



AMERICAN COLLEGE OF PHYSICIANS  
INTERNAL MEDICINE | *Doctors for Adults*®

April 1, 2009

The Honorable Richard Burr  
U.S. Senate  
Washington, D.C. 20510

Dear Senator Burr:

On behalf of the American College of Physicians (ACP), representing 126,000 internal medicine physicians, residents and medical students, I am writing to applaud your efforts to permanently restore the medical student loan deferment program, known as the “20/220 pathway” and expand the current economic hardship qualifications for medical residents. S. 646 would reverse the provision in the “College Cost Reduction and Access Act” (P.L. 110-84) that eliminated the 20/220 pathway. This pathway is the economic hardship deferment qualification criterion that 67% of the nation’s medical residents have relied upon to defer their student loan debts while completing residency training.

Without this deferment option, starting on July 1, 2009, the majority of medical residents, who previously would have otherwise been able to defer repayment for up to three years time during their residency, will now be forced to begin repayment immediately or seek forbearance. Such a debt is a significant hardship throughout the loan repayment period, particularly during the three to seven years of training in residency programs. By permanently restoring this pathway and expanding the current economic hardship qualifications, your legislation will allow even more medical residents to benefit from this program.

ACP is concerned about the rising cost of medical education and resulting financial debt burden on medical students and physicians-in-training. High levels of debt serve as a deterrent to pursuing careers in primary care, working in underserved areas, or entering the medical profession altogether. Further complicating student debt repayment will likely only deter students from pursuing careers in medicine, particularly less remunerative specialties such as internal medicine and family medicine, which are already facing shortages. ACP applauds you for recognizing the critical importance of the medical student loan deferment program that so many of our nation’s medical residents rely upon during their training. We look forward to working with you on a long term solution for continued loan deferment eligibility for medical residents.

Yours truly,

A handwritten signature in black ink that reads "Jeffrey P. Harris".

Jeffrey P. Harris, MD, FACP  
President

CC: The Honorable Lamar Alexander  
The Honorable Tom Coburn  
The Honorable Chris Dodd  
The Honorable Pat Roberts



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April 1, 2009

The Honorable Vernon J. Ehlers  
U.S. House of Representatives  
Washington, D.C. 20515

Dear Representative Ehlers:

On behalf of the American College of Physicians (ACP), representing 126,000 internal medicine physicians, residents and medical students, I am writing to applaud your efforts to permanently restore the medical student loan deferment program, known as the “20/220 pathway” and expand the current economic hardship qualifications for medical residents. H.R. 1615 would reverse the provision in the “College Cost Reduction and Access Act” (P.L. 110-84) that eliminated the 20/220 pathway. This pathway is the economic hardship deferment qualification criterion that 67% of the nation’s medical residents have relied upon to defer their student loan debts while completing residency training.

Without this deferment option, starting on July 1, 2009, the majority of medical residents, who previously would have otherwise been able to defer repayment for up to three years time during their residency, will now be forced to begin repayment immediately or seek forbearance. Such a debt is a significant hardship throughout the loan repayment period, particularly during the three to seven years of training in residency programs. By permanently restoring this pathway and expanding the current economic hardship qualifications, your legislation will allow even more medical residents to benefit from this program.

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Jeffrey P. Harris, MD, FACP  
President

CC: The Honorable Charles W. Boustany, Jr.  
The Honorable Corrine Brown  
The Honorable Bart Gordon

The Honorable Kay Granger  
The Honorable Michael M. Honda  
The Honorable Duncan D. Hunter  
The Honorable Howard P. "Buck" McKeon  
The Honorable Patrick J. Murphy  
The Honorable Tom Price  
The Honorable Ileana Ros-Lehtinen  
The Honorable Bobby L. Rush  
The Honorable Edolphus Towns  
The Honorable Joe Wilson