



Healthy Indiana 2025

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The Economic Power of Indiana’s (HIP) Healthy Indiana Plan: 2025

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Summary

The Healthy Indiana Plan (HIP) has been a cornerstone of Indiana’s healthcare system, improving the health and productivity of hundreds of thousands of Hoosiers since its inception. As we enter 2025, Indiana has the opportunity to build on this successful, homegrown program to strengthen the workforce, enhance economic stability, and ensure healthier communities statewide.

According to Dr. Bryce Ward, a Harvard economist researching the economic impacts of Medicaid in states across the nation, **“Medicaid expansion is the best jobs and economic expansion program ever.”** HIP exemplifies this, delivering significant economic and health benefits to Indiana while leveraging federal funding that covers 90% of program costs. It is an investment in the state’s people, with a proven return in workforce readiness, job creation, and consumer spending.

Healthcare is Indiana’s fastest-growing job sector, contributing over \$28.5 billion annually to the economy and employing nearly 500,000 Hoosiers ([Indiana Economic Analysis Report 2023](#)¹). Healthcare jobs offer good wages, with an average annual salary of over \$57,000, and are a critical component of Indiana’s future economic outlook. By continuing to invest in HIP, Indiana can further strengthen its healthcare infrastructure, reduce rural hospital closures, and increase access to critical services like vision and dental care.

This analysis proposes enhancements to HIP—eliminating POWER Account contributions, removing the financial and bureaucratic barriers of HIP Basic, and making HIP Plus the standard, rolling all HIP programs into OneHIP. This change would simplify the program, reduce administrative costs, and ensure more Hoosiers can access the care they need. These changes would also maximize the economic return on Indiana’s investment by improving workforce participation, increasing tax revenue, and reducing reliance on emergency care.

The Healthy Indiana Plan is not just a healthcare initiative; it is a driver of economic growth and stability. By building on its success and addressing current challenges, Indiana’s leaders can ensure a healthier, more prosperous future for all Hoosiers. To learn more about Indiana’s healthcare and economic trends, visit the Indiana Department of Workforce Development’s Economic Reports. While changes to Medicaid as a whole are being discussed at federal levels, no immediate changes have been proposed. In Indiana, a proposed cap on the number of Hoosiers who can be enrolled in HIP² would decrease economic benefits and harm the state economy by decreasing the ability of people to work, decreasing jobs in healthcare and the

¹ [Indiana Economic Analysis Report](#)-October 2024

² [Senate Bill 2](#)

likely closure of rural hospitals and healthcare options. As well, OneHip would provide continuity with the way HIP has operated for more than 4 years, since April 2020.

Actual Cost Of (HIP) The Healthy Indiana Plan - To The State of Indiana

Medicaid program	# of people covered by HIP (average/month)	% of Indiana Residents covered by Medicaid programs	Actual SFY 2024 ³ HIP Expenditures	% of HIP Impact on Medicaid Budget
HIP	736,768 ⁴	35.4%	\$5,878,806,202 ⁵	29.6%
Indiana Paid:			\$490,892,356 ⁶	Less Than 10%!

In FY2024 HIP coverage for 736,768 Hoosiers costs Indiana an inexpensive \$667⁷ per person. HIP - The Healthy Indiana Plan is a smart investment in people, providing a first step on a path to economic stability and personal responsibility for many.



Actual Cost Of (HIP) The Healthy Indiana Plan Budget Year Ending June 2024

INDIANA SPENT	\$490,892,356
TO COVER # OF HOOSIERS	<u> / 736,768</u>
WHICH COSTS PER YEAR	\$667

OneHIP - The Healthy Indiana Plan is a smart investment to grow the economy. HIP provides a first step on a path to economic stability and personal responsibility for many.

³ [Medicaid Financial Reports June 30, 2024 \(end of State Fiscal Year for 2024\)](#)

⁴ Ibid: Average monthly enrollment for SFY2024

⁵ Ibid: Actual state expenditures on Healthy Indiana Plan (HIP)

⁶ Ibid: Actual HIP Funding for SFY 2024

⁷ Ibid: Actual expenditures of \$490,892,356 divided by average monthly members of 736,768 = \$667/person

OneHIP : A Smart Investment for Indiana

Improving and *Streamlining HIP is a Smart Step to Provide Affordable Health Care to Low-Income Hoosiers - While Strengthening Indiana's Economy and Workforce.*



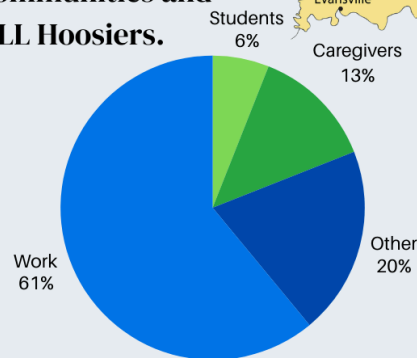
OneHIP is The Best Next Step For Hoosiers

Strengthen Indiana's healthcare infrastructure under OneHIP (One Healthy Indiana Plan) to:

- Invest in Indiana's workforce by ensuring healthier workers.
- Improve outcomes with preventive care.
- Protect hospitals, rural communities and tax payers from financial burden of uninsured people using ERs

Consolidating to OneHIP program, Indiana can deliver tailored, state-specific healthcare solutions that reflect Hoosier values.

OneHIP supports workers, hospitals, rural communities and ALL Hoosiers.



By rebranding Medicaid expansion as OneHIP, Indiana can deliver tailored, state-specific healthcare solutions that reflect Hoosier values.



Federal Spending in Indiana



Workers Now Have Health Insurance

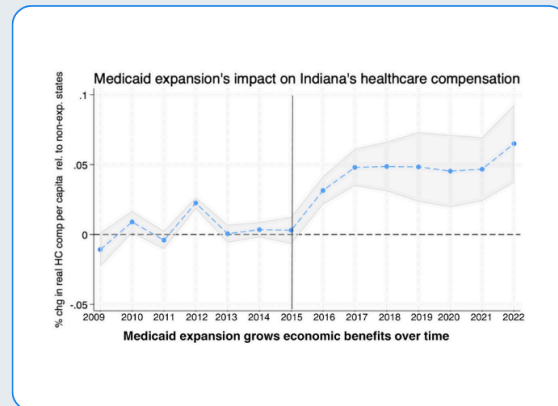


Average Healthcare Salary



Every Healthcare Job Creates 2 More Jobs

Medicaid Expansion Improves Work Readiness and Local Economies through Healthcare.



Detailed Information Available in "OneHIP: A Smart Investment for Indiana" Report
Africalogical.Com Winter 2025

Significant Findings

Finding 1: HIP has a strong economic return on investment, supporting a healthy Hoosier workforce while remaining budget neutral.

Finding 2: All communities - rural and urban - are supported by HIP being used with its enhanced Plus benefits.

Finding 3: Rural Hospitals rely on HIP funding to exist and support robust healthcare offerings in patient services.

Finding 4: HIP provides economic benefits that dwarf the 10% investment made by the State of Indiana.

Finding 5: HIP Basic and POWER accounts needlessly increase complexity and red tape without fiscal benefits. Consolidating to a single “OneHIP” program saves money.

An Overview of Medicaid Expansion: The Healthy Indiana Plan (HIP)

In 2015, as part of Medicaid Expansion, the Indiana Legislature revised the Healthy Indiana Plan (HIP) to incorporate personal responsibility into the federal program. Indiana was one of eight states that applied for and implemented waivers in their Expansion to charge premiums to beneficiaries earning below 150% of the Federal Poverty Level (FPL). Studies conducted in 2017 and 2020 have shown that HIP has been highly successful in increasing healthcare coverage among working-class Hoosiers. Today, HIP serves more than 700,000 residents, improving their health outcomes, employability, and workplace productivity.⁸

HIP supports healthcare systems across Indiana, particularly in rural areas where hospitals are vital economic drivers. HIP reimbursement enables rural hospitals to provide local healthcare services that are comparable to urban areas, keeping dollars within the community. This economic impact extends beyond healthcare, as HIP participants spend more locally on housing, transportation, food, and other necessities, contributing to increased state tax revenues.⁹ Having healthcare available where people live also protects rural communities.¹⁰

According to a broader analysis of Medicaid expansion, “The Affordable Care Act’s expansion of Medicaid also generated important health and economic benefits, including reduced mortality

⁸ ["Healthy Indiana Plan \(HIP\) Overview," Indiana Family and Social Services Administration, 2020.](#)

⁹ [Indiana Economic Analysis Report, Program Year 2023.](#)

¹⁰ [The Affordable Care Act Medicaid Expansion Positively Impacted Community Health Centers and Their Patients - PMC](#)

and improved financial well-being, for the adults newly gaining coverage.”¹¹ Indiana exemplifies this trend, with the uninsured rate declining from 14% in 2013 to 7% in 2022.¹² Of the more than 2,000,000 Hoosiers enrolled in Medicaid, over 700,000 are part of HIP, which includes enhanced benefits such as vision and dental coverage.¹³

During the COVID-19 Public Health Emergency (PHE), administrative barriers to HIP enrollment were temporarily lifted under the CARES Act, resulting in a record 800,000 Hoosiers being enrolled in HIP, all of them in the enhanced benefits of HIP Plus, HIP Maternity, or the HIP State plans.¹⁴ The subsequent reinstatement of these barriers has caused significant disenrollment, with over 100,000 participants losing coverage, dropping the enrollment to below 700,000 within a year and a half.¹⁵

Recommendations for Improvement

To maximize the benefits of HIP, we recommend eliminating barriers to enrollment and emphasizing the advantages of HIP Plus. Simplifying access to HIP will likely increase participation and persistence, creating a healthier, more resilient workforce. This human capital is essential for driving economic growth across Indiana and supporting businesses, community organizations, and local events.

Studies have shown that 80% of Medicaid Expansion adults are actively working, caregiving, or pursuing education:¹⁶

- 61% work outside the home,
- 13% are at-home caregivers, and
- 6% are students investing in their future through education.

With HIP Plus coverage, Hoosiers achieve better health outcomes, enabling them to contribute to the economy as both workers and consumers. Access to healthcare reduces the need to choose between essential needs and medical costs, empowering individuals to invest in childcare, transportation, and other services. This leads to stronger communities, thriving small businesses, and improved economic opportunities for all.¹⁷

¹¹[The Effect of the Affordable Care Act Medicaid Expansions on Financial Wellbeing - PMC](#)

¹² [Healthy Indiana Plan Operations and Evaluation July 2022.](#)

¹³[Indiana's Medicaid expansion 'trigger' law could impact coverage of 754K Hoosiers](#)

¹⁴[Healthy Indiana Plan Annual Update July 2023](#)

¹⁵[Medicaid Enrollment and Unwinding Tracker, KFF January 2025](#)

¹⁶[Understanding the Intersection of Medicaid & Work: A Look at What the Data Say | KFF](#)

¹⁷[ACA Drove Record Coverage Gains for Small-Business and Self-Employed Workers | Center on Budget and Policy Priorities](#)

The Economic Benefits of HIP

Healthcare is a vital driver of Indiana’s economy, representing the second-leading area of job growth according to the **Economic Outlook Report** presented to the **State Budget Committee on December 17, 2024**. Many of these new jobs are directly supported by HIP, which reimburses rural healthcare providers, redirects patients from emergency rooms to primary care, and contributes to rising wages.¹⁸

Between January 2022 and January 2023, Indiana added more than 14,000 healthcare jobs, making it the fastest-growing job sector in the state. Healthcare jobs offer strong economic benefits, with an average annual wage of over \$57,000. Nearly 500,000 Hoosiers are employed in this sector, which adds approximately \$28.5 billion annually to the state economy.¹⁹ From 2018 to 2022, the Health Care and Social Assistance sector grew by more than 70,000 jobs, with four of Indiana’s 20 “INDemand” professions in healthcare.²⁰ A robust healthcare system supported by HIP is essential to Indiana’s workforce and long-term economic prosperity.

Indiana’s experience aligns with national research comparing Medicaid expansion states to non-expansion states. Medicaid expansion improves insurance coverage and health outcomes while having “no negative impact on state budgets.”²¹ The program also generates significant economic benefits, including gains in food security, housing stability, financial well-being, and child support. Medicaid expansion decreases state spending on uncompensated care, freeing resources for other priorities.²²

Dr. Bryce Ward’s statement that “Medicaid expansion is the best economic and jobs expansion program ever” is based on his analysis, which demonstrates that Indiana’s healthcare compensation per capita increased by 5% after Medicaid expansion, translating to \$1.8 billion annually in inflation-adjusted earnings.²³ HIP exemplifies this success by maximizing federal dollars to meet community needs while boosting job creation and consumer spending across Indiana.

Economic and Social Benefits of OneHIP

Uninsured individuals impose significant financial burdens on local communities, state programs, and healthcare providers. These costs include uncompensated care, lost workforce

¹⁸ [Economic Outlook Report presented to the State Budget Committee, December 17, 2024.](#)

¹⁹ [Indiana Economic Analysis Report 2023, Indiana Department of Workforce Development.](#)

²⁰ Ibid.

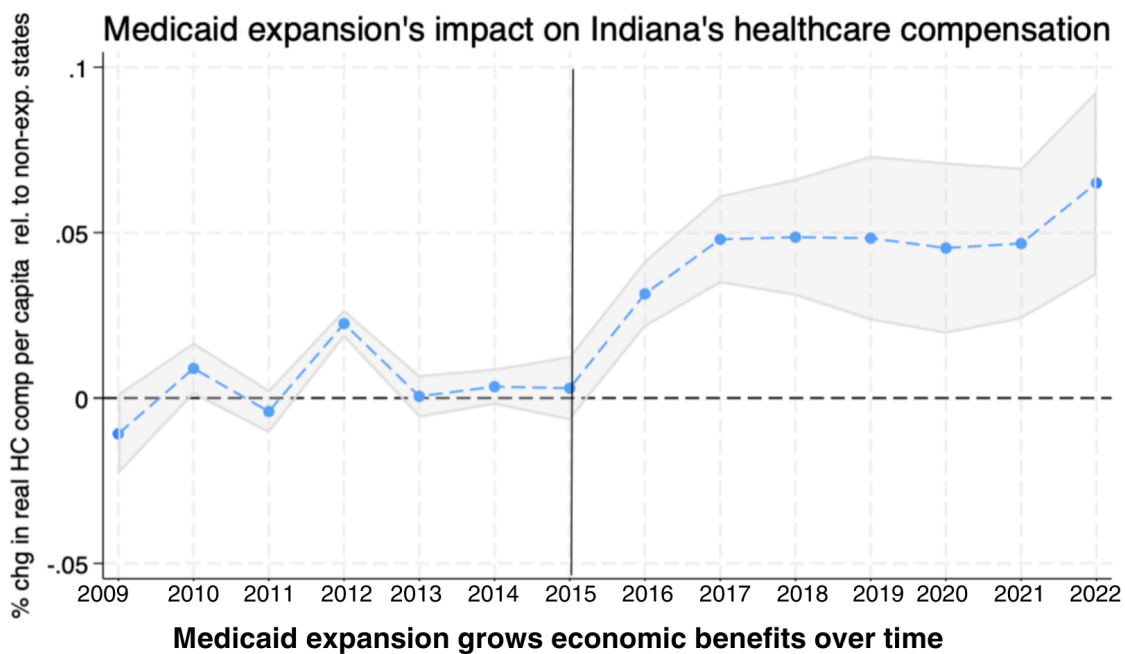
²¹ [The Impact of Medicaid Expansion on States’ Budgets | Commonwealth Fund](#)

²² Ibid.

²³ Analysis by Dr. Bryce Ward, Bureau of Economic Analysis, 2023.

participation, and decreased consumer spending. Rural hospitals and clinics rely on HIP patients to sustain operations, while urban hospitals depend on HIP funding to care for vulnerable populations.²⁴

HIP leverages federal dollars to deliver comprehensive healthcare coverage, ensuring access to primary care, specialized services, and dental and vision care. This support leads to stronger families, healthier communities, and statewide economic growth. HIP is not merely a healthcare program; it is an investment in Indiana’s future. By adopting OneHIP, Indiana can streamline healthcare delivery, foster economic stability, and improve health outcomes for all Hoosiers.



This graph tracks increased compensation in Indiana’s healthcare jobs compared to states that did not expand Medicaid. Each job that exists in healthcare supports 2 more jobs for the community.²⁵ As an economic multiplier, healthcare jobs are important for economic development and job creation because healthcare is the one industry that supports all other industries through a healthy workforce.

S&P Global Market Intelligence provided an “Indiana Economic Forecast Update” in December of 2023. Much of the analysis compared the state economy to national markers and noted areas

²⁴[Medicaid expansion provides lifeline in rural areas | American Heart Association](#) and [Understanding The Relationship Between Medicaid Expansions And Hospital Closures | Health Affairs](#)

²⁵ [Updated employment multipliers for the U.S. economy | Economic Policy Institute](#)

of concern for Indiana. While focusing the report on inflation, labor costs, consumer spending, and industry trends, the bottom line for Indiana included this forecast:

Longer-term issues remain the same – (the) labor force must continue to grow in size and skill level to allow existing businesses to expand and to attract new business.

A critical element for Hoosiers to increase the skilled labor pool or start new businesses is healthcare coverage while people are being trained, changing jobs, or starting a new business. OneHIP in 2025 is the greatest plan to help working people. Working people lead to a brighter future in Indiana. As “talent attraction games”²⁶ heat up, OneHIP is an important part of the labor-attracting package, providing temporary coverage for working people. OneHIP is a driver of Indiana’s growth. It is a job creation program disguised as healthcare that will attract other new business to Indiana. FSSA reports the HIP program²⁷ is budget neutral which doesn’t consider the positive ripple effects for improving healthcare outcomes for Hoosiers.

Improving HIP for 2025: Advancing Innovation and Wellness

Putting Wellness First: A Record of Innovation in HIP

The Healthy Indiana Plan (HIP) has been a leader in healthcare innovation since its inception. Under Governor Mitch Daniels, the original HIP offered health coverage to 40,000 low-income, working-age adults who lacked access to employer-sponsored insurance or Medicaid/Medicare. HIP Plus, the program’s top-tier plan, provided vision and dental coverage ahead of many other states, while its modest monthly premiums eliminated co-payment barriers for regular healthcare.²⁸ However, HIP Basic has created significant obstacles, penalizing participants for missed payments or address changes and often leading to disenrollment.²⁹

One Plan: Eliminating HIP Basic

To better serve Hoosiers, eliminating HIP Basic and consolidating all participants into OneHIP would simplify the system and reduce administrative complexity. This change would ensure that all eligible residents receive consistent access to essential healthcare, including free annual wellness visits and preventive services. Eliminating HIP Basic’s co-payments would also promote better management of chronic conditions, leading to improved long-term health outcomes.³⁰

²⁶ [Labor force projections: Age matters](#)

²⁷ [Healthy Indiana Plan Annual Update](#)

²⁸ [Indiana Family and Social Services Administration, “History of HIP,” 2019.](#)

²⁹ [Robert Wood Johnson Foundation, “Barriers in Medicaid Programs,” 2023.](#)

³⁰ [Affordable Care Act Medicaid Expansion Impact Report, 2020.](#)

Streamlining HIP into a single plan aligns with its foundational goal of encouraging personal responsibility for wellness. OneHIP would prioritize:

1. Vision and dental care for all participants.
2. Simplified cost-sharing for essential health services.
3. Stronger relationships with primary care providers to enhance preventive care.³¹

Building on a Legacy of Leadership

Over the life of this program, Indiana’s innovative approach has continued to expand, covering ten times as many Hoosiers. HIP 2.0, launched in 2015 as part of the Affordable Care Act’s Medicaid expansion, extended coverage to 400,000 adults earning up to 138% of the Federal Poverty Level (FPL).³² During the COVID-19 pandemic, Governor Eric Holcomb removed cost-sharing requirements, further simplifying access to care and maintaining coverage during a critical time.³³

The July 2021 transition of 50,000 HIP Basic members to HIP Plus demonstrated the benefits of reducing barriers. Participants gained access to enhanced services, illustrating the value of simplifying the program.³⁴

Why Remove HIP Basic?

Community members’ perspectives provide keen insight and explain why “Basic” is cumbersome. HIP Basic and POWER accounts have consistently created challenges for participants. Prior to the pandemic, missing two consecutive POWER Account contributions resulted in a downgrade to HIP Basic. This plan’s diminished benefits and mandatory copayments created financial burdens and discouraged healthcare utilization.³⁵

Case Study #1 - A man with Chronic Obstructive Pulmonary Disease (COPD) lost his HIP Plus benefits after missing POWER Account payments. Relegated to HIP Basic, he could not afford \$4 copays for his inhalers. Desperate, he called 911 several times for emergency care, accruing \$2,600 in ambulance and hospital bills he could not pay. This cycle of poor health and mounting debt ultimately shifted costs to the public.³⁶

³¹ [Indiana State Health Dashboard, COVID-19 Response Overview, 2021.](#)

³² [FSSA Medicaid Updates, “HIP Plus Benefits Report,” 2021.](#)

³³ [Center for Budget and Policy Priorities, “Medicaid Program Challenges,” 2019.](#)

³⁴ [Indiana Medicaid Case Studies, 2019.](#)

³⁵ [Economic Analysis of Medicaid Simplification, National Bureau of Economic Research, 2022.](#)

³⁶ [Rose v. Becerra Judicial Documents, June 2024.](#)

Case Study #2 - A young mother described the problem: “Within the last year, I had my son, so I went from HIP Plus and paid a \$1 premium to them bumping me to HIP Maternity. While I was pregnant, I didn’t have a premium at all. Now recently, last month, I’m paying \$20 [a month] back on HIP Plus. Right now, it’s tight. I’m a single mom, so that \$20, I usually use it towards diapers. Versus \$1, you don’t miss as much. But \$20, that’s gas or whatever, diapers, wipes.”

Imagine the outcomes for these Hoosiers if **OneHIP** was the program. Eliminating confusion would have saved state funds, eliminated worry, and ensured steady healthcare coverage for those who need it to support their families.

Strong Leadership Establishing OneHIP

Indiana has the opportunity to lead once again by consolidating HIP into a single plan. Removing POWER Account contributions and HIP Basic would simplify healthcare access, reduce administrative costs, and improve outcomes for all participants.³⁷ Gov. Mike Braun and the Indiana General Assembly can take the next step in this record of innovation by setting the standard of care to be HIP Plus - OneHIP.

The changes made during the pandemic have increased health outcomes and positively impacted the state budget through healthier Hoosiers and higher employment. Moving to OneHIP would reduce operational costs and remove barriers for participants. When HIP Plus was the standard during the pandemic, more Hoosiers accessed healthcare and demonstrated better health outcomes.³⁸ Choosing to eliminate POWER accounts and ending HIP Basic would cut through bureaucratic red tape. This would simplify processes, save administrative and legal costs, and ease access for Hoosiers. Indiana can act independently of judicial mandates to prioritize its people. Consolidate all HIP programs into OneHIP for all eligible Hoosiers.

Leading By Expanding HIP to become OneHIP

Indiana is one of eight states that received federal waivers to charge premiums in their Medicaid expansion programs. Unlike other states, Indiana implemented premiums for all HIP members earning between 0% and 138% of the Federal Poverty Level (FPL). By comparison, other states began charging premiums at higher income thresholds, such as 50% or 100% FPL. Some states, like Arizona, Kentucky and Pennsylvania, received waivers but never implemented premiums. Others, including Arkansas, Michigan, and Montana, have since discontinued premiums. Iowa allows members to avoid premiums for the first year and waives them entirely if wellness activities are completed. These states have prioritized wellness over financial barriers.

³⁷[FSSA HIP Plus Utilization Data, 2021.](#)

³⁸[Healthy Indiana Plan Operations and Evaluation July 2022](#)

Indiana once led in demonstrating innovative Medicaid models, and Indiana led again in dropping premiums during the pandemic. Continuing the use of POWER accounts and HIP Basic perpetuates inefficiencies and demonstrates a need for change.

[PULL QUOTE] Recent studies bolster earlier research on premiums and cost-sharing for low-income populations, indicating that these policies lead to reduced coverage, worse access to care, and increased financial burden.³⁹ It is time for Indiana to embrace new innovations and prioritize health outcomes for its residents. **Gov. Mike Braun and the Indiana General Assembly can take the next step in this record of innovation by setting the standard of care to be HIP Plus.** This can be achieved by removing POWER Account contributions and discontinuing HIP Basic. The federal judicial ruling and preliminary injunction in **Rose v. Becerra (June 2024)** opposes flaws in the existing HIP system. Prolonging this litigation will cost Indiana millions in legal fees while propping up an outdated and ineffective plan.³⁶

As noted by the Indiana Family and Social Services Administration (FSSA):

“In the absence of the waiver being immediately reissued (or the District Court ruling stayed), we will be forced to start transitioning over 335,000 Medicaid members into HIP Basic, resulting in a loss of certain benefits described below. The higher benefits and more predictable cost-sharing provided under the HIP Demonstration (aka HIP Plus) project are more than sufficient to establish that the project will expand benefits and meet the test articulated by the District Court for the Secretary’s exercise of his Section 1115 authority.”³⁷

Indiana lawmakers have the power to make pandemic-era changes to HIP permanent, eliminating inefficiencies and reducing unnecessary state administrative expenses. **The changes made during the pandemic have increased health outcomes and positively impacted the state budget through healthier Hoosiers and higher employment.** Removing POWER Account contributions and ending HIP Basic would simplify administration, reduce costs, and encourage greater participation. Historically, the federal government has paid 90% of HIP’s expenses, making it a highly cost-effective program.³⁸

This transition would help resolve ongoing litigation, such as the **Rose v. Becerra** case, and avoid unnecessary costs.⁴⁰ Indiana would save on legal fees and eliminate the uncertainty surrounding **Rose v. Becerra**. Data from 2021-2024 shows that when members were on HIP Plus and POWER accounts were suspended, healthcare utilization and health outcomes improved significantly.⁴¹

³⁹[Understanding the Impact of Medicaid Premiums & Cost-Sharing: Updated Evidence from the Literature and Section 1115 Waivers](#)

⁴⁰[Rose v. Becerra Judicial Documents, June 2024.](#)

⁴¹[Indiana Medicaid Data, 2021-2024.](#)

[HIGHLIGHTED POINT] **Choosing to eliminate POWER accounts and ending HIP Basic would cut through bureaucratic red tape.** This would streamline the program, reduce administrative costs, and simplify processes for participants. The administrative expense of monitoring co-pays often exceeds the amounts collected, making it fiscally inefficient. Indiana does not need a judicial ruling to prioritize its residents' well-being. **Consolidating all HIP programs into OneHIP for all eligible Hoosiers is innovative leadership.** By adopting a single, streamlined program, Indiana can ensure that all eligible residents have access to high-quality, cost-effective healthcare. OneHIP would reduce barriers, promote wellness, and demonstrate the state's commitment to innovation and fiscal responsibility.

Statewide Health Benefits: The Clear Value of HIP

COMMUNITY LEADERSHIP BOARD - TEAM INDIANA

Ivan Douglas Hicks, Ph.D., Lead Investigator

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HIP: Healthy Indiana Plan

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- Concerned Clergy
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- THEDCBAMA

Interdisciplinary Research Leaders | Robert Wood Johnson Foundation

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A statewide focus on health equity and accessibility underscores the value of the Healthy Indiana Plan (HIP). Team Indiana, supported by the Robert Wood Johnson Foundation (RWJF), is conducting a comprehensive **Health Equity Study** as part of the 7th Cohort of the Interdisciplinary Research Leaders (IRL) Program. This initiative brings together a diverse team of credentialed investigators, researchers, subject matter experts, and community leaders to explore innovative strategies for improving health outcomes across Indiana.

RWJF, the philanthropic foundation affiliated with Johnson & Johnson, has long supported action-oriented community studies designed to "build a culture of health." Through its IRL program, the foundation fosters collaboration among academic and community experts to address systemic health disparities and promote better health for all.⁴⁰

In 2019, Dr. Craig and Dr. Hicks contributed to HIP research with their study, "**Health Equity, Urban Congregations & HIP.**"⁴² This study highlighted the need for:

1. Improved communication strategies,
2. Streamlined processes to reduce administrative complexity, and
3. Enhanced interpersonal support for HIP participants.⁴¹

Their findings identified 11 actionable recommendations for change, many of which remain relevant today. These recommendations, informed by pre- and post-pandemic data, provide a roadmap for strengthening HIP to better serve Indiana's diverse communities. A roadmap that leads to OneHIP.

By leveraging the insights from these studies, Indiana can address barriers to healthcare access, improve the program's efficiency, and create a healthier, more resilient population. The ongoing commitment to health equity through HIP not only enhances individual well-being but also contributes to the economic and social vitality of the state.

Community Valued Health Outcomes: Engaging Hoosiers for Meaningful Insights

A part of the prosecution of the current study, Dr. Hicks is purveying a term, Community Valued Research. This approach prioritizes the voices of community members directly impacted by policies, ensuring their lived experiences shape recommendations for improvement. The current study, spanning 2022-2025, has conducted over 100 interviews with recipients of the

⁴²[Craig, Hicks and Green, Health Equity, Urban Congregations & HIP, 2019. Indiana Minority Health Coalition](#)

Healthy Indiana Plan (HIP) across the state, yielding invaluable insights about the program’s strengths and areas for growth. In our study, “The community is the expert “.⁴³

To enhance the study’s rigor and inclusivity, community experts were recruited and compensated for their participation. These experts provided unique perspectives reflective of Indiana's diverse demographics and regions, ensuring the research captured the multifaceted needs of Hoosiers. This deliberate outreach approach underscores the commitment to a comprehensive and actionable understanding of the HIP program.

The study capitalizes on the pandemic as a natural experiment, analyzing the significant benefits observed when administrative barriers to HIP enrollment were temporarily lifted. By drawing from this period, the research explores what a more accessible and efficient HIP program could achieve in the future.

Additionally, the study is bolstered by the Community Leadership Board (CLB)—a coalition of faith leaders, healthcare advocates, and community organizers from across Indiana. This board has hosted virtual and in-person meetings to educate stakeholders, gather feedback, and align research efforts with community needs. Over the past two years, this collaborative effort has illuminated how streamlined policies and enhanced healthcare access can lead to better outcomes for all Hoosiers.

The findings of this research point to one clear conclusion: an improved, accessible HIP program is not just a health initiative—it is a cornerstone of Indiana’s economic and social prosperity. By listening to the voices of our constituents and acting on their recommendations, the Indiana State Legislature can foster a healthier, more resilient workforce and community.

Constituents want OneHIP so they can lead productive lives.

Conclusion: Building a Stronger Indiana Economy Through HIP

Since its inception in 2015, the Healthy Indiana Plan (HIP) has proven to be a transformative program, delivering tangible health and economic benefits to Hoosiers while strengthening the state’s workforce and economy. By consolidating into a single, streamlined **OneHIP** program, Indiana has the opportunity to eliminate unnecessary bureaucracy, reduce administrative costs, and improve access to quality healthcare for more residents.

⁴³Ibid

The proposed changes—removing POWER Account contributions, eliminating HIP Basic, and making HIP Plus the standard—offer a pathway to improved health outcomes, increased workforce participation, and stronger rural and urban communities. These enhancements will empower over 700,000 Hoosiers with greater health security, enabling them to contribute more effectively to their families, workplaces, and communities.

Economically, HIP’s federal funding structure provides Indiana with unparalleled value. For every dollar the state invests, the return is multiplied through job creation, increased consumer spending, and reduced uncompensated care costs. Healthcare—a leading job sector in Indiana—will continue to grow, fueling broader economic development and solidifying Indiana as a destination for businesses and skilled workers.

The natural experiment of the pandemic has demonstrated the immense potential of a simplified and inclusive HIP program. By reducing barriers and focusing on preventive care, Indiana can foster a healthier population while supporting its long-term economic goals.

With thoughtful leadership, the Indiana State Legislature can seize this opportunity to build a robust, sustainable healthcare model that reflects the state’s commitment to its people.

The data is clear: investing in HIP is an investment in Indiana’s future. A healthier workforce means a more competitive economy, stronger families, and thriving communities across the state. Now is the time to lead with innovation and compassion, ensuring that every Hoosier has access to the healthcare they need to succeed.

*

“A great state with a strong workforce is only bolstered by more healthy people. OneHIP gives hope, ensuring that all Hoosiers have an opportunity for improved health and this means a stronger economy for Indiana.”

Ivan Douglas Hicks, Ph.D.

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