

From: [Carissa S Klarich](#)
To: [Assembly Health and Human Services Exhibits](#)
Subject: Support for AB45
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Greetings!

I am a psychiatry resident at the University of Nevada. I am in support of AB45. As a resident who works in primary care in the mental health field, I fully appreciate the importance of training and retaining high-quality doctors who are familiar and dedicated to the rural and underserved communities that they train and live in.

The time and financial investment that goes into medical training is significant. Many things factor into a resident's decision to accept a position after training, including but not limited to compensation, which includes loan repayment. The benefits of loan repayment and forgiveness to both trainees, as well as the communities/state they serve, is immeasurable.

Loan repayment and forgiveness has been a hot topic on the national stage, however, it is nothing new for medical trainees. Loan repayment and forgiveness with a commitment to work and serve rural and underserved communities has been incredibly successful for decades in similar rural states such as Oregon, Montana, and North Dakota to name a few. The benefit far outweighs any downside.

I strongly urge Nevada representatives to support and passes legislation.

Kindly,
Carissa Klarich, MD

University of Nevada psychiatry residency

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