



## Blood Cancer United



INDIANA  
COMMUNITY ACTION  
POVERTY INSTITUTE

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### **Advocates Warn of Escalating Risk as Medical Debt Legislation Dies**

INDIANAPOLIS, IN – Today, two pieces of bipartisan legislation focused on addressing medical debt - SB 85 Health Care Costs and Debt and SB 197 Garnishment - died due to a failure to advance in the Indiana House of Representatives prior to yesterday's committee report deadline. They will not be able to be revisited until 2027. Patient advocates who urged lawmakers to address medical debt this session offered the following comments:

"For several years now, we have brought the growing crisis of medical debt to lawmakers' attention and asked them to take steps to protect patients and their families. It is incredibly disappointing to see these two meaningful pieces of legislation die after passage in the Indiana Senate," said **Erin Macey, Director of the Indiana Community Action Poverty Institute**. "We all want the ability to get health care without drowning in medical debt; right now, unaffordable bills and aggressive collection methods like wage garnishment can cause a family's financial downward spiral. It's hard to understand why policymakers chose not to act."

"Nearly 45,000 Hoosiers will be diagnosed with cancer this year. Passing legislation to address medical debt would have brought long-overdue relief to patients whose suffering is twofold—first from illness, then from the lasting financial harm that follows due to medical debt," said **Allie Kast Gregg, Indiana Government Relations Director for American Cancer Society Cancer Action Network**.

"Blood cancer patients know firsthand how quickly medical bills add up. Today's affordability crisis makes it even harder for families to bear the burden of medical debt. That reality is why medical debt protections have taken on such urgency." **Dave Almeida, Government Affairs Director for Blood Cancer United**.

"We are disappointed that two sensible and bipartisan bills, Senate Bill 85 and Senate Bill 197, did not receive hearings in the House. Each year we fail to act makes it harder for Hoosiers to access and afford health care and pushes more families into the devastating economic consequences of medical debt. No one asks for a health crisis or an unexpected medical condition that requires expensive and prolonged treatment. We remain hopeful the General Assembly will find ways to advance patient-centered policies that address payment plans, wage and residence protections, and charity care this session," said **Sam Snideman, Vice President of Government and Sector Relations, United Way of Central Indiana**

"Across America, over 44 percent of adults ages 50 to 64 and 22 percent of those 65 and older carry the burden of medical debt," said **Ambre Marr, AARP Indiana Legislative Director**. "These numbers include many Hoosiers whose financial security and health are at risk. We support policies that prevent the accumulation of medical debt in the first place and ensure strong consumer protections when debt does occur. Although recent legislation stalled, it represented an important step forward—and we remain committed to advancing solutions that protect Hoosiers from the harmful effects of medical debt."

Throughout this session, many Hoosiers shared their stories about accruing medical debt, including:

- Christina Cesnik, breast cancer survivor: "My cancer was caught early. I had insurance and I still had debt. The following year, my workplace went to a Christian Healthshare Policy and those treatments wouldn't have been covered like insurance. I am thankful it was discovered when it was, but I was worried for my coworker who had pregnancy complications and was accumulating debt. We shouldn't have to rely on go fund me for our medical expenses."
- Heather Almager, breast cancer survivor, Crown Point: "We had insurance but still found ourselves in \$75,000+ of medical debt."
- Christine Yoder, breast cancer survivor, grandmother to pediatric cancer patient, Shipshewana: "This is what medical debt looks like. Not irresponsibility. Not extravagance. Just a family doing everything right, and still being asked to choose between financial survival and their loved ones life."
- Brittany Grant, lost father to kidney disease, Fort Wayne: "We didn't live the American dream. We lived the American reality of what happens when illness meets financial instability."

[SB 85](#) would have created affordable payment plans for hospital debt, required a pause on billing during insurance denial appeals, ensured that people received information on financial assistance options, protected more of an individual's wages from garnishment, and prevented a lien on a family's home due to medical debt.

[SB 197](#) would have protected more of a Hoosier worker's paycheck when pursued for an overdue debt, and would have protected up to \$1,500 in a bank account from debt collection attempts.

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#### **About the Indiana Community Action Poverty Institute**

The Indiana Community Action Poverty Institute engages in research and promotes public policies to help Hoosier families achieve and maintain financial well-being. We believe that when Hoosiers are financially stable, they can achieve their full potential and better contribute to their communities. The Institute is a program of the Indiana Community Action Association.

#### **About ACS CAN**

The American Cancer Society Cancer Action Network (ACS CAN) advocates for evidence-based public policies to reduce the cancer burden for everyone. We engage our volunteers across the country to make their voices heard by policymakers at every level of government. We believe everyone should have a fair and just opportunity to prevent, detect, treat, and survive cancer. Since 2001, as the American Cancer Society's nonprofit, nonpartisan advocacy

affiliate, ACS CAN has successfully advocated for billions of dollars in cancer research funding, expanded access to quality affordable health care, and advanced proven tobacco control measures. We stand with our volunteers, working to make cancer a top priority for policymakers in cities, states and our nation's capital. Join the fight by visiting [www.fightcancer.org](http://www.fightcancer.org).