

Proponent Written Testimony of SB50
For the House Education Committee
February 25, 2025

General Surgeon in Cowley County

Faculty Preceptor, Kansas Health Science University's Kansas College of Osteopathic Medicine

Chair Estes and Members of the Committee, thank you for the opportunity to provide testimony in support of Senate Bill 50 on behalf of myself and the Kansas College of Osteopathic Medicine.

My name is Christopher A. Morrissey, DO and I am a general surgeon practicing in Cowley County, Kansas, and a faculty preceptor (teaching third- and fourth-year students in clinical rotations) for Kansas Health Science University's Kansas College of Osteopathic Medicine.

As a Kansan, I was a recipient of the Kansas Osteopathic Scholarship during my medical school training, receiving \$15,000 per year for a total of \$45,000 in scholarship funds. At the time, the agreement was that I would return to Kansas to practice in Family Medicine, Internal Medicine, OB, Emergency Medicine, or Pediatrics following residency. However, upon choosing to specialize in surgery, despite my commitment to rural Kansas, my scholarship was converted into a loan, which then ballooned to \$87,000 due to the high-interest rate.

When I took my job out of residency, one of the perks of going to a smaller town was loan repayment. The hospital gave me a nice stipend to place towards my medical school loans. So initially, I wrote a check for \$20,000 towards my loans, while waiting to hear from the state board regarding my repayment of the scholarship.

When I received the statement, it showed I owed \$87,000 which included hefty interest from the time I accepted each award. Because my employer helped with repayment, I was fortunate to be able to get it paid off in a few years, however, very little of my loan repayment went to my actual medical school loan debt.

I strongly support the proposed bill to reduce the interest rate on these converted loans to 5% instead of the current 20%. The existing rate places an excessive financial burden on those of us who have chosen specialties outside of the initial agreement but have still returned to Kansas to serve our communities. Senate Bill 50, which lowers the interest rate, would be a more reasonable and fair approach, allowing dedicated physicians like myself to continue providing care without an undue financial strain.

I appreciate your time and consideration on this important matter and hope that the legislature moves forward with this much-needed change.