

Hoosier Healthcare Day of Action

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Indiana Community Action Poverty Institute

My name is Lauren Murfree, I am a policy analyst with the Indiana Community Action Poverty Institute, and I am here to share a bit about the broader landscape of medical debt in Indiana. Medical debt can be acquired for many reasons, such as PT for nerve pain, a root canal and crown, or necessary blood work to screen for cancer.

In Indiana, nearly one in five Hoosiers has medical debt in collections totaling \$2.2 billion dollars (Consumer Financial Protection Bureau, 2022; The Urban Institute, 2022). Although it is important to note, this number fails to show the full struggle Hoosiers have with medical debt as it does not include medical debt that was placed on payment plans or credit cards.

Hoosiers have shared with us their stories, and the struggles they have experienced with medical debt and the looming fear it has placed over their lives and choices. As one new mother shared with us, that after she had her son, she had *“severe pain in my abdomen and my chest and everything was on fire, and I remember being up at 1:00 in the morning just trying to get it to go away because, I don’t want to go to the doctor and have a emergency visit bill.”*

The fear of medical debt is informing medical decisions in Indiana; this is not how our system should work.

Medical debt destroys livelihoods and lives, placing Hoosiers into a place of instability – forcing them to make impossible choices to either address their healthcare needs to keep themselves and those they love stable, healthy and without pain versus ensuring they have enough money to make their rental payments, pay for gas to get to their jobs and feed their families.

We are hopeful this session, that lawmakers will hear the concerns expressed by Hoosiers and that we will have true legislative efforts that will address medical debt directly. So no Hoosier delays needed and critical medical care out of financial fear, allowing us to secure the wellbeing and health of our state into the future.