, 2025

The Honorable Jacky Rosen
U.S. Senate
713 Hart Senate Office Building
Washington, D.C. 20510

The Honorable John Boozman, OD
U.S. Senate
555 Dirksen Senate Office Building
Washington, D.C. 20510

The Honorable Brian Babin, DDS
U.S. House of Representatives
2236 Rayburn House Office Building
Washington, D.C. 20515

The Honorable Chrissy Houlahan
U.S. House of Representatives
1727 Longworth House Office Building
Washington, D.C. 20515

Dear Senators Rosen and Boozman and Representatives Babin and Houlahan:

On behalf of our organizations, we thank you for reintroducing the “Resident Education Deferred Interest (REDI) Act” (S 942/HR 2028) that, if passed, will allow borrowers to qualify for interest-free deferment on their student loans while serving in a medical or dental internship or residency program.

The cost of graduate-level medical and dental education is substantial for the vast majority of students. Further, those who spend years in residency with very low pay often cannot begin to repay their student loans after graduation. While they may qualify to have their payments halted during residency through deferment or forbearance processes, interest continues to accrue on their loans and is added to their balance.

The REDI Act addresses this issue by ensuring physicians and dentists are not penalized during residency. The bill prevents the government from charging interest on their loans during a time when they often are unable to afford to make payments on the loan principal. The REDI Act does not provide any loan forgiveness or reduce a borrower’s original loan balance.

Providing student loan relief also is a workforce issue. According to HRSA’s latest report from 2024, nationally, across all physician specialties in the United States, there is a projected shortage of 187,130 full-time equivalent (FTE) physicians in 2037. In fact, 31 out of the 36 physician specialties reported in this brief are projected to have shortages in 2035.¹ HRSA has also projected that the demand for general dentists as well as several dental specialists is predicted to exceed supply by 2037.² The REDI Act allows medical and dental residents to save thousands of dollars in loan interest, making it more feasible for them to consider opening practices in underserved areas or pursuing careers in academia or research.

Passage of the “REDI Act” is an important part of student loan repayment reform. Thank you again for your support on this important issue.

¹ Department of Health and Human Services, Health Resources and Services Administration, *Physician Workforce: Projections, 2022-2037*. November 2024. Available at <https://bhwh.hrsa.gov/sites/default/files/bureau-health-workforce/data-research/physicians-projections-factsheet.pdf>.

² Department of Health and Human Services, Health Resources and Services Administration, *Health Workforce Projections*. Available at <https://bhwh.hrsa.gov/data-research/review-health-workforce-research>.

Sincerely,

Academy of General Dentistry
American Academy of Family Physicians
American Academy of Neurology
American Academy of Oral and Maxillofacial Pathology
American Academy of Oral and Maxillofacial Radiology
American Academy of Otolaryngology - Head and Neck Surgery
American Academy of Pediatric Dentistry
American Academy of Periodontology
American Association for Dental, Oral, and Craniofacial Research
American Association for Pediatric Ophthalmology & Strabismus
American Association of Child and Adolescent Psychiatry
American Association of Endodontists
American Association of Neurological Surgeons
American Association of Oral and Maxillofacial Surgeons
American Association of Orthodontists
American Association of Orthopedic Surgeons
American College of Emergency Physicians
American College of Obstetricians and Gynecologists
American College of Physicians
American College of Rheumatology
American College of Surgeons
American Dental Association
American Dental Education Association
American Gastroenterological Association
American Medical Association
American Osteopathic Association
American Psychiatric Association
American Society for Radiation Oncology
American Society of Anesthesiologists
American Society of Dentist Anesthesiologists
American Student Dental Association
American Urological Association, Inc.
College of American Pathologists
Congress of Neurological Surgeons
Hispanic Dental Association
Renal Physicians Association
Society for Cardiovascular Angiography and Interventions
Society for Vascular Surgery
Society of Interventional Radiology
The Society of Thoracic Surgeons