

**MONDAY MORNING GROUP OF WESTERN RIVERSIDE COUNTY
ANNUAL ADVOCACY TRIP – WASHINGTON, DC
APRIL 20-23, 2026**

PROTECT ACCESS TO MEDICAL EDUCATION

ISSUE: The One Big Beautiful Bill Act (H.R. 1) imposes strict federal student loan caps that limit medical students' ability to finance the full cost of their education. The elimination of Federal Direct PLUS loans, combined with low annual (\$50,000) and lifetime (\$200,000) borrowing limits, leaves most medical students without sufficient federal financing.

ACTION: The Monday Morning Group urges Congress to protect the physician pipeline by reconsidering the loan provisions in H.R. 1 that would restrict access to medical education.

Specifically, the Monday Morning Group requests:

- **Reconsideration of Restrictive Loan Caps:** Adjust or exempt medical and professional student loan limits so federal financing aligns with actual medical education costs.
- **Preservation of a Sustainable Financing Pathway:** Maintain access to federal programs previously used to cover remaining costs, rather than forcing students toward high-interest private loans.
- **Strengthening of Workforce Incentive Programs:** Maintain and expand programs like the National Health Service Corps (NHSC) and Public Service Loan Forgiveness (PSLF) to support practice in underserved regions like Riverside County.

BACKGROUND: Riverside County—home to more than 2.4 million residents across 7,200 square miles—faces a severe and worsening physician shortage. With only 35 primary care physicians per 100,000 residents, the region falls far below the recommended 75–80 needed for adequate access. Nearly 45% of residents rely on Medi-Cal, and large rural areas already experience significant gaps in psychiatry, pediatrics, OB/GYN, and hospital medicine.

The financing structure proposed in H.R. 1 would create a \$200,000–\$400,000 gap between borrowing limits and the full cost of medical school, including tuition and living expenses. These changes will disproportionately affect students from working- and middle-income families, limiting access to medical careers and narrowing the diversity of the future physician workforce. Without accessible federal financing, high debt burdens will push new physicians toward higher-paying specialties and affluent regions, further weakening primary care capacity in inland communities such as Riverside County.