



Brandy Spaulding, DC
Proponent Testimony - House Bill 151
May 14, 2019

Chairman Merrin, Vice Chair Manning, Ranking member Boyd and members of the House Health Committee, thank you for the opportunity to provide proponent testimony on House Bill 151. My name is Dr. Brandy Spaulding. I am a chiropractic physician, practicing in Chillicothe Ohio, and also serve as the Director of Chiropractic Services for the Ohio State Chiropractic Association.

Today I testify in support of this bill, which creates the chiropractic loan repayment program. The program would provide loan repayment on behalf of Doctors of Chiropractic who have applied to and been approved by the chiropractic loan repayment advisory board, and have agreed to provide chiropractic services in areas determined to be health resource shortage areas by the director of health, pursuant to section 3702.982.

The amount paid on behalf of a participant will not exceed \$10,000 per year or \$30,000 over the time of participation in the program. Funds can be used to repay government or other educational loans taken by the individual to pay for the following approved expenses while enrolled in an accredited chiropractic school or college: Tuition, other education expenses including fees, books, lab expenses, and room and board expenses as determined reasonable by the director of health.

In exchange for the individual's participation in the chiropractic loan repayment program, the chiropractic physician will fulfill a contract that includes:

- Providing chiropractic services in an area determined to be a chiropractic health resource shortage area
- for a minimum of 20 hours per week
- regardless of a patient's ability to pay
- meet requirements and enter into a Medicaid provider agreement and provide chiropractic services to Medicaid recipients.

The current average Chiropractic education, without taking into account undergraduate expenses or room and board, is estimated to be \$120,000. When you take into account undergraduate educational loans and room and board for 7.5-8 years of total education, many current graduates are coming out of chiropractic school with \$200,000-250,000 in student loans. This repayment program is mirrored after several other health care professional loan repayment programs and will help draw new graduates to serve and practice in Ohio.



Additionally, it will improve access to health care professionals and non-pharmacological conservative treatment options to Ohioans whom reside in areas that meet the resource shortage areas as determined by the director of health.

Chairman Merrin and members of this committee, thank you again for allowing me to provide testimony and at this time, I would be happy to answer any questions.