



Statement of the American Academy of Family Physicians

By

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President, American Academy of Family Physicians To

U.S. Department of Education

On

“Public Hearing: Intent To Receive Public Feedback for the
Development of Proposed Regulations and Establish Negotiated
Rulemaking Committee”

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Good morning. My name is Dr. Jen Brull. I am a family physician in Fort Collins, Colorado, and the current President of the American Academy of Family Physicians, representing 128,300 physicians and medical students across the country. Thank you for the opportunity to provide testimony today.

Family physicians are at the heart of our communities. We care for patients across their lifespan — preventing chronic illness, managing complex conditions, and increasingly supporting mental health. Our work improves lives and strengthens communities, especially in rural and underserved areas. Yet the high burden of medical education debt continues to limit who can become a physician and where they can afford to practice.

Physicians are the most likely professionals to carry student loan debt — with nearly 80% burdened by it. And while the cost of medical education is the same whether a doctor enters a primary care or a non-primary care specialty, primary care specialists, including family physicians, typically earn far less. That gap makes programs like Public Service Loan Forgiveness critical for family physicians — not just for personal financial stability, but for sustaining access to care in rural and underserved communities.

Loan forgiveness programs directly influence the choice to enter family medicine. They also offer economic benefits to communities: a rural primary care physician generates an estimated \$1.4 million in annual economic activity and supports more than 26 local jobs. Supporting debt relief for family physicians doesn't just strengthen our health care system — it boosts entire local economies.

The Public Service Loan Forgiveness program has been especially important for family physicians. In a recent AAFP survey, more than 75% of respondents said they were either currently or had previously been enrolled in PSLF. Many shared stories of returning to practice in their rural hometowns — choosing public service careers they love — because PSLF made it possible. Without it, many would have been forced to leave public service for the private sector, leaving critical health needs unmet.

In closing, the AAFP urges the Department of Education to advance policies that provide meaningful debt relief for physicians and medical students. Addressing medical education debt will help tackle our country's chronic disease crisis, strengthen rural health, and give patients and physicians alike the autonomy to choose the path that best serves their communities.

Thank you again for the opportunity to testify today. The AAFP stands ready to assist the Department in advancing policies that support a strong, resilient health care workforce. If we can be of further assistance, please reach out to the AAFP Government Relations staff.