

May 15, 2023

TO: Assemblywoman Daniele Monroe-Moreno and Committee Members, Assembly Committee on Ways and Means

RE: Assembly Bill 45

Dear Chair Monroe-Moreno and Committee Members,

My name is Grace Goodwin, and I am currently a 3rd year PhD student in Clinical Psychology at the University of Nevada, Las Vegas. As a constituent and a graduate student, I am writing to strongly request that you support AB45, which creates a program to repay the student education loans of healthcare providers who commit to practicing in underserved communities in the state of Nevada. This bill prioritizes the repayment of student education loans for providers of healthcare who commit to serving the following vulnerable communities: those in which at least 20% of households are not proficient in English, those that have a high level of social vulnerability, those in tribal communities, those in geographic areas subject to segregation and discriminatory practices, those who receive Medicaid or insurance pursuant to the Children's Health Insurance Program.

According to Mental Health America, Nevada has ranked 51st in the country for mental health services for the past five years. This is based on the prevalence of mental illness and rates of access to care. This gap continues to widen following the COVID-19 pandemic and current mental health crisis, particularly among youth. This loan repayment program will incentivize NSHE Clinical Psychology graduates to stay and serve this community. Marginalized communities are disproportionately affected by mental health concerns and often do not have adequate resources or access to care.

Students in Clinical Psychology programs often accrue tens of thousands of dollars in student loans in order to complete our training. This repayment program will help early career psychologists establish care in Nevada, likely for the long term, without the added concern of paying off student loan debt. Psychologists will be able to accept various insurance programs regardless of their reimbursement rates, which will, in turn, grant more access to care to underserved communities. AB45 provides a partial solution to the mental health crisis in the state of Nevada and an incentive for early career psychologists to remain and practice in Nevada.

I did not initially intend to stay in Nevada following graduation. However, if this bill should pass, I would be much more inclined to stay and serve the Nevada community. I have accrued substantial student loan debt while in graduate school. If my loans were repaid, I would be able to contract with Medicaid and other insurance programs, and therefore, serve a wider community.

For the reasons listed above, I urge you to support and invest in AB45. I would be pleased to supply additional information on this issue and answer any questions you may have. You may contact me at goodwgl@unlv.nevada.edu.

Sincerely,

Grace Goodwin, M.S.
Graduate Student in Clinical Psychology
University of Nevada, Las Vegas