

**THE BOARD OF MEDICAL STUDENT LOANS
MINUTES OF THE MEETING OF
APRIL 15, 2024**

The Board of Medical Student Loans held an open public meeting on April 15, 2024 by virtual link through Microsoft Teams at

<https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting>

Meeting ID: 235 080 326 956

Passcode: vy426F

The following members of the Board were in attendance:

Dr. Abbott, chairperson, member appointed by the Governor

Dr. Chhatwal, member appointed by the Governor

Dr. Gonzales, member representing the University of Arizona College of Medicine Tucson

Dr. Mitzel, member representing Midwestern University's Arizona College of Osteopathic Medicine

Dr. Obadia, member representing AT Still University's School of Osteopathic Medicine in Arizona

Dr. Kling, member representing Mayo Clinic School of Medicine

Rachel Jones, member representing Creighton University's School of Medicine, Phoenix

Also in attendance were administrative support staff from The University of Arizona College of Medicine Tucson including Sherri McClellan, Program Coordinator and Jessica Le Duc, Director of Financial Aid.

Board members unable to attend are Dr. Alexandraki from UA College of Medicine Phoenix, and Julia Wacloff from ADHS.

With seven board members in attendance, a quorum was met.

The meeting of the Board of Medical Student Loans was called to order at 5:33pm.

The first agenda item was to **approve the minutes from the meeting of September 14, 2023**. The minutes were distributed to the Board prior to the meeting. Dr. Mitzel made a motion to approve the meeting minutes. Dr. Chhatwal seconded the motion, and **all were in favor of approving the minutes from the September 14, 2023 meeting**.

Sherri McClellan led a **financial review and budget of the Board**. The Medical Student Loan Fund (MSLF) currently has **\$290,139.77**. The State of Arizona has given the Board **\$4 million in General Fund appropriations to make loans to medical students who are committed to practicing Primary Care** in needed areas of the state. \$2 million of that appropriation has been loaded and is available to make loans. ADOA Central Services Bureau is now contracted with the Board to provide backup accounting services and State financial system navigation. They are currently assisting the Board and will have the remaining funds loaded. The State has given the Board an additional **\$2 million in Medical Marijuana Fund appropriations to make loans to medical students who are committed to practicing Psychiatry** in needed areas of the state. The Board was previously thought to have been given an additional \$2 million from SB 1466, however that Bill was not chaptered. There are no appropriations for FY 2025 due to State budget restrictions.

Dr. Abbott confirmed and restated that the Board may make loans in the amount of \$4 million for Primary Care, \$2 million for Psychiatry, and has no appropriations on the horizon. He began a discussion of how the Board is going to spend those current monies with no future appropriations. As the Board selects participants, what is the intention? How many awards do they give?

Dr. Gonzales suggested committing to fund all a participant's medical school years with current funding. By doing this, it will encourage the student to remain committed to the program. Dr. Abbott agreed. Dr. Mitzel noted that a few of the applicants are already third-year students, therefore their funding would

only be for two years. Dr. Abbott summarized the discussion by stating that the intention of the Board would be to fund all their academic years and forward (not retroactive to past years) as suggested by Dr. Gonzales. Dr. Kling asked for clarification that the current discussion is only for approval one year of funding, and the student would reapply for subsequent years. Dr. Abbott replied yes, and that the application for continuing students is simpler and does not require interviews. Dr. Kling asked if the lack of future appropriations is because the Board has funds that have not been spent and will that be the consideration still for future funding. Dr. Abbott answered getting reappropriations for the Board to make new loans was a bipartisan effort and simple to do at the time, however the State is working currently at a deficit, and so to ask for more money is hard to do. The Board would be wise to make awards based on what it currently has with no expectation of appropriations. The Board moved forward with discussions to select participants with available funds in mind.

Dr. Mitzel asked a question about the funding of “tuition plus up to \$20,000” because for many of these students, living expenses plus other educational expenses exceed \$20,000. Are they allowed to seek out other sources to meet that remaining need? Dr. Abbott answered that they could as long as those other funds are not intended for tuition, because the Board pays for tuition, or have a service commitment to another program. A discussion began of the definition of “up to \$20,000”. The thought was that it was up to the discretion of the Board to determine the “up to \$20,000” however Sherri McClellan clarified that the loan amount above tuition was meant to be determined by the student’s cost of attendance and financial aid eligibility. It is an amount added to tuition not to exceed \$20,000. She went on to say, incidentally, that the amount of \$20,000 has not been increased in a very long time and does not cover as many expenses with today’s school budgets.

Dr. Abbott led a discussion regarding how to consider the applicants with regards to Primary Care vs. Psychiatry. The applicants’ interviews were divided up by their interest. Those who were interested in Psychiatry were interviewed by Dr. Chhatwal and their school. Those who were interested in Primary Care were interviewed by Dr. Abbott and their school. All applicants were interviewed by the board member from the Arizona Department of Health Services. Dr. Chhatwal noted that the MS1 and MS2 students have not been exposed enough to clinical Psychiatry rotations, and there were others who were going between Psychiatry and Primary Care. After talking with her students, there remained only three applicants who stated that they were committed to going into Psychiatry. Dr. Gonzales stated that, with their expressed intention, those three applicants should be directed to and funded by the appropriations for Psychiatry.

Dr. Abbott suggested beginning with the consideration of those three applicants for the Psychiatry funds. Sherri informed the Board that, if these three applicants are selected and funded for the current and all remaining years of medical school, that would use approximately \$600,000 of the \$2 million appropriation.

First year student, **Mary “Franki” Walsh** was interviewed by Dr. Alexandraki from the University of Arizona College of Medicine Phoenix (UACOM-Phx). She was recommended by Dr. Alexandraki as “well-qualified.” Franki was also interviewed by Dr. Chhatwal who noted that she scored high and had a very interesting background working in public health and seemed to have a clear interest in mental health. It was also noted that she had significant financial need and was an excellent candidate as a first-year student. She was believed to be one who would stay for the length of the program. Sherri noted that Franki has a partial tuition waiver due to her husband’s staff status as a contracted employee with UACOM-Phoenix. The Board may pay for tuition not covered by the waiver for the current academic year and pay for full tuition going forward because the tuition waiver is considered a taxable benefit by the University, therefore Franki and her husband pay taxes on the tuition amount. Dr. Abbott noted that Franki was given the highest score by Dr. Chhatwal. Dr. Abbott asked for additional discussion or questions. With no other discussion, Dr. Abbott asked for a motion. Dr. Gonzales moved to approve Franki for the Arizona Medical Student Loan Program and be awarded under the appropriations for Psychiatry. Dr. Chhatwal seconded the motion. **All were in favor to approve Mary “Franki” Walsh as the Board’s first participant in the Arizona Medical Student Loan Program and be funded for tuition plus up to \$20,000 per the statute.**

The discussion continued with a review of applicant **Madison Uli** led by Dr. Mitzel. Madison is a third-year medical student who graduated from high school in Peoria with strong ties to Arizona. She attended the University of Arizona and has extensively traveled the state. Her interest in medicine began in Pediatrics but has come to see the growing need for psychiatric care. Her hope is to remain in Arizona for residency. She feels strongly about advocacy for mental health. Dr. Chhatwal agreed with Dr. Mitzel that Madison is an excellent candidate overall and strongly recommended funding her. Dr. Chhatwal motioned to approve Madison for the Arizona Medical Student Loan Program and be awarded under the appropriations for **Psychiatry**. Dr. Mitzel seconded the motion. **All were in favor to approve Madison Uli as a participant in the Arizona Medical Student Loan Program and be funded for tuition plus up to \$20,000 per the statute.**

Continuing with **Shana Ofori**, third-year medical student who graduated from high school in Phoenix and attended Arizona State University, Rachel Jones led the discussion. She stated that Shana has strong ties to Arizona and is sure to put down roots in the state. Shana is passionate about access to psychiatric care. Rachel strongly recommends her as a strong candidate who demonstrates a commitment to Arizona and its need for psychiatrists. Dr. Chhatwal added that Shana is indeed a strong candidate and that she spoke to specific needs of the state and has participated in mental health advocacy. Dr. Chhatwal motioned to approve Shana for the Arizona Medical Student Loan Program and be awarded under the appropriations for **Psychiatry**. Dr. Gonzales seconded the motion. **All were in favor to approve Shana Ofori as a participant in the Arizona Medical Student Loan Program and be funded for tuition plus up to \$20,000 per the statute.**

After selecting these three candidates to be funded under the Medical Marijuana appropriations for loans for students who demonstrated strong commitment to Psychiatry, Dr. Abbott asked if there were other candidates to be considered. With no other candidates for psychiatry loans, the discussions began in review and considerations of applicants to the primary care loans from the general appropriations.

Dr. Mitzel began the review with **Bradford Albrecht**, a third-year medical student. Bradford has been in Arizona since the age of five with strong connections to Arizona. He truly wants to practice primary care in a rural setting. His care for the community is evident. Dr. Abbott also interviewed Bradford and stated that he had no reservations about recommending him. His interest is in general Internal Medicine in a rural area of Arizona. Dr. Mitzel motioned to approve Bradford for the Arizona Medical Student Loan Program and be awarded under the appropriations for **Primary Care**. Dr. Gonzales seconded the motion. **All were in favor to approve Bradford Albrecht as a participant in the Arizona Medical Student Loan Program and be funded for tuition plus up to \$20,000 per the statute.**

The next student reviewed was **Joseph Rivera**, third-year medical student. Dr. Obadia interviewed Joseph and stated that he is an excellent candidate. He has a military background during which he was inspired to make a difference in medicine. He grew up in southern Arizona and has strong ties to and a love for Arizona. Currently at El Rio Community Health Center in Tucson, he is already working with the underserved community. He spoke to a heightened understanding of and compassion for Native American peoples through those experiences and hopes to impact the care of that population as a physician in General Internal Medicine. Dr. Abbott also interviewed Joseph and noted that he is committed to completing a service contract with Arizona if selected. Dr. Obadia motioned to approve Joseph for the Arizona Medical Student Loan Program and be awarded under the appropriations for **Primary Care**. Dr. Chhatwal seconded the motion. **All were in favor to approve Joseph Rivera as a participant in the Arizona Medical Student Loan Program and be funded for tuition plus up to \$20,000 per the statute.**

The next applicant discussed was Amanda Bates, second-year medical student. Dr. Obadia stated that Amanda grew up in Arizona and is an excellent candidate. In her interview, Amanda talked about caring for her elderly grandmother and her interest in Pediatrics. She hopes to remain in Arizona for residency and her career to practice in areas of need. Dr. Chhatwal also interviewed Amanda and agreed with Dr. Obadia that she was a strong candidate with interest in Pediatrics and awareness of the need to incorporate mental health in pediatric care. Dr. Obadia motioned to approve Amanda for the

Arizona Medical Student Loan Program and be awarded under the appropriations for **Primary Care**. Rachel Jones seconded the motion. **All were in favor to approve Amanda Bates as a participant in the Arizona Medical Student Loan Program and be funded for tuition plus up to \$20,000 per the statute.**

After selecting three candidates for Psychiatry funding and three candidates for Primary Care funding, Dr. Abbott took a pause to ask if any members of the board had questions before continuing down the list of applicants. Dr. Mitzel asked about the considerations for financial need and academic standing and success. She noted that some applicants may not have had financial need as great as others. Dr. Abbott noted that while the students were given a cumulative score given by the interviewers, the last column of the rankings list provided to the Board included current educational debt to assess their need during these discussions. Additionally, the board member who is the representative to the applicant's school is best to speak to academics and perceived success. Dr. Obadia added that she often finds that these two go hand-in-hand: students who are struggling academically may be doing so because they are holding a part-time job or have children, and financial assistance of this kind would alleviate that burden. Dr. Abbott added that these are loan funds, not a scholarship, which needs to be repaid so the student must successfully finish medical school to repay with service. Dr. Gonzales informed the Board that the definition of academic success varies per medical school. For example, the University of Arizona Tucson has a grading system of pass/fail, so it is hard to even rank a student because everybody is passing or failing, and very few are failing. Dr. Obadia said that it is the same at A.T. Still SOMA. Regarding need, Dr. Chhatwal said that she felt the lack of financial need may pull down an overall score for an otherwise excellent candidate in the eyes of the State for this mission. Dr. Obadia recognized the value of having the multiple interviews to provide different perspectives for suitability with regards to commitment, financial need, academic and character assessment and the needs of the State. These discussions required action.

The meeting continued with the review of candidate **Desiree Justus**, a second-year student. Dr. Obadia stated that Desiree is a strong candidate as a lifelong Arizonan. She holds a nursing degree and worked as an ER nurse before entering medical school. She has a first-hand understanding of health care for the underserved and underinsured. She currently has an interest in outpatient Internal Medicine. Her nursing background has helped shape who she is and what she wants to do, which makes her a good fit for the program. Dr. Abbott stated that he was impressed with her dedication to health care and experiences in underserved areas. His only reservation came when she spoke of an interest in Cardiology, but discussed with her that is not an option during her contracted service. He recommended Desiree as a very strong candidate. Dr. Obadia motioned to approve Desiree for the Arizona Medical Student Loan Program and be awarded under the appropriations for **Primary Care**. Dr. Mitzel seconded the motion. **All were in favor to approve Desiree Justus as a participant in the Arizona Medical Student Loan Program and be funded for tuition plus up to \$20,000 per the statute.**

The next candidate discussed was **Setayesh Omidian**, a second-year student. Dr. Obadia spoke about Setayesh, stating that was born and raised in Iran until she moved to Arizona at the age of ten. Her experience includes working with underserved populations at Clinica Amistad in Tucson. Her youth in Iran gives her a keen understanding of living in poverty and the reality of health inequities. She wants to go into Family Medicine "without a shadow of a doubt" and wants to stay in Arizona the rest of her life. Dr. Obadia believes that Setayesh is what the program is all about and strongly recommends her. Dr. Abbott agreed that her story was compelling in how it resulted in a strong personal connection to medicine. He was inspired when she said that her goal is to provide comfort and hope through Family Medicine. He noted that her financial need is less than other applicants but that does not give him great pause in recommending her highly. Dr. Mitzel motioned to approve Setayesh for the Arizona Medical Student Loan Program and be awarded under the appropriations for **Primary Care**. Dr. Obadia seconded the motion. **All were in favor to approve Setayesh Omidian as a participant in the Arizona Medical Student Loan Program and be funded for tuition plus up to \$20,000 per the statute.**

Before carrying on, Dr. Gonzales noted that the next candidate is the last of the current group of rankings and wondered if there would be more candidates considered after this one. He then went on to ask about the reality of the State's funding: if the Board does not spend all its funds in this meeting,

will they lose it? Dr. Abbott answered that his understanding is the State cannot de-appropriate the funds. That the funds have been given but at this time there are no more appropriations to come. Sherri McClellan added that she was asked by the University of Arizona staff from the State Government Relations Office if the Board was going to spend its appropriations, whereupon she assured them that the Board had every intention of spending these funds. Dr. Chhatwal stated that the Board is working with two years of funds, and since there are other deserving candidates and the State is in dire need of physicians for the underserved, the Board should spend these down these funds. With no actions required for that brief discussion, the review process continued.

Ivana Klymko was the next candidate to be discussed. Dr. Gonzales stated that she is a first-year student who is doing very well and is very active in the Commitment to Underserved People program at the University of Arizona College of Medicine Tucson. She currently has the Primary Care Scholarship with her school which covers only tuition. She hopes to replace this scholarship with the AMSLP since it provides funding beyond tuition. Ivana is a first-generation student from Argentina, and Spanish was her first language. She graduated from high school in Arizona and attended the University of Arizona. She is interested in OB-Gyn and Women's Health. She understands that if she is accepted to the AMSLP, she will withdraw from the Primary Care Scholarship. Dr. Abbott noted that Ivana had a great interview, sharing her story of how her grandmother received inadequate medical care in Argentina. Prior to medical school, Ivana worked as an EMT in rural Arizona and has a great understanding of those areas. Dr. Abbott felt that she was a very compelling candidate. Dr. Chhatwal clarified that if she were to be offered a loan by the Board, she would need to decide between the AMSLP and the Primary Care Scholarship. Dr. Gonzales answered that he had already discussed this with Ivana in detail, and she has already decided that she would accept the Board's loan funds and withdraw from the scholarship. Furthermore, Dr. Gonzales stated that her scholarship will then be offered to another student, resulting in two students with a commitment to serve in the state making it a "win-win." Dr. Gonzales motioned to approve Ivana for the Arizona Medical Student Loan Program and be awarded under the appropriations for **Primary Care**. Dr. Kling seconded the motion. **All were in favor to approve Ivana Klymko as a participant in the Arizona Medical Student Loan Program and be funded for tuition plus up to \$20,000 per the statute.**

Proceeding down the list of rankings, the Board reviewed **Corrine Livingstone**, second-year medical student. Dr. Mitzel spoke of Corrine's upbringing in Kansas on a farm. Her grandfather was a physician who went to rural communities there acting as a physical therapist. She accompanied him on many of his calls, learning a lot about medical care. Though initially interested in physical therapy, she decided that being a physician would make a greater impact. She has four sons and is divorced and remarried, living in Mesa, and hopes to attend residency in Arizona. She receives money from her divorce settlement through the GI Bill of her ex-husband, but still has great financial need. She is committed to both her family and her education with a desire to become a great physician in Family Medicine or Internal Medicine. Dr. Abbott noted that Corrine is a non-traditional student and was impressed with her drive to succeed. Dr. Obadia stated that it sounds like Corrine has a lot of "grit" and is sure to succeed. Dr. Chhatwal wanted to clarify that the Board would cover only the tuition and expenses that are not covered by the GI Bill and educational payments from the divorce settlement. Sherri McClellan confirmed that she would be working closely with the student's financial aid officer to determine that amount which is likely to be less than the estimate of full tuition plus \$20,000. Dr. Gonzales motioned to approve Corrine for the Arizona Medical Student Loan Program and be awarded under the appropriations for **Primary Care**. Dr. Obadia seconded the motion. **All were in favor to approve Corrine Livingstone as a participant in the Arizona Medical Student Loan Program and be funded for tuition plus up to \$20,000 per the statute.**

With funds still available and looking at the average scores on the list of rankings, the Board decided to continue considering applications.

The next applicant to be considered was second-year medical student **Julius Vellutato**. Dr. Mitzel shared that Julius was born in Arizona and has lived in and around Phoenix and Tucson. He sees himself settling down in the Tucson area. He suffered a terrible case of appendicitis in 2008 which

spurred his interest to go into medicine. While he believes Family Medicine is a good fit for him, he is also interested in Internal Medicine and OB-Gyn. He plans to stay in Arizona for his career. Dr. Mitzel stated that he is a reasonable candidate. Dr. Abbott agreed, noting his broad interest in Primary Care with intent to practice in the Tucson area or Maricopa County with a likelihood of fulfilling a service contract with the State. Dr. Mitzel motioned to approve Julius for the Arizona Medical Student Loan Program and be awarded under the appropriations for **Primary Care**. Dr. Kling seconded the motion. **All were in favor to approve Julius Vellutato as a participant in the Arizona Medical Student Loan Program and be funded for tuition plus up to \$20,000 per the statute.**

Dr. Mitzel introduced **Abigail Bhogal** as a second-year medical student who grew up in Glendale and has visited the state extensively. In high school, she volunteered at a fertility clinic and became an andrology tech. Volunteering at St. Vincent de Paul Homeless Clinic, she sees Family Medicine as an interest but bends toward OB-Gyn and Women's Health. She understands the challenges of the underserved. Dr. Mitzel recommends her for the program. Dr. Chhatwal also interviewed Abigail and found her to be a viable candidate. She noted that the interview score given by Julia Wacloff of ADHS was low and wondered what the nature of that low score was. Julia was not in attendance at the meeting to comment. Sherri brought up Julia's written evaluation and shared it with the Board. Dr. Chhatwal noted that the scores given by Julia for experience with the underserved were low, however these experiences came through in Dr. Chhatwal's interview. Dr. Mitzel suspected that it was because of her job at a fertility clinic in andrology which typically has more wealthy patients. Dr. Mitzel felt that perhaps working for wealthier patients helped direct Abigail in her focus on the underserved. Dr. Mitzel motioned to approve Abigail for the Arizona Medical Student Loan Program and be awarded under the appropriations for **Primary Care**. Dr. Chhatwal seconded the motion. **All were in favor to approve Abigail Bhogal as a participant in the Arizona Medical Student Loan Program and be funded for tuition plus up to \$20,000 per the statute.**

Lizzie Hillier, third-year medical student, was interviewed by Dr. Obadia who noted that Lizzie is class president of earnest character. Dr. Obadia's sensed for Lizzie's commitment to this program is strong. She grew up in Glendale and went to the University of Arizona. She hopes to attend residency in Arizona and is committed to staying in the state. Lizzie likes that her school, A.T. Still SOMA, is dedicated to working with underserved communities. Her commitment is to Family Medicine and hopes to incorporate Geriatrics into her practice as a community health center physician. She has inner-city volunteering experience and is interested in rural and Indian reservation locations. Dr. Abbott found Lizzie to be very motivated with strong ties to Arizona. He stated that Lizzie was one of his higher ranked candidates. Dr. Obadia motioned to approve Lizzie for the Arizona Medical Student Loan Program and be awarded under the appropriations for **Primary Care**. Dr. Mitzel seconded the motion. **All were in favor to approve Lizzie Hillier as a participant in the Arizona Medical Student Loan Program and be funded for tuition plus up to \$20,000 per the statute.**

Dr. Chhatwal made a motion to pause further consideration of students given the separation in scores and sharp decline in the rankings of remaining applicants. She also acknowledged the Board having done its due diligence in awarding as much as it currently can to the most deserving candidates, while leaving funds for new applicants in the upcoming academic year. Dr. Obadia seconded the motion, looking at the next student to be reviewed and also noting a drop in score to the next one down. Dr. Gonzales agreed, stating that it looks like the remaining students have financial resources, and sharing the desire to keep some funding for new students in the future. There were no further discussions or objections. **All were in agreement to close loan considerations for Academic Year 2023-2024.**

Dr. Mitzel asked how the students will be informed. Sherri said that she would notify all students of the results of the meeting the very next morning and would proceed to send contracts and begin working with the State and students' schools for loans processing.

The last item on the agenda was to **Review Administrative Options** for the Board concerning A.R.S. §15-1723 (H) which states, "Private schools of medicine shall reimburse the university of

Arizona for any administrative costs related to processing loans for students at private schools of medicine pursuant to subsection A of this section.” Sherri stated that she believes the University of Arizona would have a proposal for providing administration for the Board in the fall. With no current details to discuss, Dr. Gonzales moved to table this agenda item until the next meeting. Dr. Chhatwal seconded the motion. **All were in favor to table the Review of Administrative Options.**

With all agenda items addressed and no other discussions, Dr. Abbott thanked the Board for their time preparing for and attending this long meeting. He concluded by the Board’s accomplishment of accepting 13 students to the Arizona Medical Student Loan Program, providing many years of future service to the underserved in Arizona. He invited a motion to adjourn. Dr. Obadia moved. Dr. Chhatwal seconded. **All were in favor of adjourning at 7:44pm.**

Minutes are available for review on this day, April 18, 2024.

Respectfully submitted,



Sherri McClellan
Administrative Support Staff

Approved,



Brandon Abbott, DO, MPH
Chairperson