



INDIANA COMMUNITY ACTION POVERTY INSTITUTE

Research and Public Policy

FOR IMMEDIATE RELEASE

November 24, 2025

Contact: Lauren Murfree | lmurfree@incap.org | 317-638-4232 ex: 205

Institute to Research Dental Debt with CareQuest Institute for Oral Health

Indianapolis, IN – Today, the Indiana Community Action Poverty Institute is honored to announce a new partnership with the [CareQuest](#) Institute for Oral Health to research and understand the experiences of Hoosiers with dental debt. This timely partnership follows a summer in which the Indiana General Assembly convened an interim session to understand medical debt and an earlier Institute project with Health Foundation of La Porte that [raised awareness about medical debt rights](#). Even as both precursors to this project have focused on the overall issue of medical debt, medical debt specifically relating to oral health remains understudied and has yet to garner much policy attention at the state level. This comes at a time when [over one in four Hoosiers](#) lacks dental insurance, placing them at risk for medical debt arising from seeking care for their oral health or for dental emergencies.

Lauren Murfree, Policy Analyst at the Indiana Community Action Poverty Institute, reflected on the importance of the upcoming grant: **"We are excited to have this new partnership with the CareQuest Institute for Oral Health to engage in research and educational efforts to better inform decision makers and the public on the burden of dental medical debt for Hoosiers. This support will allow us to talk with Hoosiers directly impacted by the current unaffordability and accessibility of dental care in our state and aligns with our efforts to reduce the financial pressures Hoosiers feel due to medical debt."**

Zia Saylor, Researcher at the Indiana Community Action Poverty Institute, also noted the timeliness of this research, adding, **"Oral health comes at significant financial cost, yet ties into well-being as dental issues often carry stigma and result in social exclusion. Understanding experiences of dental debt and barriers to oral healthcare is a critical way to advance policies that would ultimately improve the well-being of our communities."**

In addition to research expertise, the Indiana Community Action Poverty Institute team brings personal experience to the table. Policy Analyst Dr. Murfree reflected, **"As someone who has personally dealt with various forms of medical debt - including dental - I am acutely aware of the need for efforts to improve our current reality. I look forward to engaging with fellow Hoosiers to better educate decision makers on the impact of dental debt on wellbeing and advocate for ways to ensure dental care needs do not place Hoosiers into financial distress."**

Lived experiences with dental debt also came from members of the Indiana Community Action Poverty Institute's Advisory Council, with member Destiny Faceson adding, **"This partnership focuses on an issue people in the community are dealing with silently. My experience of having to decide between spending thousands to get**

one tooth repaired and paying bills was painful. With advancements from this grant, we hope that others won't have experiences like mine."

As the Indiana Community Action Poverty Institute advances its research and advocacy efforts in this field, interested individuals are encouraged to reach out to institute@incap.org to share their stories and desires for legislative engagement on the matter. Advocacy activities are set to begin in early 2026, with the research report released in the fall of 2026.

#####

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.