

Protect and Invest in Primary Care and Physician Workforce

Issue: Cosponsor the *REDI (Resident Education Deferred Interest) Act* (H.R. 2028/S. 942).

Why Action Is Needed:

With the existing health workforce facing growing demands, it is even more imperative for Congress to act to protect patients' access to care by expanding the pipeline of future physicians. The physician workforce shortage is worsening and the United States faces a projected [shortage of up to 141,160 physicians by 2038](#)—including a [shortage of over 70,000 primary care physicians](#). A typical medical school graduate incurs an average of [\\$228,000](#) in debt [when combining medical and premedical education debt](#).

Additionally, a [2021 report by the National Academies of Sciences, Engineering, and Medicine](#) called on policymakers to dramatically increase investment in primary care and the physician workforce. The evidence clearly shows that high-quality primary care is critical for achieving health care's quadruple aim (enhancing patient experience, improving population health, reducing costs, and improving the health care team experience).

However, recent policy changes are likely to make affording a medical education even more difficult. These include caps on borrowing, as well as more limited loan repayment and forgiveness options.

- **Loans for Medical Students:** The FY2025 budget reconciliation law imposed limits for Direct Unsubsidized Loans for professional students at \$200,000, including a new lifetime maximum aggregate limit at \$257,500 for all student loan borrowers. These changes will be effective July 1, 2026, so the impact on medical student enrollment may happen by fall 2026. Throughout the reconciliation budget process, ACP expressed its [strong concern](#) about these loan limits.

ACP's Position

Medical students and residents face strong headwinds—as outlined above—to obtaining a medical education. Congress must act to ensure an adequate physician workforce exists to meet our nation's primary care needs. Most physicians do not begin repaying their student loans until they complete their training. Currently, interest on student loans accrues during medical residency, which adds a significant cost to student borrowing. ACP was encouraged by efforts to include a version of legislation in last year's reconciliation package that would freeze a loan's balance by deferring a borrower's student loan interest during residency. While this did not make it into the final law, Congress can still act to help residents during the financially difficult time during residency and help prevent tens of thousands of dollars of more debt due interest accrual. ACP opposes limiting eligibility based on participation in programs like Public Service Loan forgiveness.

Call to Action

[Co-sponsor and pass](#) the *REDI (Resident Education Deferred Interest) Act* (H.R. 2028/S. 942), which would allow borrowers to qualify for interest-free deferment on their federal student loans while in a medical or dental internship or residency program.