

Medical schools lag behind in veterans' tuition aid

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Tuition aid supported by the U.S. Department of Veterans Affairs for military veterans enrolling in medical school covers a smaller proportion of tuition compared to aid for other graduate programs, according to a Northwestern Medicine study.

The study will be published in the *Journal of the American Medical Association* Sept. 18.

Medical schools had a median shortfall of nearly \$27,500 per year, which would add up to \$110,000 that veterans would have to pay out of pocket despite receiving the GI bill, the study found.

While part of this shortfall may be due to medical school's higher tuition, medical schools also provided less absolute support with a median of about \$22,000 per year compared to about \$33,000 for law programs and \$26,000 for business programs.

When factoring in tuition, this means that just 45 percent of medical school tuition is covered by aid compared to 85 percent for law and 100 percent for MBA programs.

"This means veterans who deployed to combat zones or served on active duty since 9/11 will incur significant debt despite receiving the GI bill," said lead author Stephen Graves, a fourth-year student in the dual MD/MBA program at Northwestern University Feinberg School of Medicine and 10-year [veteran](#) of the United States Marine Corps

(USMC). "Medical schools could be using their scholarship dollars much more effectively."

The disparity is likely due to medical schools' unfamiliarity with Veterans Affairs (VA) tuition aid programs, said Graves, who remains a captain in the USMC Reserve.

VA tuition aid for veterans largely comes from the Post-9/11 GI Bill, a scholarship program available to all honorably discharged veterans that can be used for most undergraduate and graduate education.

Supplementing that aid is the Yellow Ribbon (YR) program, an opt-in program that matches an aid contribution from an academic graduate program. For example, if a medical school offered a scholarship to veterans worth \$8,000, the YR program would match that sum.

However, when entering medical school, Graves noticed program participation was low when compared to the business and law school at Northwestern and at other schools across the country.

"They all followed the same trends," Graves said. He analyzed national tuition and financial aid data from medical, law and business school programs at more than 100 schools.

Over four years, this shortfall adds up to a median tuition cost of more than \$120,000 for veterans in MD programs, despite receiving GI Bill benefits. In comparison, Graves found most veterans in MBA programs had no out-of-pocket costs.

"We think this is due to MD programs benchmarking their support levels to other MD programs and not looking at other professional degree programs," Graves said.

This is compounded by the relative lack of veterans in medical school when compared to other graduate programs, according to Graves.

"Other graduate programs are more experienced with providing scholarship support to veterans," Graves said.

These factors lead to low participation in the Yellow Ribbon program, leaving federal aid dollars on the table. Simply shifting scholarships for veterans to the Yellow Ribbon program would cover more of their tuition costs, Graves said.

"While the Post-9/11 GI bill is mandatory, there are no requirements for participation in the YR program, so it's not as consistent and contributes to the discrepancies in aid we found," Graves said. "All professional programs should re-examine their participation levels and determine if they are adequate."

However, boosting the YR program is not enough. There's no concrete information about the number of veterans enrolled in or graduating from medical school, complicating research in this area. Graves hopes to remedy this in a future study, using medical school application, tuition and scholarship data to analyze how aid affects if and where veterans attend [medical school](#).

"Veterans bring a distinct perspective to professions and occupations," Graves said. "Research has shown 10 percent of the U.S. populace are veterans, and around half receive their care at the VA. With recent shortfalls within the VA health care system, all avenues to improve care should be explored, such as increasing the number of veteran physicians in practice and prompting policymakers to consider how health care education can enhance care for veterans."

Other Northwestern Medicine authors include Dr. Brandon-Luke Seagle,

a fellow in gynecologic oncology; Dr. Masha Kocherginsky, associate professor of preventive medicine; Dr. Shohreh Shahabi, chief of gynecologic oncology and the John and Ruth Brewer Professor of Gynecology and Cancer Research; Shahabi lab members Junhua Yang, statistical analyst, and Anne Grace, senior clinical research associate.

Provided by Northwestern University

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