



April 22, 2025

The Honorable Brian Babin
United States House of Representatives
2236 Rayburn House Office Building
Washington, DC 20515

The Honorable Chrissy Houlahan
United States House of Representatives
1727 Longworth House Office Building
Washington, DC 20515

Dear Representatives Babin and Houlahan:

On behalf of the American Osteopathic Association (AOA), and the more than 197,000 osteopathic physicians (DOs) and medical students we represent, we applaud your efforts to make medical education more affordable and offer our support for the *Resident Education Deferred Interest (REDI) Act* (H.R. 2028). The financial cost of medical education is a significant barrier for aspiring medical students and a burden on young physicians. Your legislation will help address financial barriers to medical education while helping alleviate our physician shortage and improve access to care in rural and underserved communities.

DOs comprise one of the most rapidly growing segments of the U.S. physician workforce, with over 25% of medical students in the United States attending a college of osteopathic medicine. Today, nearly 70% of DOs in active practice are under the age of 45¹, and if current trends continue, DOs are projected to represent more than 20% of the U.S. physician workforce by 2030.

As you are likely aware, osteopathic medical schools are primarily located in rural or medically underserved areas; and data shows that medical students tend to practice in or near the communities where they complete their education and training. This legislation would be an important part of student loan reform and will be extremely impactful for osteopathic medical students, residents, and new physicians seeking to practice in underserved rural and urban communities.

Repaying student loans often becomes difficult during post-graduate training. Although many DO and MD residents qualify to have payments halted during residency through deferment or forbearance processes, their student loans continue to accrue interest. Removing the burden of additional interest accruing during residency will alleviate the pressure to base decisions on where to practice medicine based on the level of student debt, lessening the financial burden for physicians to practice in rural and underserved communities where they are so greatly needed.

Again, thank you for your dedicated leadership on this issue. The AOA and our members stand ready to assist you in securing the enactment of this important legislation. If you have any questions or if the AOA can be a resource, please contact AOA Vice President of Public Policy, John-Michael Villarama, at jvillarama@osteopathic.org, or (202) 349-8748.

Sincerely,

Teresa A. Hubka, DO, FACOOG (dist.)
President, AOA

Kathleen S. Creason, MBA
Chief Executive Officer, AOA

¹ <https://osteopathic.org/index.php?aam-media=/wp-content/uploads/2024-OMP-Report.pdf>