



INDIANA
COMMUNITY ACTION
POVERTY INSTITUTE
Research and Public Policy

Testimony before the House Insurance Committee

January 13, 2026

Greetings Chairman Carbaugh and Members of the Committee,

My name is Erin Macey from the Indiana Community Action Poverty Institute.

I'd like to offer very brief testimony supporting the payment assistance pieces of this bill. We know medical debt is a pervasive challenge for Hoosiers – in our 2020 needs assessment survey of roughly 6000 low-income Hoosiers, 47% reported having medical debt and in our current survey launched this month, we're currently seeing 42%. We hear regularly that individuals facing debt are unaware of their options when it comes to payment plans and financial assistance or how to ask for these. We appreciate the bill's emphasis on multiple ways of sharing this information with consumers, including sharing ahead of any collection efforts.

We also hear from consumers that they sometimes have difficulty getting ahold of someone in billing departments, spend long wait times on hold, or are threatened with collection efforts if they don't accept a payment plan that is difficult for them to afford. They find the process "overwhelming" and sometimes they don't understand what's being asked of them. These are pieces that we see as important to tackle in the future.

Again, thanks to the bill author for keeping all those who may face unaffordable medical bills at some time or another in mind and working to increase transparency and options for those who are struggling to absorb the cost of care they need to protect and maintain their health.