

Testimony from Dr. David Craig

Public Health Committee, Indiana House of Representatives

March 18, 2025

Good morning. I'm Dr. David Craig. I'm an ethicist and a professor of religious studies at Indiana University, Indianapolis. My testimony represents my own research and not the views of my university.

In my research, I partner with faith communities whose ministries support neighbors' health. Today's testimony is based on two studies, a 2019 study of the Healthy Indiana Plan and an ongoing study of HIP that we started in 2023. Our research team has partnered with churches and community organizations around the state, and several people who've testified today have cited our research, which I appreciate.

I want to highlight a story that we've heard regularly from people, and that really goes to one of the core values of HIP, which is wellness. The POWER acronym stands for Personal Wellness and Responsibility, and it's important to keep the order straight. Wellness comes first. This is something to celebrate about HIP.

The program was innovative when it started bringing in people for coverage who wouldn't have qualified for Medicaid. It was expanded under Governor Pence, and it was broadened to be a crucial safety net for people and their wellness during the pandemic. It's time to celebrate the ways that HIP supported people's wellness in our state and build upon that.

I'm going to give you a typical story that we heard. One woman we interviewed, she went from not having coverage to having HIP Plus. As she put it, HIP Plus allowed her to be well from her head to her toes because this was the first time she'd ever had a regular primary care doctor who was directing her to the kinds of care she needed to manage various chronic conditions. Importantly, she got on HIP when she had a stroke, and she went to the hospital where she was qualified through presumptive eligibility.

One thing I don't want us to lose sight of in the conversation about presumptive eligibility versus retroactive coverage is how often presumptive eligibility has been an on-ramp for people to get covered for their wellness. This takes people out of the cycle of going to the emergency room, having discontinuous care and expensive coverage. So as we think about presumptive eligibility versus retroactive coverage, we really need to think about the ways that hospitals have qualified people for this program. And what matters is continuity. People need the continuity. They don't need the constant disruptions that these quarterly reviews impose upon them, possibly as often as monthly as the way the bill is currently written.

So I encourage us to build on the platform of supporting people's wellness that has been built in the state by Republican administrations successively and celebrate the ways that HIP keeps people well. HIP is a bargain for Indiana taxpayers. Let's keep people healthy. Let's invest in our Hoosier workforce, and let's support healthcare across the state, especially in critical access hospitals, which are so vital to rural health in our state.

Let's help the Healthy Indiana Plan live up to its name for a healthier Indiana for everybody.

Rep. Brad Barrett, Chair, Public Health Committee:

Thank you. Great, thank you, David. I did not personally know that the POWER Account stood for personal wellness and responsibility. So folks, you wait long enough in these committees, you learn something. So thank you for that.