



INDIANA COMMUNITY ACTION POVERTY INSTITUTE

Research and Public Policy

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Institute Concludes Year-Long Medical Debt Know Your Rights Project

Indianapolis, IN – Today, the Indiana Community Action Poverty Institute has officially concluded a year-long project focused on medical debt in partnership with Health Foundation of La Porte. Researchers on our team interviewed La Porte County residents to better understand their knowledge and skill gaps when it comes to navigating medical debt and to develop materials that teach consumer rights related to medical debt. A newly-published report titled, [Getting Past "Just Overwhelming:" Equipping La Porte County Residents to Respond to Medical Bills](#), summarizes key takeaways, including:

- The most significant barriers to paying bills reported were insufficient income and the rising costs of basic needs: *"I'm stressed that I got nothing extra for anything."*
- Interviewees reported navigating a confusing and tiring array of insurance and billing departments: *"I could not figure out how to get ahold of anyone ...I kept, like, a log of all the messages I was leaving and the names of people that talked to me and didn't call me back."*
- Interviewees wanted to know what *"laws exist to protect me," "how to negotiate [medical bills]"* and to have one consolidated area to access key information *"that's straightforward."*

In addition to research, this project enabled the Institute to develop and test Know Your Rights materials and trainings. The Institute delivered two virtual Medical Debt Know Your Rights training workshops, launched an online support page dedicated to materials simplifying the understanding of medical debt regulations, and posted a recorded version of the training for individuals to watch online.

This multi-pronged approach to empowering individuals in navigating the world of medical debt comes at a time when research finds medical debt to be a [top barrier to financial well-being](#) for hard-working Hoosiers statewide, and after an interim study on medical debt in the state legislature.

"It's rewarding to take the lessons we learned from interviewing Hoosiers in this and other projects and develop materials they can use to navigate medical debt," said Lauren Murfree, Policy Analyst at Indiana Community Action Poverty Institute. "Given my own experiences dealing with billing issues, I know how daunting it can be. Even as the Institute continues to advocate for policy changes that would support Hoosiers in this area, I hope the tools we've provided offer a path forward to the many who are currently experiencing hardship due to medical debt."

RJ Dunavan, Institute Advisory Council Member and Vermillion County Commissioner & President of the Board, said, "Having navigated challenges with medical bills myself, I'm glad that the Institute has developed support materials for Hoosiers across the state. Being empowered to know you can ask for a payment plan, that you have rights in this process, or that financial assistance may be available to you will ensure that more people can seek the health care they need without suffering unnecessary financial hardship."

Recordings of the presentations and a report on key project takeaways are available alongside infographics and plain text materials on the Institute's [medical debt Know Your Rights page](#). For more information about medical debt in Indiana, reports are available from the Institute's [medical debt research](#) page, and information on the Medical Debt Coalition that the Institute leads within the state can be found on the [coalition page](#).

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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.

About Health Foundation of La Porte

Health Foundation of La Porte (HFL), a private, independent foundation located in La Porte, Indiana, is dedicated to empowering La Porte County residents to live healthy and well. HFL has invested more than \$47 million in the La Porte County community since November 2017. To learn more about how HFL supports the La Porte County community, visit hflaporte.org, call 219.326.2471, or email contact@hflaporte.org