



# INDIANA COMMUNITY ACTION POVERTY INSTITUTE

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## Research and Public Policy

Testimony in Opposition of SB 2 to the House Committee on Public Health

Dr. Lauren Murfree

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Thank you, Chairman & Members of the Committee,

Thank you for allowing me to speak today on this important issue. My name is Lauren Murfree, and I am a policy analyst with the Indiana Community Action Poverty Institute. I am here to testify our opposition to SB 2. We are concerned about a number of aspects of this bill, but the particular focus of my testimony today will be on the downstream impacts this bill will have on hardworking Hoosiers' financial wellbeing due to the medical debt they will acquire from the holes in coverage created by this bill.

Currently, families are struggling to make ends meet and the undue burden of medical debt looms over many as a never-ending cloud threatening their financial stability, housing, and access to food. Recently, our team interviewed a section of families who are greatly impacted by medical debt in our state of Indiana, new mothers.

For Those we interviewed for this study the metaphor of a looming cloud was expressed, that constant stress making it hard for these families to enjoy this key point of child development and bonding, as every mother interviewed stated that medical debt clouded their lives causing mental distress.

This overwhelming fear of medical debt caused some new mothers to delay their own healthcare needs as mentioned by one mother of a newborn who told us that right after they had their baby, they experienced, *“severe pain in [their] abdomen and [in their] chest ...was just on fire and [that they]*

*remember[ed] ... being up at 1:00 in the morning trying to get [their pain] to go away because... as they stated, 'I don't want to go to the doctor and have emergency visit bills.'"*

We know in the state of Indiana; medical debt is not uncommon and touches across economic lines, but also that those without the financial means to have insurance coverage are impacted the most negatively by a rainy medical day. Allowing for retro coverage in HIP (As is the general rule for Medicaid) could significantly reduce Medicaid debt for Hoosiers. The passing of SB 2 would put these individuals at particular risk of acquiring medical debt due to either acute or chronic health needs. It would worsen the health of our state by making Hoosiers who would have been able to access needed healthcare services via this coverage to have to choose between paying for basic needs or seeking medical treatment. Placing that looming cloud as I mentioned earlier on swaths of Hoosier families, who are without an umbrella of medical coverage to protect them from a potential impending financial downfall from medical debt.

We strongly urge you to vote against SB 2 for the health of our state and the future of Hoosier families.