



INDIANA COMMUNITY ACTION POVERTY INSTITUTE

Research and Public Policy

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Institute Day of Action Followed by Legislative Victories on Medical Debt

Indianapolis, IN—This week, the State Senate passed two critical pieces of legislation (SB 85 and SB 197) that—if enacted—would ultimately create additional protections for Hoosiers experiencing overwhelming medical bills. Such legislative success comes on the heels of the Hoosier Healthcare Day of Action on January 20, 2026, where over 100 Hoosiers from across the state convened at the statehouse. At this Day of Action, constituents met with their state senators, representatives, and staffers to share personal experiences and healthcare needs, while a press conference featured a diverse group of Hoosiers who were willing to share their personal stories more broadly.

At a time when nearly [1 in 5 Hoosiers struggles](#) with medical debt in collections, and premiums for health insurance have [spiked an average of 20.5%](#), these steps are sorely needed. “Nobody should have to choose between financial and physical health, and yet, that is the precarious position that many Hoosiers are presently finding themselves in,” said Dr. Lauren Murfree, a Policy Analyst at the Indiana Community Action Poverty Institute and one of the Day of Action organizers. “As someone who has experienced firsthand the high costs associated with healthcare—and the health harms that can result from going without necessary care, I feel deeply called to action in this moment in which an increasing number of our community members served by the Institute are struggling to cope with costs of physical, mental, and dental healthcare.”

“Hoosier households across the state are feeling squeezed right now,” said Erin Macey, Director of the Indiana Community Action Poverty Institute. “We see this in the responses we have received to our 2026 Community Needs Assessment survey. So to have a Day of Action and

see legislative successes is about more than just policy--it's about solidarity and a community of people from different backgrounds who coming together to make things better for each other."

Even amidst the crisis necessitating the Day of Action, Policy Fellow Rebecca Freeman found inspiration in the community that convened and drew strength from subsequent policy successes, saying, "Talking with legislators felt intimidating at first but the policy successes that followed this Day of Action showed me that showing up matters." [SB 197](#) and [SB 85](#) will now head to the House, where state representatives will vote on their future.

"This is a really huge step forward," emphasized Erin Macey, "Amidst all the challenges we're seeing, movement on these medical debt bills suggests that legislators are listening. We hope they keep listening and recognizing the crisis that so many hard-working households are facing in trying to access essential healthcare."

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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.