



GEORGE F. LEE / 2026

The University of Hawaii John A. Burns School of Medicine, JABSOM, in Kakaako.

MEDICAL EDUCATION

Hawaii to pay tuition in exchange for 5 years working in rural area

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Imagine going to medical or nursing school with tuition fully paid. It sounds like a dream come true, given that tuition can range anywhere from \$35,000 to \$100,000 a year or more for most healthcare professions, leading to student loan debts that potentially take years to pay off.

What's the catch? Five years of commitment working in a designated rural area of Hawaii, which can be challenging due to geographic isolation, higher cost of living, and fewer resources.

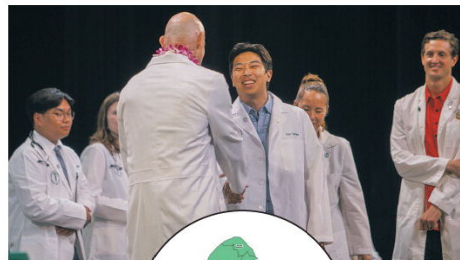
Hawaii is using a portion of its \$188.9 million in federal funds from the Rural Health Transformation Program to pay student tuitions.

The University of Hawaii John A. Burns School of Medicine, which received \$45 million to support workforce development, has set up a new program that pays direct tuition for students who commit to working five years in a rural area, where the shortage of healthcare workers is significantly worse.

It is just one of several initiatives offered by HOME RUN, which stands for the Hawaii Outreach for Medical Education in Rural Under-Resourced Neighborhoods.

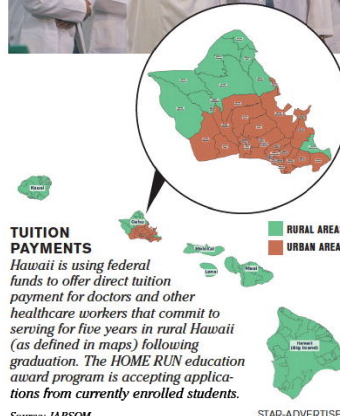
For Kaz Tachino, a first-year medical student at

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COURTESY JABSOM

Kaz Tachino, center, is a first-year student at the John A. Burns School of Medicine who has committed to serving five years in rural Hawaii upon finishing his residency in exchange for tuition payment.



HOME RUN EDUCATION AWARD PROGRAM

- >> **What:** Pays tuition and fees for any health or health IT career student that commits to working five years full time in rural Hawaii.
- >> **Who's eligible:** Any U.S. citizen or lawful permanent resident enrolled full time in an accredited program who commits to five years serving in rural Hawaii after graduation. Must be in good standing (at least C-level performance).
- >> **How it works:** Payment of tuition goes directly to the school. Up to \$400,000 per student.
- >> **When:** Applications are accepted on a rolling basis.
- >> **To apply:** Visit hbmcfoundation.org/homerun.

TUITION

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JABSOM, it's a huge incentive, as he's already got student loans to pay off from his undergraduate degree at Pacific University in Oregon and master's in public health from UH-Manoa.

Tachino, 27, was born and raised in Aiea, and while he was not necessarily committed to working in Hawaii after graduation, he had not ruled it out either. His goal is to become a primary care doctor.

"This is a huge relief from that debt burden, including the loans that I still have accumulated from my undergraduate studies," he said. "I think this scholarship definitely helps take the load off."

The annual tuition at JABSOM is \$36,672 for Hawaii residents, and \$71,328 for non-residents, plus additional fees.

The program's designated rural areas include any neighbor island, and most of Oahu's west and north sides — from Waianae to Hauula. Qualifying ZIP codes include Waianae, Waialua, Haleiwa, Kahuku, Laie, and Hauula — and Wahiawa and Waimanalo.

"You have to be willing to work in direct patient care as soon as you get out of school," said Kelley Withy, the program's administrator, adding there is a yearlong period in between to get licensed and find a job. "Your commitment starts as soon as you start that job. It's a five-year commitment."

Medical school students will start their commitments after their residency, which could take three years. If the residency is in rural Hawaii, then that counts.

JABSOM launched the education award program in April, and has since received more than 500 applications. Out of that 500, JABSOM has accepted 180 so far, and about 150 are under contract,



CINDY ELLEN RUSSELL / SPECIAL TO THE STAR-ADVERTISER

Ashleigh Kissinger, pictured Oct. 8, is a Chaminade University nursing student who is participating in the HOME RUN Education Award Program which pays for tuition in exchange for work in rural areas of Hawaii.

according to Withy.

Reception to the program has been very strong, so far, she said. Nevertheless, she wants more students to know this opportunity is available in exchange for five years of commitment. Tachino is the only JABSOM student participating, so far.

Withy said there has been a broad range of applicants — from those pursuing degrees to be an acupuncturist to dentists, pharmacists, physicians and physician assistants, physical therapists, ultrasound techs, and a speech language pathologist.

The first applicant to be accepted was Shanai Coley, a pharmacy student in Hilo.

More than 250 nurses at various levels of education have applied, along with 35 physical therapists, and 24 medical students from across the U.S., including Harvard Medical School.

While the majority of applicants are from Hawaii, others have applied from California, Nevada, Arizona, Texas, and New York, as well as American Samoa, Guam and Palau.

Withy expects to offer about \$20 million in direct

payment tuition this year. Applications are accepted on a rolling basis.

A game changer

For Ashleigh Kissinger, who grew up in Pearl City, the tuition payment program is a "game changer."

Kissinger, 32, is currently finishing up an advanced degree at Chaminade University to be a mental health nurse practitioner. She currently works part time as a bedside nurse at the Hawaii State Hospital, and knew she wanted to stay and work on Oahu.

"I chose mental health because it's a very overlooked area in health care," she said. "There's also a very big shortage right now."

Initially, Kissinger said she thought she would get her nursing degree and work in the emergency room at Queen's Medical Center. But she was inspired to specialize in mental health after working a few years with the homeless at the Institute for Human Services as a detox nurse.

She is the first in her family to graduate from college, and has had to rely on

student loans and scholarships to pay the tuition for her nursing degrees.

The tuition payment for even one semester, as she expects to finish in December, is going to help.

"Even though it's at the tail end, every little bit helps," she said. "My parents worked very hard my entire childhood. I don't have a trust fund and I don't have a college fund."

Kissinger, who is part Hawaiian, already has plans upon graduation. She hopes to work at a practice in Waianae as part of her five-year rural commitment, specializing in psychotherapy for keiki. She hopes to be someone they can relate to.

Tachino, a Moanalua High School graduate, said he is open to serving anywhere in rural Hawaii, believing it potentially might have been the path he would have taken anyways. After studying public health, he became interested in preventative care, which led to his interest in primary care.

Chronic shortage

Hawaii's chronic doctor shortage has persisted for

decades, with the most recent report finding the state short of 833 full-time equivalent physicians in 2025.

The greatest shortage by category remains in primary care physicians, who provide routine checkups, manage chronic conditions, and refer patients to specialists. In 2025, Hawaii was short nearly 180 primary care doctors.

Withy said this year's report, which is coming out soon, shows a slight improvement. The shortage this year is closer to about 700 full-time equivalent physicians.

The incentives are making a possible dent in stemming health workforce shortages, but progress will take time.

The ongoing Hawaii Healthcare Education Loan Repayment Program — which opened in 2023, offering student loan repayments in exchange for two years of service in Hawaii — also remains popular. Students can apply for HELP or the HOME RUN education program, but not both.

"I think we are making serious progress with the incentives," Withy said. "But I always tell the governor, 'low pay, no stay.' We're doing all this hard work, but we have to make sure we keep all these people after their commitment is done."

Withy said for younger generations, a five-year commitment can seem like a long time, but her hope is that they will fall in love with their communities and stay.

For those unfamiliar with Hawaii, she has shared quotes from healthcare providers that Maui and Molokai are great places to raise kids, but may have fewer education and entertainment options.

Physicians in rural areas also may have more responsibilities due to the lack of specialized care available. Also, practicing in a place like Molokai means if a vehicle has been recalled, it will have to be shipped to Honolulu.

Participants in the education program may choose

any qualified rural area, and may move from one rural area to another over the five years.

Award recipients that do not complete their required five years trigger repayment of 110%, with a 10% interest rate. Also, the tuition payment is considered taxable income, and would be reported as income for both state and federal taxes.

HOME RUN is also offering a \$200,000 grant each to healthcare providers already working in rural areas of Hawaii.

The \$200,000 "rural practice leadership and sustainability" grant is available to independent practices and founders of rural clinics. Physicians relocating from the U.S. continent or urban parts of Oahu to a rural community are also eligible to apply. Nearly 800 have applied for this grant so far.

Additionally, there are awards of \$50,000 for those in rural areas who want to continue their education or get additional certifications; \$75,000 to boost health provider retention; and \$100,000 for health provider recruitment.

Kissinger said she's ready for a five-year commitment as she's passionate about caring for the underprivileged.

"So for me, yes, five years is a long time," she said, "but I feel like if you're passionate about what you do, if you're passionate about helping people, it can kind of go by quick."

Kissinger said she values community health, and that "no matter what a person has, where they work, or what their status is, they deserve healthcare." She is really grateful to have learned about the program through a friend of a friend, and is telling others about it, too.

"I hope to take the tuition they've given me," she said, "and to be able to give back to the people of Hawaii, especially on the West side, where there's so much need for mental health."