



The APMSA Legislative Committee has created short summaries on federal legislation that directly impacts students. These are a few bills that have been identified. With each summary, you will find a link to directly track the progress and any updates to the respective bill. For additional legislation affecting the field of podiatry, APMA has several resources found [here](#).

H.R. 1202 / S. 704: Resident Education Deferred Interest (REDI) Act

Introduced: 2/27/2023

Summary:

This act would allow medical and dental residents to defer student loan payments, interest-free, while completing their residency program.

Track progress [here](#).

H.R. 3414, the “Responsible Borrowing Act”

Introduced: 5/17/2023

Summary:

Introduced by Mr. Grothman (R-WI), Ms. Tenney (R-NY), Mr. LaMalfa (R-CA), Mr. Tiffany (R-WI), and Mr. Owens (R-UT), this bill seeks to amend the Higher Education act of 1965 to authorize institutions of higher education to limit the amount of federal loans a student may borrow. This would be at the discretion of an institution’s financial aid officer and will be applied if the institution can reasonable demonstrate the following:

1. If student debt levels are or would be excessive for their enrolled programs, based on...
 - a. Average/median salary as reported by the Bureau of Labor Statistics for the typical occupation of the program’s graduates, *or*
 - b. Average/median salary as reported by the College Scorecard for graduates of said program.
2. If a student is not enrolled full-time.
3. Based on level of credential.

Based on the graduate year of the student.

Track progress [here](#).

Bill: H.R. 4139 Student Loan Refinancing Act

Introduced: 6/4/2023

Summary:

This bill would allow federal student loan borrowers to refinance their federal student loans at lower, fixed interest rates. Individuals would be able to refinance without increasing the number of payments of their repayment program. The interest rates would be calculated based on the type of loan. This program would require that eligible borrowers are alerted of their eligibility to refinance.

Track progress [here](#).

S. 506, the “Stop Reckless Student Loans Actions Act”

Introduced on 2/16/2023

Introduced by Mr. Thune (R-SD), Mr. Cassidy (R-LA), Mr. Barrasso (R-WY), Mrs. Britt (R-AL), Mr. Cramer (R-ND), Ms. Ernst (R-IA), Mr. Grassley (R-IA), Mr. Marshall (R-KS), Mr. Scott (R-FL), and Mr. Scott (R-SC), this bill seeks to amend the Higher Education Relief Opportunities for Students Act of 2003 executive authority to (1) suspend or defer federal student loan payments or interest accrual on such loans, and (2) cancel federal student loans, and to strike the Secretary's unilateral authority during a national emergency, and for other purposes.

Specifically, the bill prohibits the President or the Department of Education (ED) from suspending or deferring federal student loan payments or the accrual of interest on such loans for borrowers with annual household incomes over 400% of the federal poverty line. Further, ED may only suspend or defer federal student loan payments or the accrual of interest for such loans for a total of 90 days after the declaration of a national emergency by the President. ED must submit recommendations to Congress on relief necessary for recipients of student financial-aid assistance.

Additionally, the bill prohibits the President or ED from cancelling the outstanding balances or portions of balances on student loans due to the COVID-19 national emergency or any other national emergency.

Executive or regulatory action to suspend or defer federal student loan payments or to cancel federal student loans shall be subject to congressional review.

The bill also revises the definition of *affected individual* for purposes of the Higher Education Relief Opportunities for Students (HEROES) Act of 2003 to exclude from relief under the act (1) an individual who resides or is employed in an area that is declared a disaster area in connection with a national emergency; or (2) an individual who suffered direct economic hardship as a direct result of a war, military operation, or national emergency.

Track Progress [Here](#).

S. 1367 / H.R. 1634: Helping Ensure Life- and Limb-Saving Access to Podiatric Physicians (HELLPP) Act

Introduced: 4/27/2023

Medicaid is the state government insurance program. Current legislation for Medicaid ensures coverage for foot and ankle care that is provided by an MD or DO, however, it excludes coverage for life and limb-saving care provided by a DPM, instead making it "optional". This current Medicaid legislation differs from Medicare (federal government insurance program), which has defined DPMs as physicians now for nearly 60 years.

The proposed HELLPP act will ensure that specialized foot and ankle care provided by a DPM will be covered by Medicaid, thereby increasing access for patients under Medicaid, which will result in improved outcomes of care and decreased financial burden on the current state insurance programs.

Additionally, the HELLPP Act would allow podiatrists to certify the medical necessity of Medicare's Therapeutic Shoe Program which includes diabetic shoes. This would eliminate the need for eligible patients to require additional certification of necessity from their primary provider.

The financial impact of the HELLPP Act would be paid for by allowing Medicaid payments to a provider or supplier to be garnished if they owe past due tax payments.

Track progress [here](#).

Bill: H.R. 2474 Strengthening Medicare for Patients and Providers Act

Introduced: 4/3/2023

Summary:

Physician legislators have introduced a bipartisan bill called the "Strengthening Medicare for Patients and Providers Act" (H.R. 2474) to reform Medicare physician payment. The bill proposes automatic updates to physician payment rates, linking them to inflation. It was jointly introduced by Democratic Representatives Raul Ruiz and Ami Bera, both physicians, along with Republican Representatives Larry Bucshon and Mariannette Miller-Meeks, who are also physicians.

The primary goal of the legislation is to establish a sustainable payment system that ensures Medicare beneficiaries have access to high-quality care. A key aspect of this effort is tying payment updates to the Medicare Economic Index. Over the years, physician payments have seen a significant decline, dropping by 26% when adjusted for inflation between 2001 and 2023, including a 2% pay cut in 2023. This decline has disproportionately affected small, independent, and rural physician practices, as well as physicians serving economically marginalized individuals and historically disadvantaged racial and ethnic groups.

H.R. 2474 seeks to address these challenges by ensuring annual inflation-based updates to physician pay, aligning it with the compensation received by other clinicians under Medicare. While there was a temporary 1.25% increase in the conversion factor for 2024, the current law sets the 2025 update at 0%, resulting in a freeze on Medicare physician payment rates until 2026. The passage of this bill would prevent future decreases in the conversion factor and lift the freeze, thereby improving the financial viability of physician practices.

Track progress [here](#).

Bill: S.10 VA Clinician Appreciation, Recruitment, Education, Expansion, and Retention Support (CAREERS) Act of 2023

Introduced: 1/23/2023

Summary:

This bill aims to improve the workforce in the Department of Veteran Affairs by providing funding for licensure exam fees for those in VA-sponsored health professional scholarship programs, expanding eligibility for healthcare employees to be reimbursed for ongoing education costs (including the American Podiatric Medical Licensing Exam), and modifying the pay limitations for podiatrists, physicians, optometrists, and dentists.

Track progress [here](#).

Bill: Affordable Insulin Now Act (S. 954 / H.R. 1488)

Introduced: 03/09/2023

Summary:

The price of insulin has increased over 600% in the last 20 years although the cost to make it is ~\$10. This Bill would cap cost-sharing under private health insurance to \$35 or 25% of a plan's negotiated price, whichever being less for a month's supply on insulin. This would begin in 2024.

Track Progress [here](#).

Bill: S.4897: Student Loan Reform Act

Introduced: 9/20/2022

Summary:

This Act may be cited as the "Student Loan Reform Act of 2022". This bill aims to include graduate or professional school students that are not considered "covered health care students" to receive a Federal Direct PLUS Loan beginning on or after July 1, 2023. They were recently

excluded from this benefit. Recent amendments to this proposed act do include “Doctor of Podiatric Medicine” as covered healthcare students.

Track Progress [here.](#)

Bill: H.R. 8790: To Amend the Public Health Service Act to Help Build a Stronger Healthcare Workforce

Introduced: 9/9/2022

Summary:

This bill seeks to provide scholarships for healthcare professionals including physicians, dentists, behavioral and mental health professionals, certified nurse midwives, certified nurse practitioners, physician assistants, pharmacists, and other health professionals as determined by the Secretary. Students qualifying would need to complete an application to participate in the program and to sign and submit a contract. In order to qualify students must “maintain a minimum level of academic standing, complete their degree program and a residency, become licensed and then serve as a provider 1 year in (i) a health professional shortage area (as defined under section 332); (ii) a medically underserved community (as defined under section 799B); or (iii) any other shortage area defined by the State and approved by the Secretary.” All states that agree to participate in the program will cover the cost of tuition, any other reasonable educational expenses, including fees, books, and laboratory expenses, related to the program, a cost of living stipend determined by the Secretary.

H.R. 8790 also creates incentives to medical students to pursue primary care including providing stipends or other forms of financial resources to students who work with designated mentors in the field of primary care in underserved urban and rural communities.

This bill will also award grants to medical schools that tailor their curriculum to the primary competencies listed in the bill. All schools receiving a grant must then submit a report after the end of the grant period.

Lastly, this bill calls on the Institute of Medicine to conduct a study and create a report evaluating documentation requirements for cognitive services.

Track progress [here.](#)