

# Co-Chair, IHPE Forum

Global Forum on Innovation in  
Health Professional Education



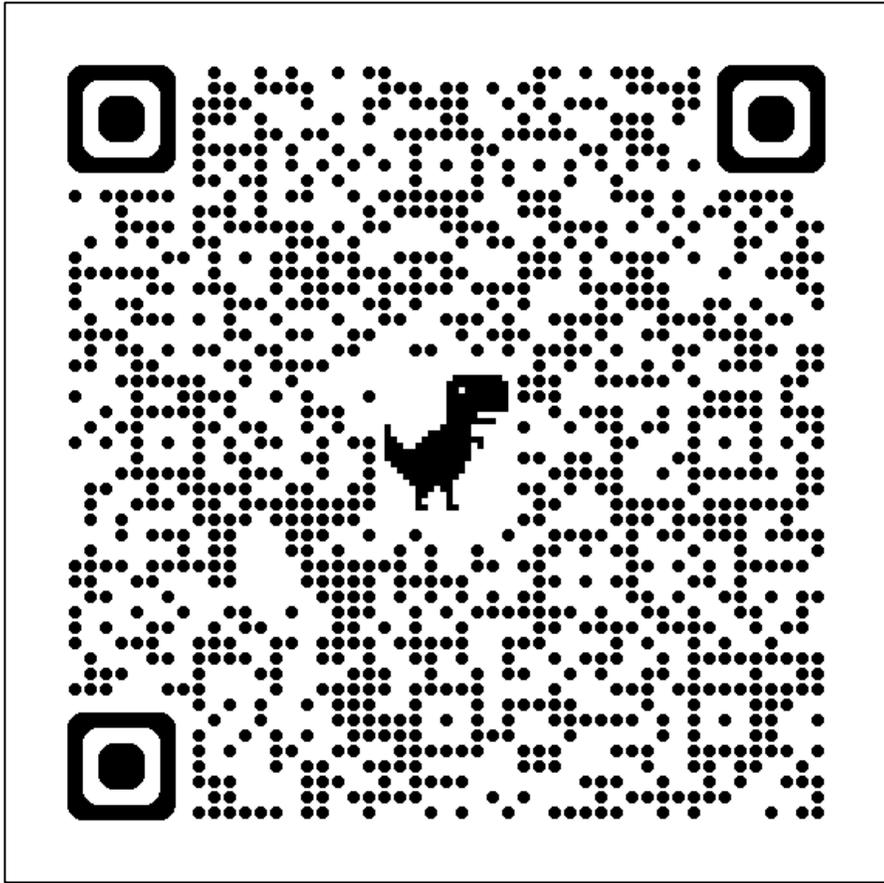
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## Staff Contact

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# Global Forum on Innovation in HPE

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NATIONAL  
ACADEMIES *Sciences  
Engineering  
Medicine*

# Workshop Planning Committee

**Bianca Frogner, PhD (Co-chair)**

University of Washington

**Mark Merrick, PhD, AT, ATC, FNATA (Co-chair)**

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**Eman Alefishat, PhD**

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The Institute of Student Loan Advisors

**Sara North, PT, DPT, PhD, M.Ed., FNAP**

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**Miko Rose, DO, FNAOME**

Indiana University of Pennsylvania

**JoAnn Yáñez, ND, MPH, CAE**

Association of Accredited Naturopathic Medical Colleges



# **Mark Merrick**

Workshop Co-chair

College of Health and  
Human Services

University of Toledo

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**A WORKSHOP**

**NATIONAL  
ACADEMIES** *Sciences  
Engineering  
Medicine*

Global Forum on Innovation in Health Professional Education

## Affordability of Health Professional Education

Virtual Pre-workshop 1 – Is cost a barrier?  
February 28, 3-5pmET

Virtual Pre-workshop 2 – Financial models  
March 25, 10:30-12:30pmET

Virtual Pre-workshop 3 – Cost & primary care  
April 1, 10:30-12:30pmET

Hybrid Workshop (Washington, DC) – Value  
April 23, 4-6pmET  
April 24, 9-12noonET

**Bianca Frogner**  
Workshop Co-chair

Center for Health  
Workforce Studies

University of  
Washington



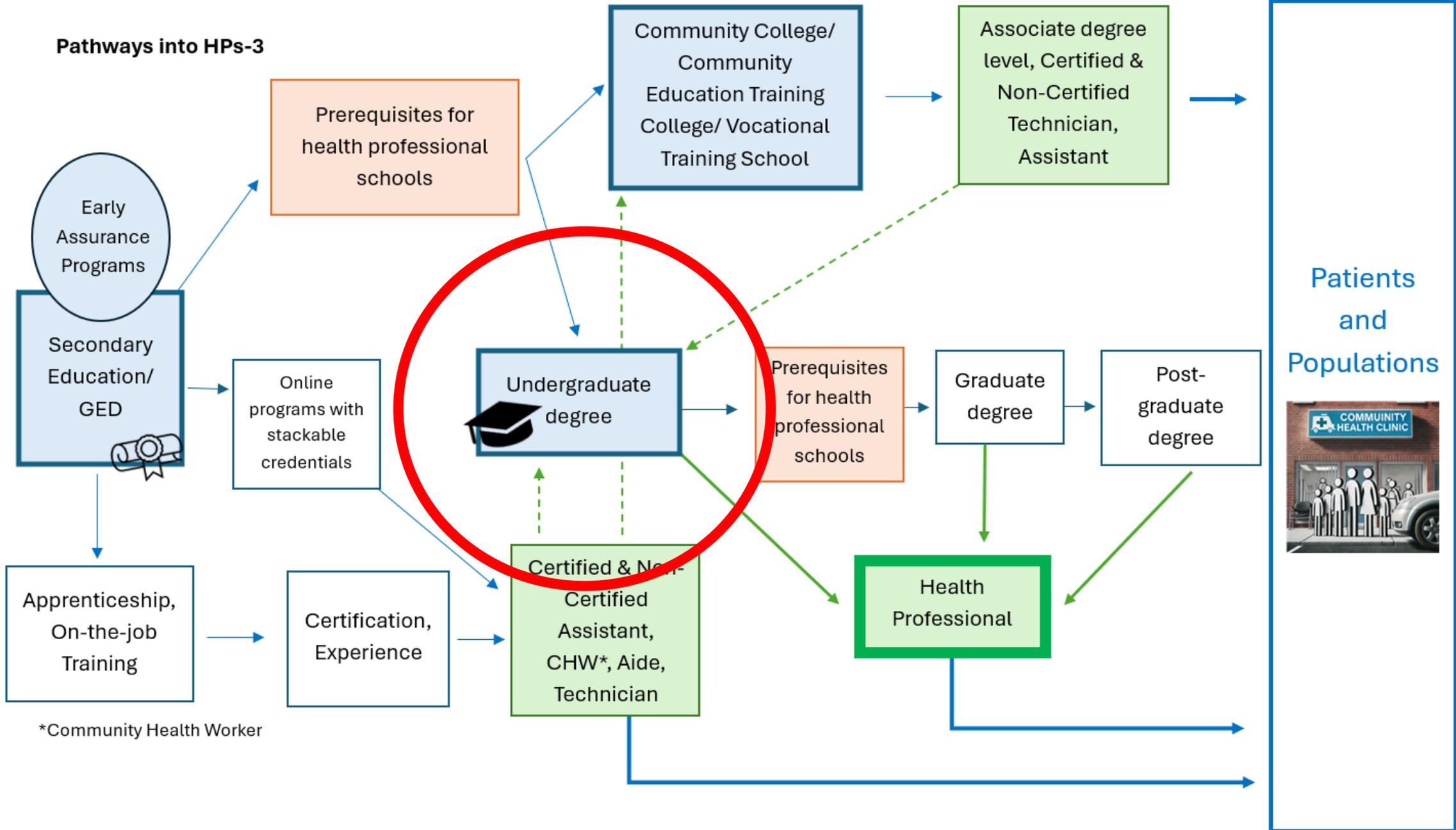
# Understanding Payment Models for Health Professional Education (HPE)

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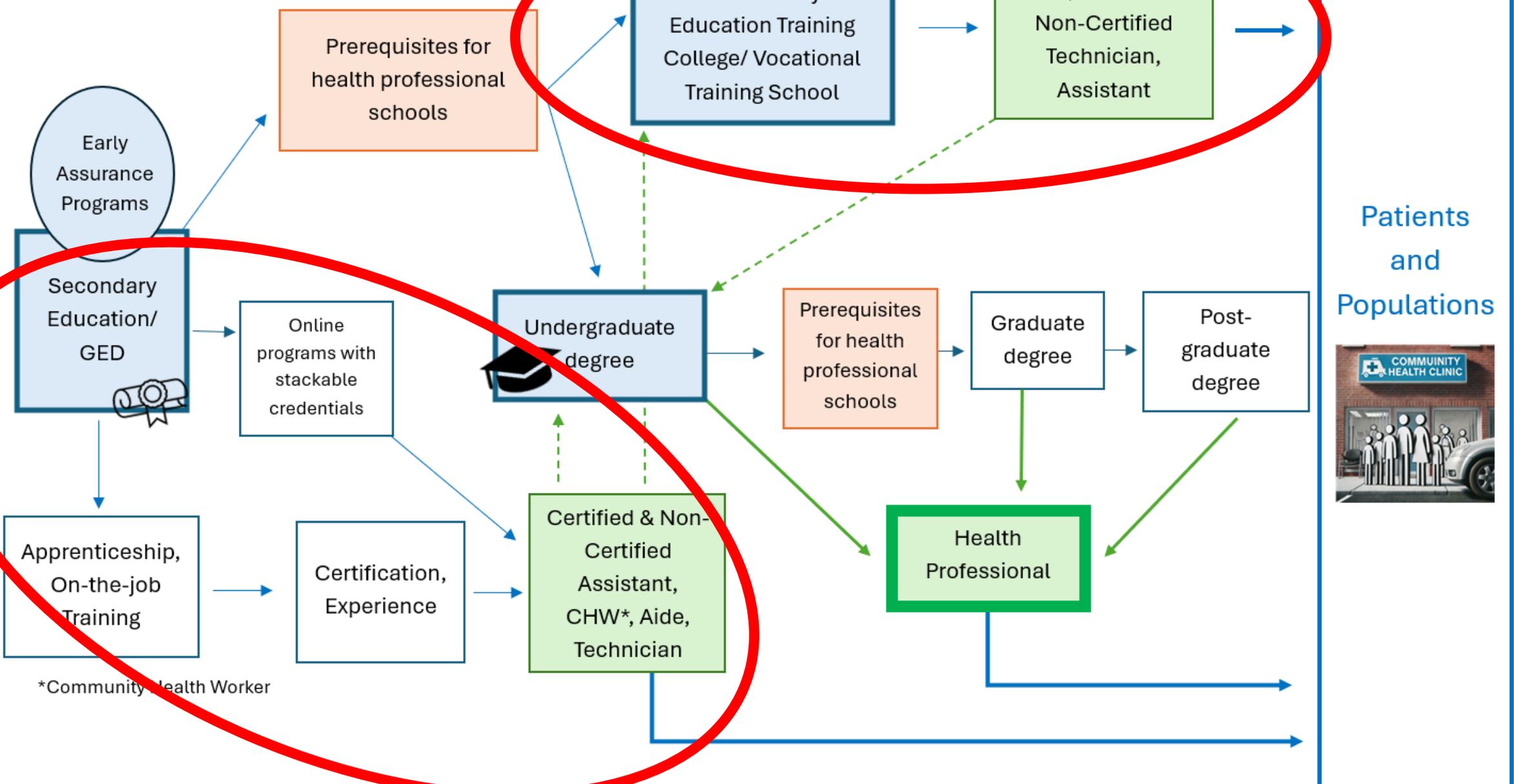
Explore payment models for HPE that can lay a foundation for discussing the value proposition for learners to enter into HPE, who cannot afford to pay out-of-pocket

Different levels of education that have different ROIs

### Pathways into HPs-3



### Pathways into HPs-3



\*Community Health Worker



# Entry-level Positions in Health Care

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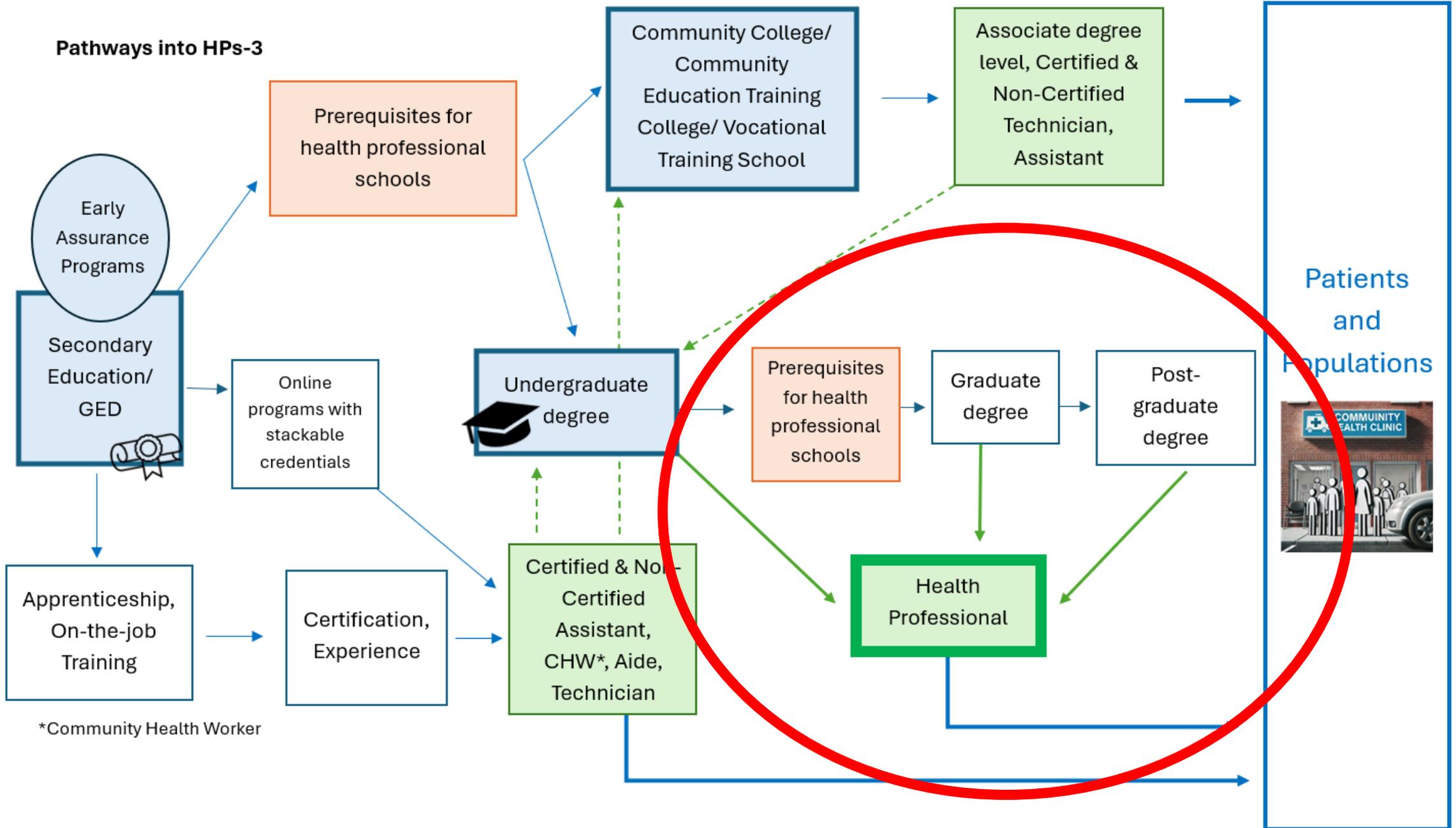
## **Certificate Programs**

- Certified Nursing Assistant
- Phlebotomy Technician
- Medical Assistant
- Emergency Medical Technician
- EKG Technician
- Medical Assistant
- Emergency Medical Technician
- EKG Technician
- Pharmacy Technician
- Dental Assistant

## **Associate Degree or Specific Training**

- Nurse
- Radiologic Technologist
- Respiratory Therapist
- Dental Hygienist
- Diagnostic Medical Sonographer
- Physical Therapist Assistant
- Occupational Therapy Assistant
- Medical Laboratory Technician
- Surgical Technologist
- Paramedic

### Pathways into HPs-3



# Health Professional Education Requirements for Practice

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## **Baccalaureate**

- Nursing (for some positions)

## **Masters**

- Occupational therapy
- Physician Assistant
- Nutrition/Dietetics
- Speech language pathology
- Psychology (for some positions)
- Mental health counseling

## **Doctorate**

- Medicine
- Nursing (for some positions)
- Dentistry
- Pharmacy
- Physical Therapy
- Optometry
- Veterinary Medicine
- Audiology
- Psychology (for some positions)

# Keep in Mind

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## **Payment Models**

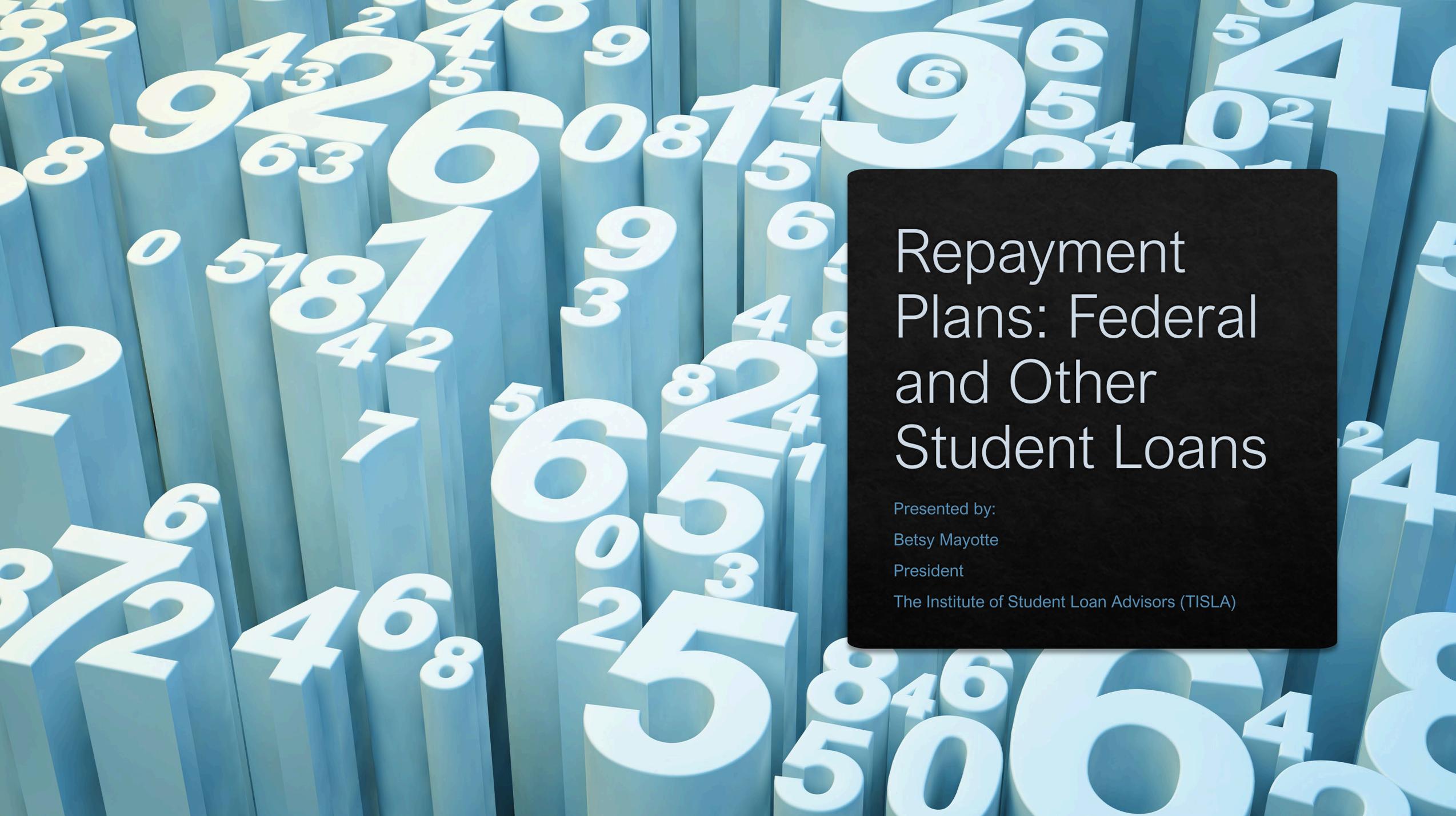
- Student loans
- Entry-level apprenticeship
- Pathway programs into HPE
- Co-op models
- Loan forgiveness programs

## **Employer-Learner Financial Models**

- Health professional apprenticeships
- Fellowships that could lead to employment

## **Cost Reduction Models**

- Competency-based education
- Virtual learning
- Simulation



# Repayment Plans: Federal and Other Student Loans

Presented by:

Betsy Mayotte

President

The Institute of Student Loan Advisors (TISLA)

# Subject Overview



## Non-Federal Loans

Payment Options

Impact of delinquency/default



## Federal Loans

Payment Options

Forgiveness Programs

Impact of Delinquency and  
Default



## Impact and Future

Current Volatility

Legislative Proposals for Future  
Loans

# Types and Amounts of Student Loans

- ◇ Federal student loans - \$1.6 trillion
- ◇ Private student loans - \$130 billion (\$35K average per borrower)
- ◇ State loans, Institutional Loans, Income Share Agreements
  
- ◇ Average debt for medical school students - \$223K
  - ◇ 70% graduate with debt
  - ◇ 50% owe more than \$150K
- ◇ Average debt for non-medical school students - \$38K
  - ◇ 61% with graduate degrees have student debt
  - ◇ 8.1% owe more than \$100K

53% are over 35  
years old

20% are over 50

Fastest growing  
population are over  
65

Default rate increases  
with age



# Non-Federal Loan Repayment Options

- ◇ 10–20-year term
- ◇ Limited forbearance options, often for a fee
- ◇ Some interest only options once loan has defaulted
- ◇ Co-signers impacted
- ◇ Debts are sold and often litigated if unpaid
- ◇ Bankruptcy possible, but difficult

# Today's Plans

	Payment	Total Paid	Forgiven Amount
SAVE	\$718	\$323,653	\$193,402 (25 yrs)
“New” IBR	\$812	\$265,507	\$257,693 (20 yrs)
PAYE	\$812	\$265,507	\$257,693 (20 yrs)
“Old” IBR	\$1,206	\$431,865	\$140,709 (25 yrs)
ICR	\$1749	\$329,618	\$0 (12.4 yrs)
Graduated	\$1424-\$4200	\$318,814	\$0 (10 yrs)
10 Yr Standard	\$2435	\$292,202	\$0 (10 yrs)
Extended	\$1554	\$466,270	\$0 (25 yrs)
Private Loans	\$2600	\$312,000	\$0 (10 yrs)

\*Assumes \$200K in federal loans. Borrower is single with an adjusted gross income of \$120K

# Future Plans

	Payment	Total Paid	Forgiven Amount
New Draft IDR	\$812	\$292,202	\$?? (29 yrs)
10 Yr Standard	\$2435	\$292,202	\$0 (10 yrs)
Consolidation	\$1554	\$466,270	\$0 (25 yrs)
Private Loans	\$2600	\$312,000	\$0 (10 yrs)

\*Assumes \$200K in federal loans. Borrower is single with an adjusted gross income of \$120K

# Future Plans if Borrowing is Limited

	Payment	Total Paid	Forgiven Amount
10 Yr Standard	\$1826	\$219,151	\$0 (10 yrs)
Consolidation	\$1166	\$349,705	\$0 (25 yrs)
<b>+</b> New Draft IDR	<b>\$812</b>	<b>\$219,151</b>	<b>\$?? (22.4 yrs)</b>
Private Loans	\$964	\$115,764	\$0 (10 yrs)
<b>Total</b>	<b>\$1776 (if using IDR)</b>	<b>\$334,915</b>	<b>\$??(22.4 years)</b>

Assumes max proposed borrowing limit for federal loans of \$150K  
Student would need to borrow the difference of \$73K from private

# Forgiveness and Loan Repayment Programs

## Public Service Loan Forgiveness

- Forgives balance of federal loans after 10 years of income-based payments while working for a government or qualifying non-profit employer
- May be at risk for future loans

## State Loan repayment programs

- Most states have them, often for underserved areas

## Employer loan repayment programs

## Federal loan repayment programs

- Can be difficult to comply with, expensive to default on
- IDR plan forgiveness may be at risk for future loans

# Resources



## Student Loan simulator

[www.studentaid.gov](http://www.studentaid.gov)



## CCRA summary

[https://edworkforce.house.gov/uploadedfiles/college\\_cost\\_reduction\\_act\\_-\\_bill\\_summary\\_updatefd\\_final.pdf](https://edworkforce.house.gov/uploadedfiles/college_cost_reduction_act_-_bill_summary_updatefd_final.pdf)



Dual benefits of the

# Apprenticeship Degree

for building careers & the workforce

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National Academies  
March 2025



4.8M

## Problem

Today, 4.8 million students will enter a school building where one or more classrooms lack a teacher.

Learn more at [reach.edu](https://reach.edu)



What if your job  
led to your degree?  
Not the other way around.



# 1.3M

## Solution

### The Apprenticeship Degree

There are 1.3 million classroom aides in the United States. If a fraction of them could turn their job into a degree, there would be no teacher shortage.

Learn more at [reach.edu](https://reach.edu)

# ABCs of the Apprenticeship Degree

*The ABC's of what Institutions of Higher Education need to tackle to deliver on the promise of the Apprenticeship Degrees.*

**A**

## Affordability: Earn While You Learn

*The goal - shockingly affordable tuition without required reliance on student loan debt.* It is critical for colleges and universities to design Apprenticeship Degrees that live within the boundaries of sustainable public funding.

**B**

## Based in the Workplace *from Day 1 to the Day of Graduation*

*Employer led candidate recruitment.* Admissions becomes a partnership and business development function. Employers bring students to the university, not vice versa.

**C**

## Credit for Work

*Embrace on-the-job learning, and on-the-job teaching, as worthy of academic credit.* This means credit not just for what learners already know but also for what they do on the job today.

# How Apprenticeship Degrees serve working adults:

## Arlie's Journey



Arlie enrolls in college.

2001

Arlie leaves college without a degree due to family obligations, with only 18 months remaining in her degree program.

2003

*Arlie works for two decades as a paraprofessional.*

She's inside classrooms working with students every day, dreaming of becoming a teacher but as a single mom of four, Arlie is unable to make time for or afford the expense of going back to school for her bachelor's degree.

2022

Arlie enrolls in an Apprenticeship Degree program with Reach University.

- She maintains her full-time employment and benefits.
- Her coursework is accelerated, incorporating her vast experience and day-to-day work.

2024

Arlie will finish her bachelor's degree and become a teacher in the district where she's worked for years.

# Reach Method **Design Standards**

*The Apprenticeship Degree aligns to five design standards.*

	<b>DESIGN STANDARD</b>	<b>TRADITIONAL DEGREE</b>	<b>APPRENTICESHIP DEGREE</b>
<b>1</b>	<b>EFFICIENCY</b>	Full-time workers take longer to graduate because work competes with school and doesn't offer credit.	Full-time workers graduate on time* because 50% of credit comes from the job itself.
<b>2</b>	<b>PROFESSIONAL CAPITAL</b>	Graduates enter the job market with minimal experience and limited professional connections.	Students have years, not months, of experience and professional relationship building, resulting in job offers by the time they graduate.
<b>3</b>	<b>AFFORDABILITY</b>	Students must take on loans to cover both tuition as well as living expenses while they study.	Low tuition and braided funding, plus students are paid for work resulting in no student loan debt.
<b>4</b>	<b>FLEXIBILITY</b>	Courses are offered on campus and/or at times that conflict with the needs of working parents and/or caregivers.	Students rarely have to: 1) miss work; or 2) arrange childcare; or 3) find transportation.
<b>5</b>	<b>RELEVANCE</b>	Courses are taught by academics, largely in isolation from relevant workplace experiences.	Courses are taught by seasoned practitioners and create direct feedback loops with the workplace.

*\*Two years for an associate degree, four years for a bachelor's degree.*

# Innovating the Carnegie Unit

Remixing the breakdown of the carnegie unit of credit opens the door to change while sidestepping accreditation challenges.

## RETHINKING SEAT TIME & COURSE STRUCTURE

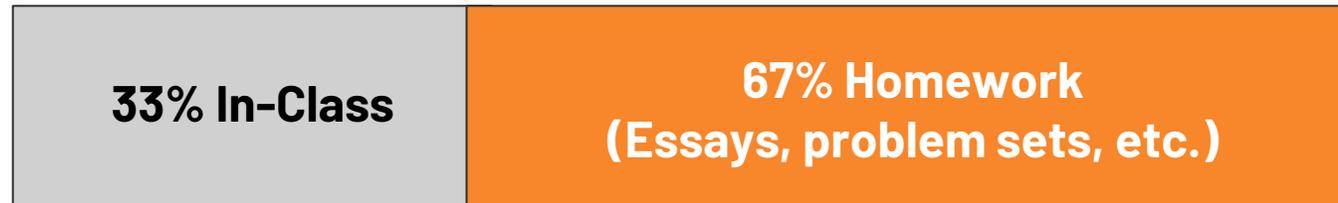
### What is the Carnegie Unit?

A ratio of **one hour in class to two hours outside of class** required for effective learning, underscoring the significance of student engagement beyond formal lectures in the educational process.

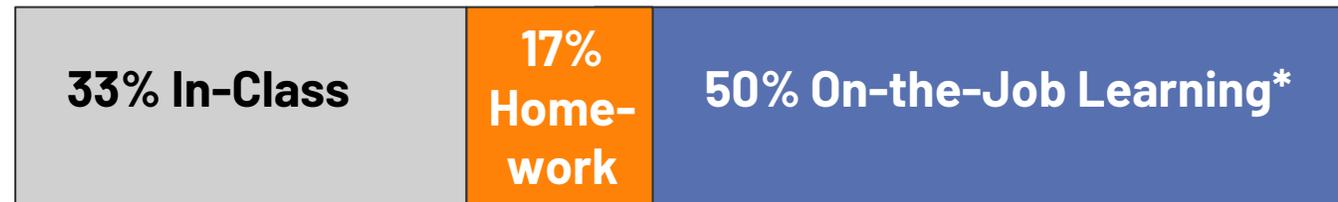
Provides **a standardized measure for awarding credit** since the early 20th century, facilitating uniformity in educational practices.

By **acknowledging both in-class and out-of-class hours**, it resonates with educators, accrediting bodies, and policymakers, fostering a common language for discussing academic workload and promoting consistency in credit-hour assignments.

Time breakdown of a traditional college term/course:



Time breakdown of a Reach University course:



*\*On-the-Job learning is paid apprenticeship hours*

# Arlie works full time – and earns 15 credits per term.

*Learning on the job is paired with **two seminars per week.***

	11/3 SUNDAY	11/4 MONDAY	11/5 TUESDAY	11/6 WEDNESDAY	11/7 THURSDAY	11/8 FRIDAY	11/9 SATURDAY			
8:00 AM										
8:30 AM		Work	Work	Work	Work	Work				
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4:30 PM										
5:00 PM										
5:30 PM			Seminar		Seminar					
6:00 PM										
6:30 PM										

# Reach University by the Numbers

Reach University's outcomes are a proof point of the validity of the Apprenticeship Degree model.

## FEDERAL GRANTS

**\$25.8m**

Reach won 3 highly selective federal grants totaling \$25.8m over eight years



The first cohort of Reach graduates have stepped into teaching jobs.

100% of grads offered jobs

400+ graduate next year

## RETENTION RATE

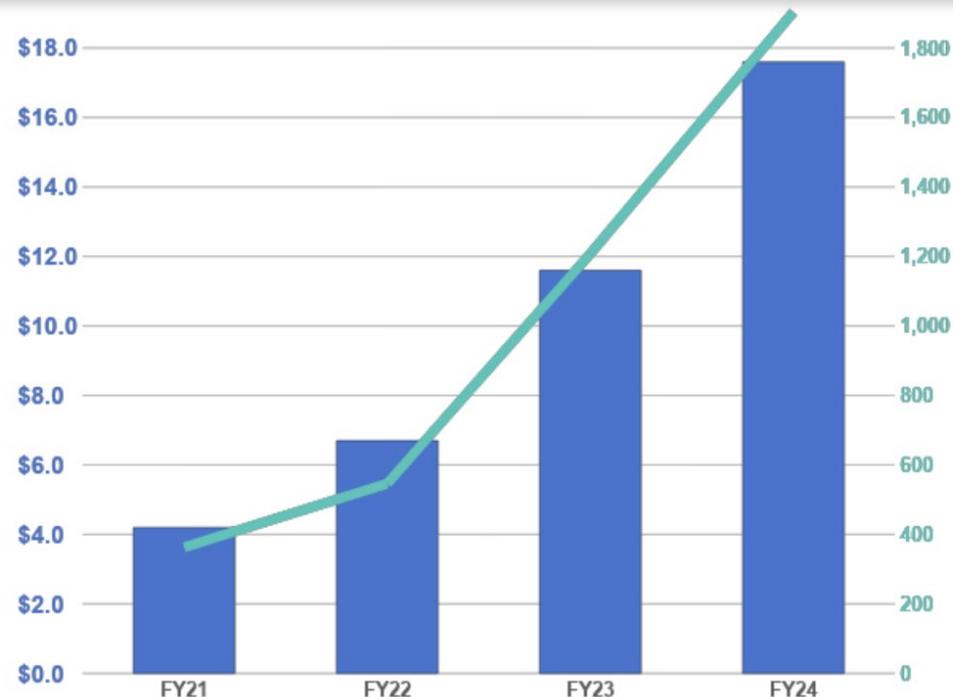
**93%**

Semester retention after completing the first term of the apprenticeship degree program.

## CANDIDATES

**2600**

candidates are enrolled across 7 states and are served by 100 staff and 200+ professors of practice.



Revenue Candidates

Revenue Candidates

## DEMOGRAPHICS

**48%**

Candidates of Color

**73%**

Pell eligible

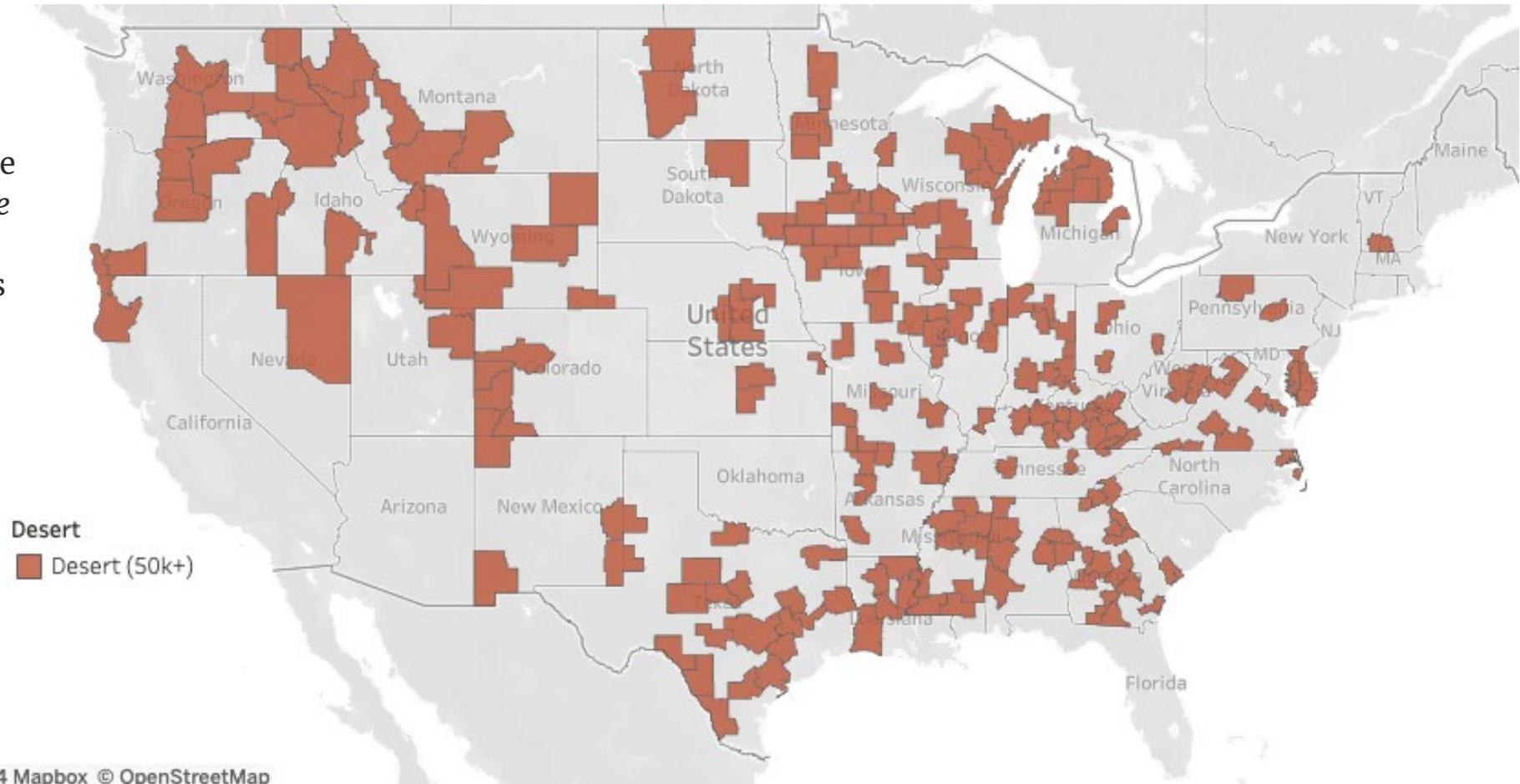
**36%**

Undergrads from rural communities

# The Landscape of “Education Deserts”

This map depicts places where there are *zero or only one* public broad-access colleges within commuting distance.

Source: Third Way

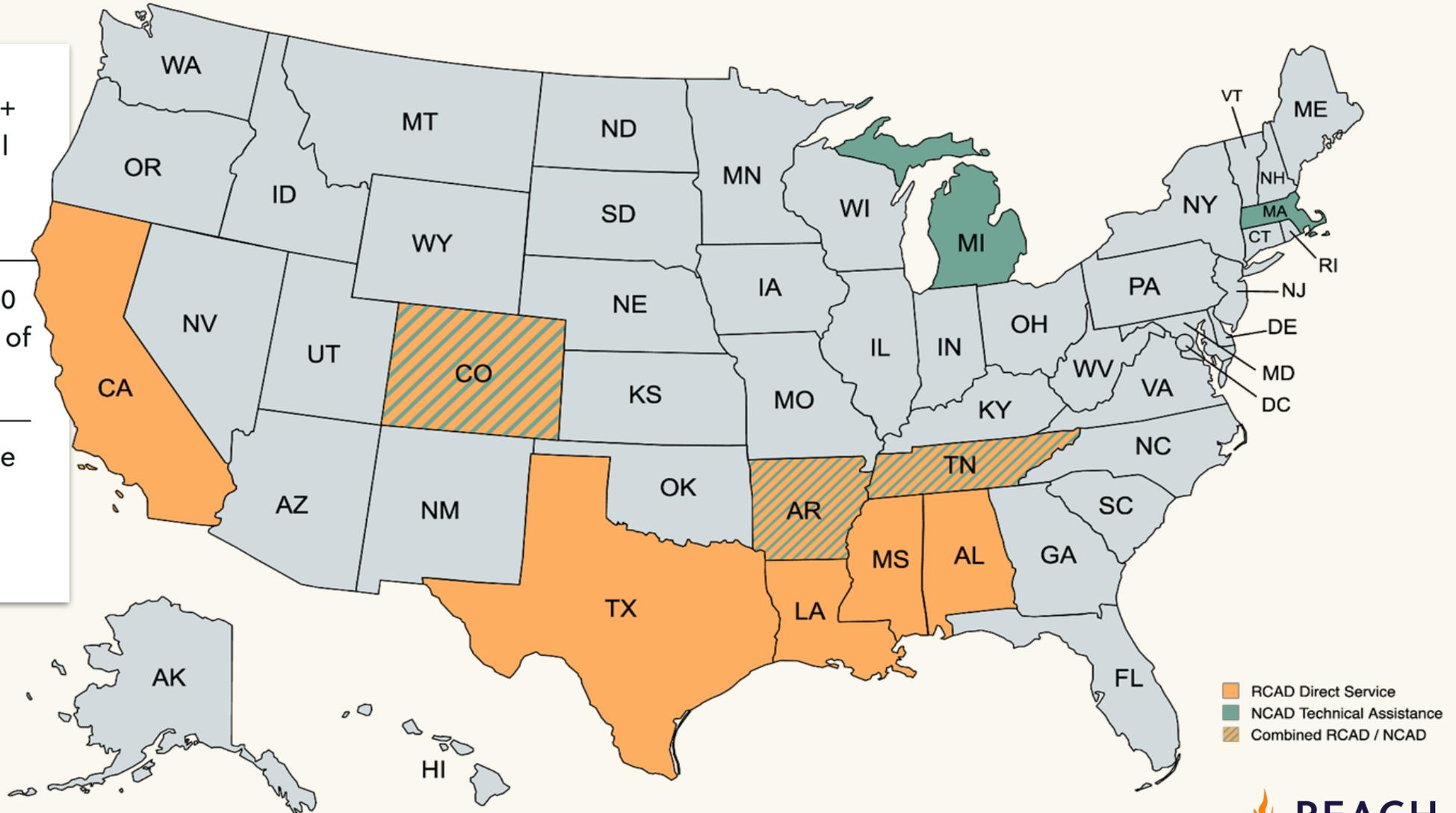


# Where We Reach

Louisiana: 1,312 teacher candidates, working in 90%+ of K-12 parishes, ready to fill the state's 1,145 teacher vacancies.

Arkansas: Serving nearly 300 teacher candidates in 100% of educational co-op regions.

Alabama: Teacher candidate enrollment is surging with 100 enrolled for Fall 2024 across 25 K-12 districts.



Opportunity to Scale Impact

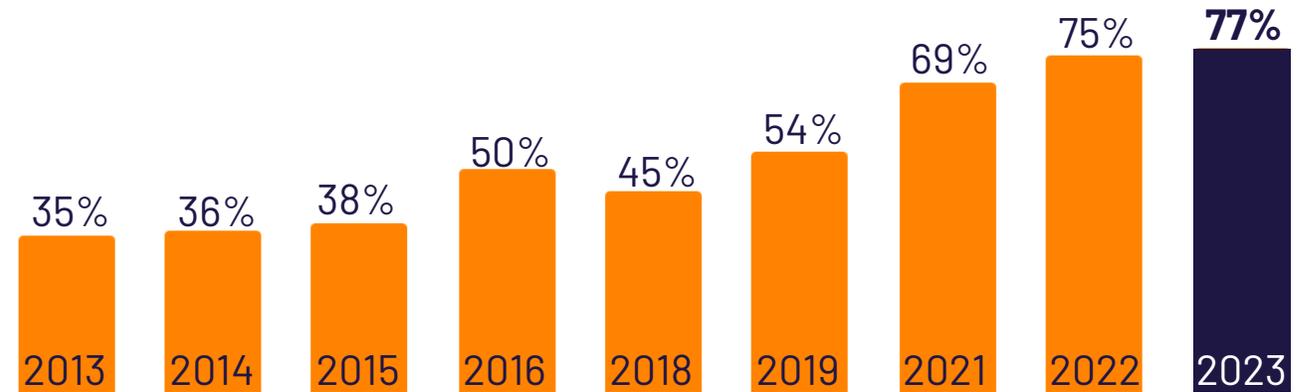
# The Apprenticeship Degree For Healthcare Careers

# There are **10 Million** High-Demand Workforce Vacancies

*Finding qualified workers with required skills, education and qualifications is harder than ever.*

Nearly 4 in 5 employers globally reported difficulty finding the skilled talent they need in 2023, a rate that more than doubled over the last decade.

*(Manpower Group, 2023)*



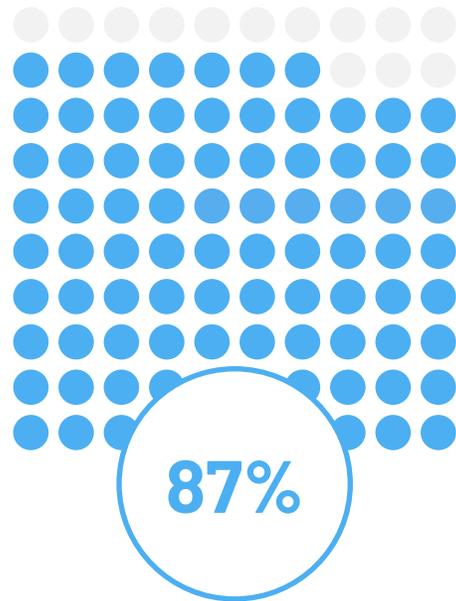
6 weeks average wait time for behavioral health services according to the National Council of Mental Wellbeing.

## Nationwide Talent Shortages:

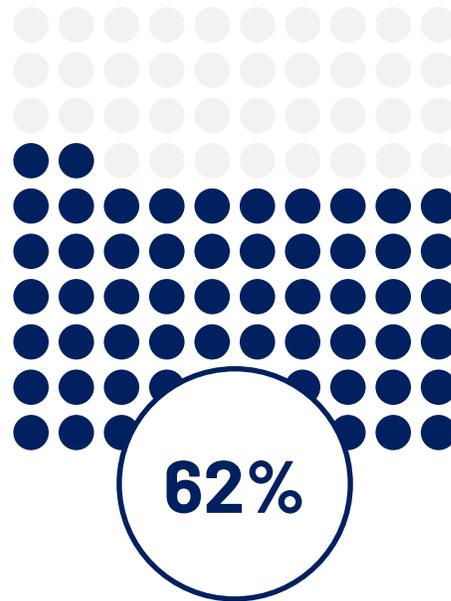
- 250,000 mental health professionals
- 1.1 million nurses

# 50 Million Working Adults Could Step Up

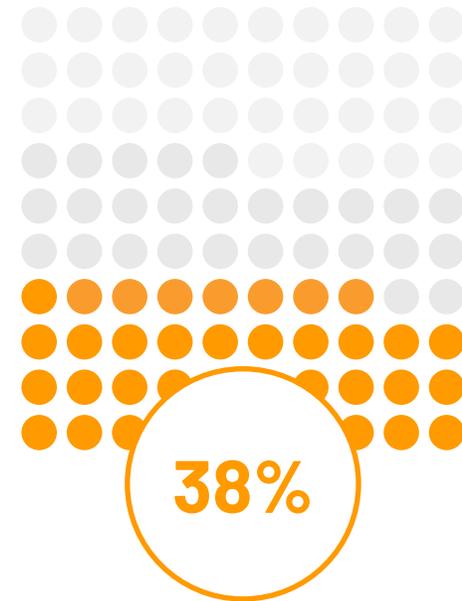
The number of incumbent workers without a bachelor's degree exceeds the number of skilled vacancies by 10:1



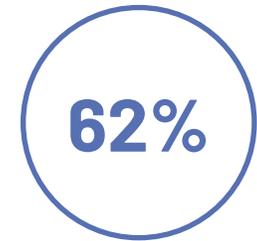
**Students who graduate high school<sup>1</sup>**



**Students who matriculate to college<sup>2</sup>**



**High school students that go directly to college, and graduate from college 'on time'<sup>3</sup>**



**Critical Opportunity for Higher Education -**  
Potential learners are the high school graduates who didn't enroll or graduate from college.

<sup>1</sup>2019-20 high school graduation rate, National Center for Education Statistics

<sup>2</sup>Immediate, post-high school graduation college enrollment rate, National Center for Education Statistics

<sup>3</sup>Undergraduate graduation rate, with 'on time' defined as 150% of normal time.



# 200K

## Problem

There are approximately 200,000 open positions for RNs each year.

Learn more at [reach.edu](https://reach.edu)



2.6M

## Solution

### The Nursing Apprenticeship Degree

There are more than 10x as many PCAs and CNAs than there are nurse openings.

Learn more at [reach.edu](https://reach.edu)

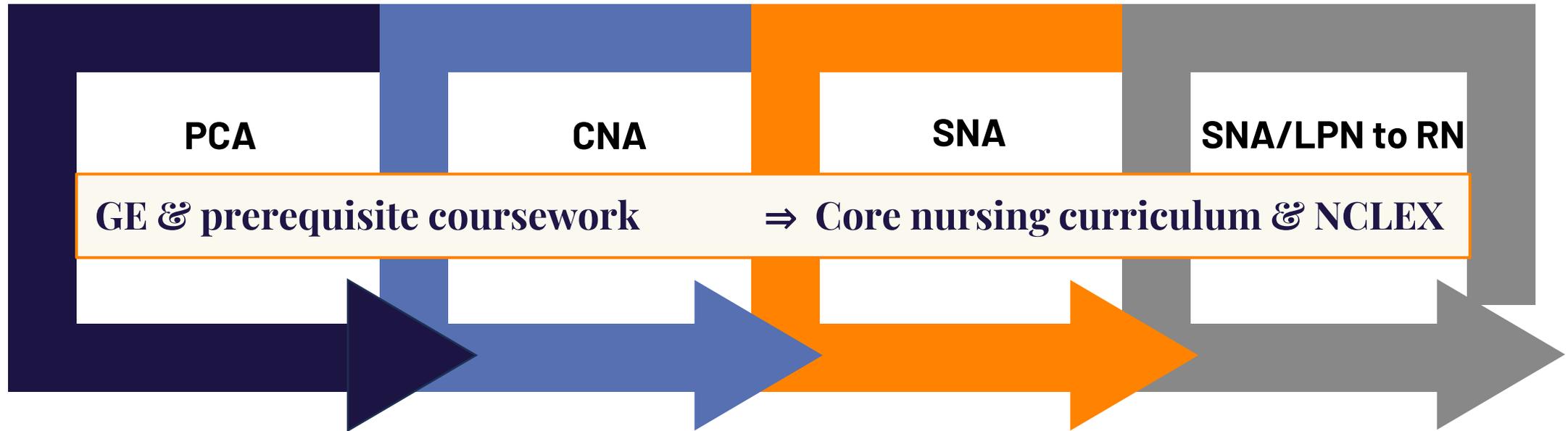


What if their job  
led to their degree?

Not the other way around.

# Sample Apprenticeship Degree in Nursing

*The University of Wisconsin health system hosts an apprenticeship registered with the state apprenticeship agency.*



# Let's Turn the Workplace into a Learning Place

Introducing the **National Center for the Apprenticeship Degree (NCAD)** at Reach University.

## Employer Partners



+250 additional school employers!

## Policy, Workforce & Talent Development



# NCAD

NCAD is the ecosystem hub for higher education institutions seeking to implement and scale the **Apprenticeship Degree** nationwide.



## Educational Institutions



+30 additional higher education institutions!



REACH  
UNIVERSITY

# Thank You

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Contact [president@reach.edu](mailto:president@reach.edu)