

March 27, 2025

The Honorable Jacky Rosen  
U.S. Senate  
713 Hart Senate Office Building  
Washington, D.C. 20510

The Honorable John Boozman, OD  
U.S. Senate  
555 Dirksen Senate Office Building  
Washington, D.C. 20510

The Honorable Brian Babin, DDS  
U.S. House of Representatives  
2236 Rayburn House Office Building  
Washington, D.C. 20515

The Honorable Chrissy Houlahan  
U.S. House of Representatives  
1727 Longworth House Office Building  
Washington, D.C. 20515

Dear Senators Rosen and Boozman and Representatives Babin and Houlahan:

On behalf of our organizations, we thank you for reintroducing the “Resident Education Deferred Interest (REDI) Act” (S 942/HR 2028) that, if passed, will allow borrowers to qualify for interest-free deferment on their student loans while serving in a medical or dental internship or residency program.

The cost of graduate-level medical and dental education is substantial for the vast majority of students. Further, those who spend years in residency with very low pay often cannot begin to repay their student loans after graduation. While they may qualify to have their payments halted during residency through deferment or forbearance processes, interest continues to accrue on their loans and is added to their balance.

The REDI Act addresses this issue by ensuring physicians and dentists are not penalized during residency. The bill prevents the government from charging interest on their loans during a time when they often are unable to afford to make payments on the loan principal. The REDI Act does not provide any loan forgiveness or reduce a borrower’s original loan balance.

Providing student loan relief also is a workforce issue. According to HRSA’s latest report from 2024, nationally, across all physician specialties in the United States, there is a projected shortage of 187,130 full-time equivalent (FTE) physicians in 2037. In fact, 31 out of the 36 physician specialties reported in this brief are projected to have shortages in 2035.<sup>1</sup> HRSA has also projected that the demand for general dentists as well as several dental specialists is predicted to exceed supply by 2037.<sup>2</sup> The REDI Act allows medical and dental residents to save thousands of dollars in loan interest, making it more feasible for them to consider opening practices in underserved areas or pursuing careers in academia or research.

Passage of the “REDI Act” is an important part of student loan repayment reform. Thank you again for your support on this important issue.

---

<sup>1</sup> Department of Health and Human Services, Health Resources and Services Administration, *Physician Workforce: Projections, 2022-2037*. November 2024. Available at <https://bhwh.hrsa.gov/sites/default/files/bureau-health-workforce/data-research/physicians-projections-factsheet.pdf>.

<sup>2</sup> Department of Health and Human Services, Health Resources and Services Administration, *Health Workforce Projections*. Available at <https://bhwh.hrsa.gov/data-research/review-health-workforce-research>.

Sincerely,

Academy of General Dentistry  
American Academy of Family Physicians  
American Academy of Neurology  
American Academy of Oral and Maxillofacial Pathology  
American Academy of Oral and Maxillofacial Radiology  
American Academy of Otolaryngology - Head and Neck Surgery  
American Academy of Pediatric Dentistry  
American Academy of Periodontology  
American Association for Dental, Oral, and Craniofacial Research  
American Association for Pediatric Ophthalmology & Strabismus  
American Association of Child and Adolescent Psychiatry  
American Association of Endodontists  
American Association of Neurological Surgeons  
American Association of Oral and Maxillofacial Surgeons  
American Association of Orthodontists  
American Association of Orthopedic Surgeons  
American College of Emergency Physicians  
American College of Obstetricians and Gynecologists  
American College of Physicians  
American College of Rheumatology  
American College of Surgeons  
American Dental Association  
American Dental Education Association  
American Gastroenterological Association  
American Medical Association  
American Osteopathic Association  
American Psychiatric Association  
American Society for Radiation Oncology  
American Society of Anesthesiologists  
American Society of Dentist Anesthesiologists  
American Student Dental Association  
American Urological Association, Inc.  
College of American Pathologists  
Congress of Neurological Surgeons  
Hispanic Dental Association  
Renal Physicians Association  
Society for Cardiovascular Angiography and Interventions  
Society for Vascular Surgery  
Society of Interventional Radiology  
The Society of Thoracic Surgeons