



INDIANA  
COMMUNITY ACTION  
POVERTY INSTITUTE

# LEGISLATIVE SESSION UPDATE

2026

# 2026 Policy Agenda

**Foundations:** Housing, Food, Childcare, Utilities & Healthcare Access

**Good Jobs:** Family-Sustaining Jobs with Benefits, Upskilling Opportunities/Supportive Services, & Prepare for AI to Affect Job Landscape



# 2026 Policy Agenda

**Support Programs:** Increase Unemployment Benefits, Expand Eligibility/Increase Benefits for TANF, Eliminate Overly Burdensome Paperwork & Mitigate Benefits Cliffs

**Financial Drains:** Enhance Hospital FA/Payment Plans, Debt Protection & Reform Predatory Lending

**Fair Tax Code:** Transparency/Accountability, Explore Options to Adequately Fund Essential Services

# STRATEGIES

01

**Stronger  
Partnerships**

02

**(Get) Involved  
Hoosiers**

03

**Compelling Stories  
& Statistics**

# STRONGER PARTNERSHIPS

Conducted over

230

engagements with  
policymakers & staff  
to represent YOUR  
interest

Served on leadership of

6

different state-wide  
policy coalitions



# (GET) INVOLVED HOOSIERS



Co-lead Hoosier  
Healthcare Day of  
Action with over

**100+**

Hoosiers in attendance



# POLICY FELLOW ENGAGEMENT @ STATEHOUSE

# COMPELLING STORIES & STATISTICS



SB 285



Contributed  
to pre-session  
development of  
3 bills

Drove over  
**1,200**  
letters from Hoosiers to  
their legislators

# INSTITUTE IMPACT PUBLIC TESTIMONY

SB 1 - Human services matters

SB 4 - Various fiscal matters

SB 197 - Garnishment

SB 161 - Workforce Pell Grant Education Matters

HB 1002 - Supporting language to prevent rising utility costs

SB 162 - Department of Workforce Development

HB 1051 - Exclusion of Medical Debt from Credit Scoring

SB 183 - Tax Relief for Hoosiers

HB 1177 - Child care assistance

Testimony on

**17**

bills in 2026

SB 199 - Paid Leave Study provisions

HB 1254 - Supporting Dental Hygienist Workforce

SB 243 - Department of Revenue

SB 285 - Housing matters

HB 1335 - Nonprofit hospitals

HB 1271 - Payment of Health Claims



# INSTITUTE IMPACT

## MEDIA COVERAGE



Been quoted/provided expert background in

# 28

different media pieces

**Fight Over Homelessness: New effort to ban street camping gains traction in statehouse - Indiana Citizen, 2/3/26**

**Statehouse rally urges lawmakers to fix 'healthcare affordability crisis' in Indiana - WFYI, 1/20/26**

**Should medical debt be allowed to affect your credit score? Proposed bill says no - Daily Journal, 1/16/26**

**Macey Commentary: Raising garnishment floor will help Hoosiers during affordability crisis - Indiana Citizen, 2/6/26**

**New study sheds light on connection between medical debt and housing instability - WRTV, 2/26/26**

**House committee hears bill aimed at electric bill affordability - Chicago Tribune, 1/13/26**

**House passes SB 1: Critics warn of “red tape” for Medicaid, SNAP - MNC, 2/25/26**

**Stricter rules for Medicaid and SNAP - WOWO, 2/25/26**

**Smith Commentary: Tax relief bill will leave most Hoosiers with empty pockets - Indiana Citizen, 3/6/26**

# MEDICAL DEBT

## SB 85: DIED

### Health Care Debt & Costs

- Would have required affordable payment plans for low/moderate individuals
- Pause collection attempts during insurance denials
- Increase FA awareness
- Would have protected reasonable amount of earnings from wage garnishment
- Protect family's home residence from collections

## SB 197: DIED

### Garnishment

- Would have raised the wage garnishment floor from \$217.50 a week to \$601.75/week
- Would have helped struggling Hoosiers to keep their heads above water



SB 197 updates Indiana's exemption laws, which are intended to help working Hoosiers maintain their jobs and housing while paying overdue bills.

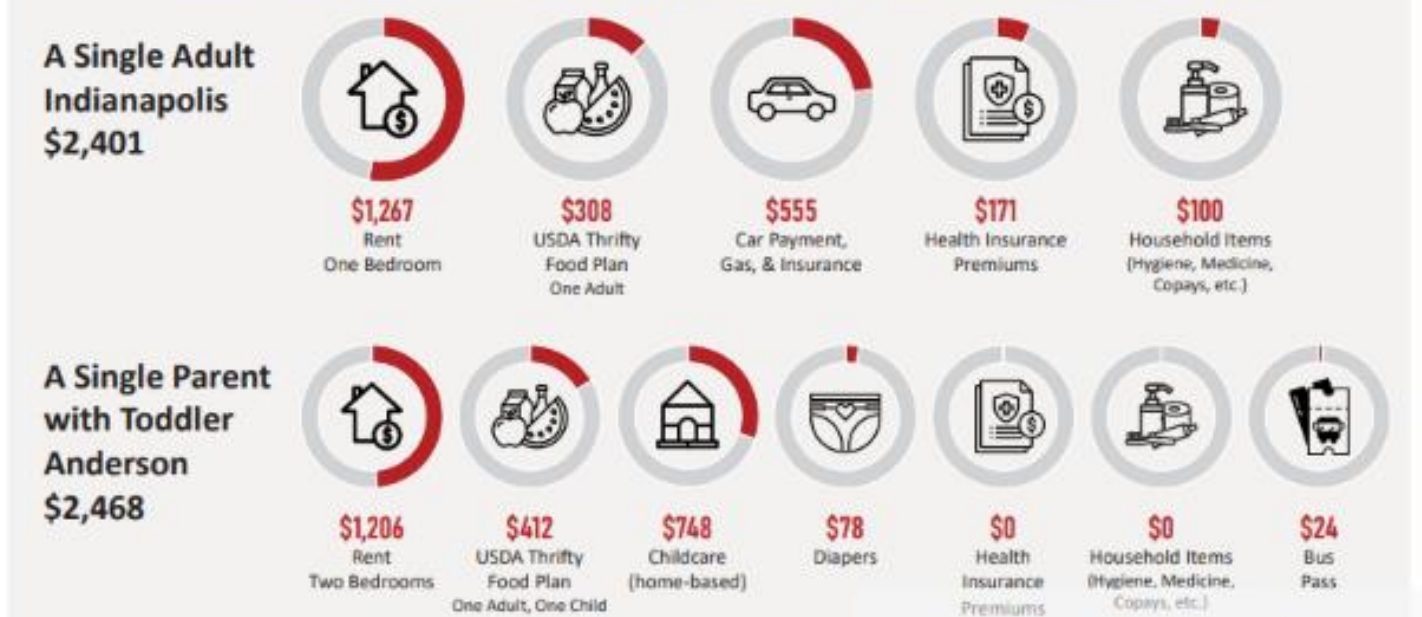


	Current	SB 197
Wage Garnishment Floor	\$217.50/week 30 times federal minimum wage	\$601.75/week 83 times federal minimum wage
Bank Account Protection	\$450	\$1,500

### Starting Pay for Most Jobs is Well Above \$7.25/hour

Recent Job Listings			2024 Median Hourly Wage		
\$11.00	\$14.00	\$14.30	\$14.00	\$15.31	\$14.11
McDonald's in Indianapolis	Hotel Housekeeper in Fort Wayne	Childcare worker in Whiteland	Fast Food Workers	Maids & Housekeepers	Childcare Workers

### Basic Costs Have Risen Significantly & SB 197 Protects a Survival Budget



Data Sources: HUD Fair Market Rent (40th Percentile), USDA (thrifty food plan), Experian (average used car payment), Bureau of Labor Statistics (employer-sponsored health insurance costs), American Academy of Pediatrics (average diaper costs), Brighter Futures Indiana (childcare), City of Anderson (bus pass)

# MEDICAID

## SB 1: Passed

### Human Services

- Requires 3 months *\*pre-enrollment\** compliance mandate for HIP
- No hardship exemptions for HIP
- SNAP provisions limit savings account assets from \$5,000 (changed to this back in 2017 by IGA) down to \$3,000
- Creates requirement for medically frail certification to be done via specific medical providers only and other accessible pathways

# VOTE NO ON SB 1

#### VOTE NO ON SB 1 BECAUSE...

**there's no hardship exemption for individuals on the Healthy Indiana Plan (HIP)**

HR 1 allows states to exempt individuals for a given month if, at any point during that month, they experience a "short-term hardship" like:

- Receiving inpatient hospital care, nursing facility services, services in an intermediate care facility for individuals with intellectual disabilities, inpatient psychiatric care, or other similar services
- Living in a county impacted by a federally declared emergency or disaster, such as being hit by a tornado
- Living in a county with a high unemployment rate and therefore, experiencing increased difficulty finding a job
- Traveling for an extended period to access medically necessary care that is not available in the individual/their dependent(s)' community

SB 1 does not adopt any of these reasonable, time-limited exemptions.

#### VOTE NO ON SB 1 BECAUSE...

**a three month *\*pre-enrollment\** compliance mandate for HIP will drive up health care costs and debt.**

- Most programs do not require a person to document that they have complied with the program's requirements prior to enrollment.
- SB 1 currently requires Hoosiers to document three months of pre-enrollment compliance for HIP, which is the **most severe option** under HR 1.
- Indiana *has the option to have a one-month* pre-enrollment compliance period for HIP under HR 1.
- Hoosiers waiting to become eligible or who cannot produce that paperwork will likely go uninsured, creating delays in care, medical debt, and increased costs to the health care system.

#### VOTE NO ON SB 1 BECAUSE...

**people will lose SNAP for doing the right thing by responsibly saving for stable housing, an emergency, or irregular income.**

- By reducing the SNAP asset limit, thousands of Hoosier families who are trying to do the right thing by saving will lose SNAP.
- In 2017, the Indiana General Assembly passed a modest increase in the SNAP asset limit to encourage saving and help people weather the benefits cliff. It is currently \$5,000 in Indiana.
- The 2017 asset limit increase passed with resounding support: 97-0.
- With rising costs, \$5,000 doesn't even stretch as far today as it did in 2017.
- Changes to SNAP now will require additional costs to adjust software and retrain staff; they may also increase our error rate, causing the state additional penalties from USDA that cost Hoosier taxpayers hundreds of millions of dollars.

This provision is not a requirement of HR 1.

#### VOTE NO ON SB 1 BECAUSE...

**cancer patients, working Hoosiers who are struggling to make ends meet, children of ineligible parents, caregivers, single parents, - all Hoosiers - deserve better.**

- Any one of us could experience an illness or injury that takes us out of the workforce and requires us to rely on support programs like SNAP and Medicaid.
- Work requirements don't lead to better employment outcomes. Supportive services, skills training, and access to good jobs are far more productive investments than red tape and fear.
- We should focus on helping Hoosiers get the care they need, not forcing sick or struggling Hoosiers to jump through hoops that will inevitably result in more administrative costs, less health care, more errors, less groceries, and more medical debt

# HOUSING/HOMELESSNESS

## **SB 285:** **Passed**

### **Housing Matters**

- **Changed EDO Code**
- **Prohibits sleeping in public land unless authorized by law**
- **Creates new pathway for those experiencing homelessness to become part of the justice involved population**
- **Creates new Class C Misdemeanor**





# **TAKEAWAYS AND WHAT'S NEXT?**



INDIANA  
COMMUNITY ACTION  
POVERTY INSTITUTE

**THANK  
YOU**