

BOARD OF MEDICAL STUDENT LOANS
Minutes of the meeting of November 15, 2013

The Board of Medical Student Loans held an open public meeting on November 15, 2013 by videoconference at **four locations**: The University of Arizona College of Medicine, Room 2141, Arizona Health Sciences Library, 1501 N. Campbell Avenue, **Tucson, AZ 85724**; The University of Arizona, College of Medicine, Room C402, Health Sciences Education Building (HSEB), 550 E. Van Buren Street, **Phoenix, AZ 85004**; Midwestern University, Arizona College of Osteopathic Medicine , 2nd Floor Conference Room, Sahuaro Hall, 19555 N. 95th Avenue, **Glendale, AZ 85308**; and Midwestern University, Downers Grove, IL Campus, Video Conference Room, Alumni Hall North, Lower Level, 555 31st Street, **Downers Grove, IL 60515**.

Board members in attendance at the videoconference included Chairperson Carol Q. Galper, Ed.D. and Amy Mitchell, M.D. in Tucson, AZ; Shirley Rheinfelder, M.D., Gordi S. Khera, M.D., Paul Steingard, D.O. and Ross Kosinski, Ph.D. in Glendale; and Patricia Tarango and Stanley Brysacz, D.O. in Phoenix.

Support staff present included: Sherri McClellan, Program Coordinator, University of Arizona in Tucson; Ana Roscetti, Workforce Section Manager, Bureau of Health Systems Development, Arizona Department of Health Services and Deborah Ross-Carter, Assistant Director, Student Financial Services, A.T. Still University in Phoenix; and Marta Andino, Manager of Student Loan Administration, Midwestern University and Nathan Ernst, Director of Student Financial Services, Midwestern University in Downers Grove, IL. Participants Aileen Lo, M.D., Allison Castro, M.D. and Janet Vargas, M.D. were also present in Tucson.

The minutes of the meeting of April 12, 2013 have been distributed to the Board for review.

Chairperson Galper called the meeting to order at 1:16pm.

Chairperson Galper started the meeting announcing the addition of **new Board member**, Stanley Brysacz, D.O., replacing Dr. Tom McWilliams who is now retired. Dr. Brysacz introduced himself with a brief history of his career and his thanks for having him on the Board. Chairperson Galper then invited each board member and staff personnel to introduce themselves.

The agenda continued with the **approval of the meeting minutes** from April 12, 2013. A motion to approve the minutes by Dr. Steingard was seconded by Dr. Rheinfelder, and all voting members were in favor of approving the April 12, 2013 Board meeting minutes.

Dr. Galper offered an **overview** of the Arizona Medical Student Loan Program, including an explanation of the agency's scheduled Sunset in January 2018 due in great part to funding cut by the State of Arizona.

An **Update on Referrals to the Attorney General's Office** (AGO) included the following participants: **O. Dianna Bell** is in collections, and approximately \$700.00 per month of her wages is currently being garnished. Her unpaid balance as of June 30, 2013 is \$31,318.75. **Claudia Chavez** continues repayment of \$250 per month on a settlement of \$15,000 for defaulted loans.

Rey Palop, M.D. is in repayment of \$3,000 per month towards a judgment of \$126,530.04. As of June 30, 2013, Dr. Palop owes \$106,428.22. He has voluntarily increased his payment to \$3,500 the last several months. **Juan Hernandez'** file is currently being reviewed in preparation for attorneys to file judgment. Mr. Hernandez was referred in April 2012 for collection of \$193,106.23. He was dismissed from medical school in June 2011. Including interest accrual, Mr. Hernandez' balance owed as of June 30, 2013 is \$206,422.06. Attorneys are preparing to file judgment against **Scott Salmon, D.O.** to collect \$58,908 in liquidated damages owed. AGO is seeking enforcement of judgment against **Juanita Padilla, M.D.** who is living in Colorado and currently has no verifiable employment. As of June 30, 2013, Dr. Padilla owes \$204,302.14. **David Damstra, M.D.** continues to be in the military. AG attorneys continue to review protocol for filing suit. Dr. Damstra graduated medical school in May 1990 with \$24,000 in loans from the Arizona Medical Student Loan Program. With interest and liquidated damages, he owes as of June 30, 2013 \$58,684.22.

Participant Updates and Requests were presented, beginning with **Aileen Lo, M.D.** who was present at the meeting. Dr. Lo expanded upon her written request to the Board for consideration and approval of a residency program in Clinical Preventative Medicine. She began with the belief of Dr. Bob England, Director with the Maricopa County of Public Health, that the Affordable Care Act will create more clinical opportunities for Preventive Medicine physicians. Dr. Lo also offered that rural and tribal clinics have need of physicians in Preventative Medicine. The director of the Clinical Preventative Medicine residency at Loma Linda University in California also told her that it is possible to be a clinical physician in Preventive Medicine. Dr. Lo stated that she has just received her medical license in October 2013 and has volunteered in a homeless clinic. When asked by Dr. Galper if she is already in the Electronic Residency Application Service (ERAS) system, Dr. Lo answered yes, and that she has already interviewed for a residency position.

Dr. Rheinfelder asked how a residency in Family Medicine would be different. Dr. Lo answered that Clinical Preventative Medicine teaches medical care from a more community approach but does not prevent one-on-one care. The focus is on community and population medicine, seeing patients as a population, such as a medically-underserved community in need. Dr. Kosinski asked about the level of administrative duties and if the specialty is clinic-based. Dr. Galper added that the service obligation must be in clinical care, and one cannot be a health department director. Dr. Lo answered that she wants to be a one-on-one doctor, and that Loma Linda University is a clinically-based program.

Dr. Steingard said that Dr. Lo should finish what she started. Dr. Khera followed, asking Dr. Lo if she can complete her Internal Medicine/Pediatrics residency program if she is now feeling better. Dr. Lo answered that she is better, however she now knows the triggers for her anxiety and depression. Her Medicine/Pediatrics residency program was intense, and it was not the right environment for her. She does not want to put herself back into that situation.

Dr. Kosinski asked Chairperson Galper at what point is Dr. Lo in default on her loan. The answer was given that it will be when her approved residency program in Internal Medicine/Pediatrics would have ended, and that is June 2014. Chairperson Galper asked Dr. Lo about the consideration of a residency in Family Medicine. Dr. Lo admitted that it could have been easier that way, however she felt that her background in Medicine/Pediatrics is better served in Preventative

Medicine. Dr. Rheinfelder asked Dr. Lo about the consideration of a residency in Pediatrics. Dr. Lo answered that in-patient rotations were especially difficult. She wants to be in out-patient care.

Dr. Brysacz suggested that the discussion go back to the focus of the mission of the Board of Medical Student Loans, and does this Preventive Medicine meet the need of the mission? Dr. Brysacz went on to tell Dr. Lo that the Board wants to see her succeed, however the mission of the Board and her choice to enter into Clinical Preventative Medicine with its restrictions on direct patient care as a whole do not fit.

Dr. Steingard made a motion NOT to approve Dr. Lo's request to enter into Clinical Preventive Medicine as fulfillment for her service obligation to the Arizona Medical Student Loan Program. Dr. Kosinski seconded. **All voting members were unanimous NOT to approve Dr. Lo's request for Clinical Preventive Medicine.**

Chairperson Galper told Dr. Lo that she would have until one year after her initial residency in Internal Medicine/Pediatrics would have ended to pay \$361,906.52 to the Board of Medical Student Loans or the debt would go to the Arizona Attorney General for collection. Sherri McClellan confirmed that the date would specifically be June 30, 2015. Dr. Lo exited the meeting.

The next participant present to speak was **Allison Castro, M.D.** Dr. Castro began by making reference to her letter written to the Board which explains that her career goals in Cardiovascular and Thoracic Anesthesiology are now different from the mission of the Board of Medical Student Loans, and therefore she is requesting from the Board approval to make plans to repay her commitment financially. Dr. Galper thanked Dr. Castro for her letter and suggested to her that people in the past have made personal loans to pay off the service commitment, that she could perhaps do that as well. Dr. Brysacz wished Dr. Castro, "Best of luck." Dr. Brysacz moved to approve Dr. Castro's request to make financial arrangements to the State in lieu of service. Dr. Rheinfelder seconded, **and all voting members were unanimous to approve Dr. Castro's request to fulfill her obligation financially.** Sherri McClellan confirmed with Dr. Castro that the amount of \$176,547.74 would be due by June 30, 2015 or be referred to the Arizona Attorney General for collection. Dr. Castro said that she understood, thanked the Board and exited the meeting.

The last participant to speak in person was **Janet Vargas, M.D.** Dr. Vargas began by refuting the Board's letter, charging that she has been in lack of communication with the Board. She stated that she has updated the Board every 6 months when the Board told her that she need to provide only an annual update, except during April 2013 when her father passed away and her son was deployed by the United States Army.

Dr. Vargas stated that she has been working at ETANO Center, and it was the only job she could find for a physician who is neither Board-eligible nor Board-certified (BE/BC) in Psychiatry. The clinic is very small but she has 60 patients who she sees. Dr. Vargas said that she has obtained a license to prescribe Buprenorphine through the United States Drug Enforcement Administration to treat patients with addictions. She has spent much of her time looking for jobs, and the only other job she found was with a company that was unethical and jeopardized her professional licenses. The ETANO Center is talking about opening another clinic but "that won't happen tomorrow."

She also talked of a residency program in Tennessee that she has been talking to, but she doesn't believe that they will accept her as PGY-2. Chairperson Galper asked Dr. Vargas if she has applied through ERAS. Dr. Vargas answered no, that she was waiting until after today's Board meeting to decide whether to apply or not. She then pointed out that the beginning of the application asks for the applicant's date of birth, therefore the program is going to see that she is 64 years old.

Dr. Vargas said that she didn't know what the Board wants her to do. Chairperson Galper said that the Board doesn't have the right to tell Dr. Vargas what to do, that the Board does not dictate her career, and that it is Dr. Vargas' decision on how she is to fulfill her contract.

Dr. Khera asked Dr. Vargas why she left her residency program. She answered that she left the program due to an injury that occurred during a fall that left her unable to keep with the demands of her attending.

Dr. Steingard asked Chairperson Galper what Dr. Vargas' options are. Chairperson Galper asked Dr. Vargas how she can increase progress on her service, pointing out that only a cumulative 17½ weeks of eligible service have been served since January 2011. Dr. Vargas again pointed out that ETANO is a small clinic and that she has been unable to find employment because she is not BE/BC. She stated that her goals of working with the underserved have never changed. She has always worked with the underserved. She said, "I am doing what I can."

Dr. Brysacz motioned to move the meeting into Executive Session for further discussion of Dr. Vargas' situation. Dr. Rheinfelder seconded and all were in favor. At 2:25pm, Patricia Tarango (non-voting Board member), Dr. Vargas and all other non-members were asked to exit the videoconference rooms at each site. Sherri McClellan was asked to remain in the videoconference in Tucson to continue recording the meeting minutes.

The Board meeting was suspended and moved into **Executive Session**.

At 2:37pm, Patricia Tarango, Dr. Vargas and all others were invited to return to the videoconference rooms to continue the meeting in public session. During the course of the Executive Session, Dr. Khera needed to excuse himself from the meeting and did not return. Chairperson Galper stated for the record that a quorum of voting Board members was still being met with the remaining six voting members.

With Dr. Vargas present, Dr. Rheinfelder moved to table the vote to refer Dr. Vargas to the Arizona Attorney General until the next meeting of the Board, and require Dr. Vargas to submit a plan of service repayment that would have a full-time component at eligible sites. Dr. Kosinski seconded and **all voting members were unanimously in favor of tabling the vote to refer Dr. Vargas to the Arizona Attorney General until the next meeting**. Dr. Brysacz suggested to Dr. Vargas that she could serve a portion of the service commitment and financially pay the rest. Dr. Vargas was reminded that a minimum of 4,000 hours of eligible service (the part-time equivalent of 2 years at full-time employment pursuant to the terms of the contract) must be completed before any portion of the loan would be forgiven.

Chairperson Galper suggested to Dr. Vargas to look for opportunities outside of Psychiatry, perhaps as an intake physician at a clinic or urgent care center which would not require her to be BE/BC to increase her service hours, just as it has been done by other loan recipients who quit their residency programs. Dr. Vargas said that residents in other primary care fields get more medicine training than Psychiatry residents. She explained that other residents study medicine during their internship year, and that a Psychiatry residency does not include training in medicine. "I can't do what I can't do," Dr. Vargas stated. Chairperson Galper encouraged Dr. Vargas to find a way to increase the progress on her service obligation, and at the next meeting in April or May, propose a plan of service repayment. If the plan is unsatisfactory to the Board, a vote may be in favor to refer her debt to the Arizona Attorney General. With the agenda item tabled until the next meeting, Dr. Vargas exited the meeting.

The final request of the Board was from **Celia Valenzuela, M.D.** who did not appear in person at the meeting. Dr. Valenzuela wrote a letter to the Board with a plan of service completion to continue working part-time at University of Arizona Medical Center South Campus in OBGYN with a cumulative 5,130 hours of service completed. In her letter, she stated that she will be increasing her hours and expects to complete her obligation in one year's time. Chairperson Galper motioned to approve Dr. Valenzuela's plan of service completion, and Dr. Rheinfelder seconded. **All voting members were unanimous to approve Dr. Valenzuela's plan to complete service within one year's time.** Dr. Valenzuela also requested the approval of 1,224 on-call hours. Chairperson Galper stated that the Board has never accepted on-call hours for service because being on-call is simply part of being a full-time physician. Dr. Rheinfelder motioned to NOT approve on-call hours requested by Dr. Valenzuela. Dr. Kosinski seconded, and **all voting members were unanimous NOT to approve Dr. Valenzuela's request to accept her on-call hours for service.**

The meeting continued with updates from participants who, since the last meeting of the Board, **received approval to sign contracts with eligible sites.** **Jonathan Willms, D.O.** has signed a contract with Sun Life Family Health Center for Women and Children in OBGYN in Casa Grande to begin mid-July 2014. **Linda Shuler, D.O.** accepted a position in Family Medicine with Mountain Park Health Center and its locations in the Phoenix area, Tempe and Goodyear to begin in September 2014. **Julissa Ochoa-Buck, M.D.** is progressing on her 5-year service commitment, serving currently as a full-time physician in Pediatrics at Marana Healthcare Center – Clinica del Alma in Tucson. **Heather Holley, D.O.** was given approval of site relocation to work at St. Joseph's Hospital and Medical Center in Phoenix as a Pediatrician. **Maurice Lee, M.D.** was approved to accept employment at Federally-Qualified Health Center Look-Alike Neighborhood Outreach Access to Health (NOAH) Cholla Health Center in Scottsdale as a Family Medicine physician. **Darrell Brimhall, M.D.** accepted a position in Family Medicine with Summit Healthcare in Show Low and expects to begin August 15, 2014. **Bryan McConnell, M.D.** received approval of site relocation to Phoenix Baptist Hospital as a Hospitalist and started working there July 2013. **Valerie Miranda, M.D.** documented 2,381 service hours completed between 8/23/2012 and 10/27/2013 as a general physician with Advanced Urgent Care clinics in the Phoenix area.

Chairperson Galper reported that ten **service contracts have been fulfilled** since the last meeting. **Trent Batty, M.D.** fulfilled his 4-year service obligation in Family Medicine at Mount Graham Family Practice in Safford. **Robert Wiruth, D.O.** completed his 2-year contractual obligation in Internal Medicine at Marana Health Care Center. **Bryan Davis, D.O.** fulfilled his 2-year service obligation in Family Medicine at Mountain Park Health Center in Phoenix. **Christopher Dixon,**

D.O. completed his contractual obligation, serving 4 years in Family Medicine at El Rio Community Health Center, El Pueblo Clinic in Tucson. **Paul Dommer, D.O.** fulfilled his 2-year service obligation in Emergency Medicine at West Valley Hospital in Goodyear. **Bridget Stiegler, D.O.** completed her obligation, serving 3 years in Internal Medicine at Banner Good Samaritan Medical Center in Phoenix where she continues to work as a palliative care physician. **John Kercheval, D.O.** completed his contractual obligation, cumulatively fulfilling his 4-year obligation in Family Medicine at Sun Life Family Health Center in Casa Grande during which time he served nine months of tours with the Arizona National Guard. **Christina Smarik, M.D.** has fulfilled her 2-year service obligation in Family Medicine at Maricopa Integrated Health Systems' Guadalupe Family Health Center in Guadalupe and at the 7th Avenue Family Health Center in Phoenix. **Kay Navarrette, M.D.** completed her 2-year service obligation in Pediatrics at Mountain Park Health Center-Maryvale in Phoenix. **Terence Rousseau, D.O.** has fulfilled his 4-year service obligation in Family Medicine at Payson Healthcare and Payson Care Center in Payson.

Chairperson Galper addressed the final agenda item regarding the **Sunset Administrative Update**, informing the Board that she and Sherri McClellan will be requesting a meeting with Brian Luse of the Arizona Attorney General's Office for guidance in transitioning the Arizona Medical Student Loan Program and the Board of Medical Student Loans into the Sunset.

There were **no other items** from Board members or audience.

With all agenda items and other discussions addressed, Chairperson Galper motioned to adjourn the meeting. Dr. Kosinski seconded. All were in favor of adjournment. **The meeting was adjourned at 2:56pm.**

Minutes are available for review on this day, November 19, 2013.

Respectfully submitted,



Sherri McClellan
Program Coordinator
Board of Medical Student Loans

Approved:



Carol Q. Galper, Ed.D., CHES
Chairperson
Board of Medical Student Loans