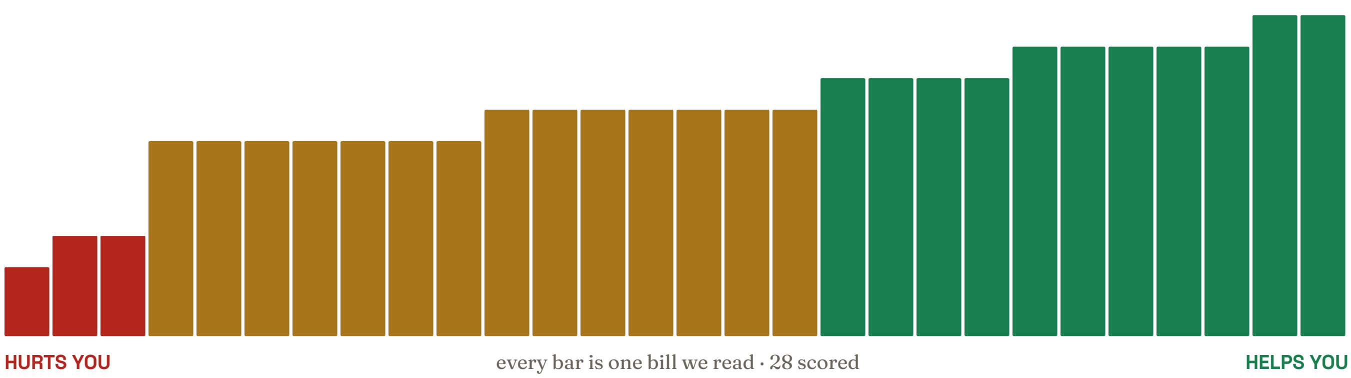
OBILLERATE · WATCHDOG

# Indiana
# Bill Book
## 2026

The Indiana bills that matter most, each scored 1–10 on one question: does it help everyday people, or the interests behind it?




Our take on the left. The bill on the right. Room for your notes.

20 bills in this edition, drawn from 28 we scored · data as of 2026-09-11

# Every spread is one bill, twice.

On the **left** is our take: the Billometer score, what the bill means for you, and the factor-by-factor reasoning behind that score. On the **right** is the bill on the record: its official title, its status, where to read the real text, and space for your own notes.

### THE BILLOMETER

One number, 1 to 10, answering a single question: does this help everyday people or hurt them? 1–4 hurts, 5–6 is mixed, 7–10 helps. It is our editorial judgement — which is exactly why every page shows the reasoning behind it. If you disagree with a score, you can see precisely where you disagree.

### HOW THESE BILLS WERE CHOSEN

Ranked, not cherry-picked. This edition prints the 10 lowest-scoring and 10 highest-scoring of the 28 Indiana bills we have fully analysed. A bill only qualifies if it passed our verification step, has a recorded official status, and has its reasoning attached. Thin entries are left out rather than padded. Note that only 143 bills in the entire country score 3 or below, so in most places the bottom of the list is not evil — it is merely mixed, and we label it that way.

### THESE ARE PROPOSALS, NOT LAW

Unless a status line says otherwise. Bills move constantly; every page shows the status we recorded on 2026-09-11 and links to the live version.

CONTENTS

# 10 worst, 10 best

THE WORST — LOWEST SCORING



THE BEST — HIGHEST SCORING

OBILLERATE'S TAKE · WORST 1 OF 10

# The Immigration Actions Bill

Indiana bill shields officials from lawsuits over immigration actions

IN SB0122 · Immunity & Accountability

**1**/10 **OBLITERATE**

Hurts everyday people

1 · hurts you — helps you · 10

#### WHAT THIS MEANS FOR YOU

This bill would give state workers, government bodies, and colleges special protection from lawsuits if they are sued for certain immigration actions. The state's top lawyer, the Attorney General, would defend them, meaning taxpayers would pay for their legal costs. This could make it harder for regular people to hold these groups accountable if they feel wronged. The bill also says local governments must follow federal...

#### WHY IT SCORES 1/10 — THE RECEIPTS

**Accountability** (hurts) — Government bodies and employees gain broad immunity for immigration enforcement, making them harder to hold responsible..

The bill provides immunity to governmental bodies and employees for actions related to...

**Rights & Protections** (hurts) — People's ability to seek justice against government actions on immigration is limited, and local support for immigrants is blocked..

It becomes harder for individuals to sue state entities over immigration matters, and...

**Who Bears the Cost** (hurts) — Taxpayers would pay for legal defenses for state entities, and local governments could face fines..

The Attorney General would defend state entities, using state funds. Local governments...

**Process Transparency** (neutral) — No direct impact on how transparent government processes are..

The bill does not include provisions that would significantly alter the transparency of...

#### FOLLOW THE MONEY

**Pushing for it:** State government, governmental entities employing prosecuting officials

**Bearing the cost:** Local governments, employers, taxpayers

#### WHO'S BEHIND IT

Republican-sponsored (12R / 0D)

THE BILL ITSELF

# Various immigration matters.

IN SB0122 Introduced · recorded 2025-12-09

WHAT IT DOES

This bill would make it harder to sue state workers and schools over immigration actions, and punish local governments and employers who help immigrants.

WHO IT'S WRITTEN FOR

Government Power

READ IT YOURSELF

Official text (IN SB0122) — https://iga.in.gov/legislative/2026/bills/senate/122/details

LegiScan — SB0122 — https://legiscan.com/IN/bill/SB0122/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/in-sb0122-057669

YOUR NOTES

OBILLERATE'S TAKE · WORST 2 OF 10

# The Immigration Suit Bill

Indiana bill shields police from immigration suit, punishes employers

IN HB1039 · Immunity & Accountability

**2**/10

**OBLITERATE**

Hurts everyday people

1 · hurts you — helps you · 10

---

## WHAT THIS MEANS FOR YOU

Citizens could lose the chance to challenge police holding people on immigration detainers, while businesses may face new penalties for hiring undocumented staff, shifting power to the state.

## WHY IT SCORES 2/10 — THE RECEIPTS

**Accountability** (hurts) — Immunity shields government bodies from lawsuits.

Reduces ability to hold officials accountable

**Rights & Protections** (hurts) — Removes right to sue over detainer actions.

Limits individual legal protections

**Who Bears the Cost** (hurts) — Costs shift to individuals and employers.

Penalties on employers, no recourse for detainees

**Process Transparency** (neutral) — Requires recording of detainer notices.

Adds some court record transparency

## WHO'S BEHIND IT

Republican-sponsored (4R / 0D)

THE BILL ITSELF

# Various immigration matters.

IN HB1039 Introduced · recorded 2025-12-02

WHAT IT DOES

The state would protect police and local agencies from being sued over immigration detainer actions, and could fine employers who hire undocumented workers.

WHO IT'S WRITTEN FOR

Government Power

READ IT YOURSELF

Official text (IN HB1039) — https://iga.in.gov/legislative/2026/bills/house/1039/details

LegiScan — HB1039 — https://legiscan.com/IN/bill/HB1039/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/in-hb1039-055942

YOUR NOTES

OBILLERATE'S TAKE · WORST 3 OF 10

# The Judges Gain Bill

Judges gain new immunity for electronic monitoring cases

IN HB1228 · Immunity & Accountability

**2**/10 **OBLITERATE**

Hurts everyday people

1 · hurts you ... helps you · 10

---

### WHAT THIS MEANS FOR YOU

Citizens could lose a key way to challenge faulty monitoring that harms families, while judges gain extra protection without more oversight.

### WHY IT SCORES 2/10 — THE RECEIPTS

**Accountability** (hurts) — Judicial immunity expanded.

Adds judges to immunity list, limiting civil suits.

**Rights & Protections** (hurts) — Limits right to sue.

Reduces ability to sue judges for monitoring errors.

**Who Bears the Cost** (hurts) — Citizens bear cost of reduced remedies.

Loss of legal recourse shifts burden to the public.

**Process Transparency** (neutral) — No new transparency measures.

Bill only adds immunity, does not change reporting.

### WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

# Judicial immunity concerning electronic monitoring.

IN HB1228 Introduced · recorded 2026-01-05

WHAT IT DOES

Judges could not be sued for most mistakes in electronic monitoring, limiting people's ability to hold them accountable.

WHO IT'S WRITTEN FOR

Government Power

READ IT YOURSELF

Official text (IN HB1228) — https://iga.in.gov/legislative/2026/bills/house/1228/details

LegiScan — HB1228 — https://legiscan.com/IN/bill/HB1228/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/in-hb1228-065182

YOUR NOTES

OBILLERATE'S TAKE · WORST 4 OF 10

# The Call Centers Bill

Indiana bill forces call centers to stay in U.S

IN SB0064 · Work & Wages

**5** /10

**TOLERATE**

Mixed — some good, some bad

1 · hurts you

helps you · 10

---

### WHAT THIS MEANS FOR YOU

Citizens should watch this bill because it could keep jobs for Indiana workers but might raise costs for state services if companies pass the extra expense to consumers.

### WHY IT SCORES 5/10 — THE RECEIPTS

**Accountability** (helps) — Employer notification and penalty list.

Adds oversight of relocation decisions

**Rights & Protections** (helps) — Keeps callcenter jobs in U.S..

Protects domestic workers

**Who Bears the Cost** (hurts) — Businesses lose state benefits.

Potential higher prices for services

**Process Transparency** (neutral) — Limited transparency.

Only requires notification

### WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

# Call center worker and consumer protection.

IN SB0064 Introduced · recorded 2025-12-08

WHAT IT DOES

Indiana would require all state callcenter work to stay in the U.S. and punish companies that move jobs abroad by cutting state incentives.

WHO IT'S WRITTEN FOR

Workers

READ IT YOURSELF

Official text (IN SB0064) — https://iga.in.gov/legislative/2026/bills/senate/64/details

LegiScan — SB0064 — https://legiscan.com/IN/bill/SB0064/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/in-sb0064-056343

YOUR NOTES

OBILLERATE'S TAKE · WORST 5 OF 10

# The Utility Breaks Bill

Utility bills could see tax breaks and new rules

IN SB0083 · Consumer Protection

**5** /10

**TOLERATE**

Mixed — some good, some bad

1 · hurts you — helps you · 10

---

## WHAT THIS MEANS FOR YOU

If this bill passes, it could lower some utility costs but might also make it harder to challenge big price increases. Now is the time to pay attention and speak up.

## WHY IT SCORES 5/10 — THE RECEIPTS

**Rights & Protections** (neutral) — Limits on price increases could protect consumers..

The bill prevents average bill increases of 3% or more.

**Who Bears the Cost** (helps) — Tax exemptions could lower costs for consumers..

Exempting utility sales from retail tax could lower bills.

**Process Transparency** (hurts) — Municipalities can act without state oversight..

Allows municipalities to buy utilities without state consent.

## WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

# Various utility matters.

IN SB0083 Introduced · recorded 2025-12-08

WHAT IT DOES

This bill would change how utility bills are taxed and regulated, which could affect what you pay.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (IN SB0083) — https://iga.in.gov/legislative/2026/bills/senate/83/details

LegiScan — SB0083 — https://legiscan.com/IN/bill/SB0083/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/in-sb0083-056672

YOUR NOTES

OBILLERATE'S TAKE · WORST 6 OF 10

# The Companies & Wages Bill

Indiana tax credits reward companies for hiring and raising wages

IN SB0264 · Money & Damages

**5** /10

**TOLERATE**

Mixed — some good, some bad

1 · hurts you | helps you · 10

---

## WHAT THIS MEANS FOR YOU

Citizens could see more jobs and higher pay, but the state will lose tax revenue that could mean higher taxes or fewer services.

## WHY IT SCORES 5/10 — THE RECEIPTS

**Accountability** (neutral) — no new oversight.
Bill does not add accountability measures.

**Rights & Protections** (neutral) — no change to rights.
Bill does not affect personal legal rights.

**Who Bears the Cost** (hurts) — tax credits reduce state revenue.
State loses tax revenue, shifting cost to taxpayers.

**Process Transparency** (neutral) — no new transparency.
Bill passed without added transparency provisions.

## WHO'S BEHIND IT

Republican-sponsored (3R / 0D)

## HOW THEY VOTED

Senate · 2026-01-26 — passed

Yes 34R/7D · No 3R/0D

THE BILL ITSELF

# Economic development tax credits.

IN SB0264 Engrossed · recorded 2026-01-27

WHAT IT DOES

Indiana would give companies tax breaks for moving workers in and for paying them at least 25% higher hourly wages.

WHO IT'S WRITTEN FOR

Businesses

READ IT YOURSELF

Official text (IN SB0264) — https://iga.in.gov/legislative/2026/bills/senate/264/details

LegiScan — SB0264 — https://legiscan.com/IN/bill/SB0264/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/in-sb0264-068474

YOUR NOTES

OBILLERATE'S TAKE · WORST 7 OF 10

# The Property Affect Bill

Changes to property tax rules could affect your tax credits

IN HB1337 · Money & Damages

**5** /10

**TOLERATE**

Mixed — some good, some bad

1 · hurts you helps you · 10

---

### WHAT THIS MEANS FOR YOU

If this bill passes, it could make it harder for some people to get tax credits, which means they might pay more taxes. It's important to speak up now.

### WHY IT SCORES 5/10 — THE RECEIPTS

**Who Bears the Cost** (neutral) — Shifts tax credit calculations.

Could lead to higher taxes for some individuals

**Accountability** (neutral) — Limited transparency on tax credit impacts.

Changes may not be clear to taxpayers

### WHO'S BEHIND IT

Bipartisan sponsorship (1R / 1D)

THE BILL ITSELF

# Property and local income tax.

IN HB1337 Introduced · recorded 2026-01-06

## WHAT IT DOES

This bill would change how some property taxes affect your tax credits.

## WHO IT'S WRITTEN FOR

Everyday People

## READ IT YOURSELF

Official text (IN HB1337) — https://iga.in.gov/legislative/2026/bills/house/1337/details

LegiScan — HB1337 — https://legiscan.com/IN/bill/HB1337/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/in-hb1337-065846

## YOUR NOTES

OBILLERATE'S TAKE · WORST 8 OF 10

# The Credit Program Bill

## Indiana may join federal scholarship tax credit program

IN SB0161 · Your Right to Sue

**5** /10

**TOLERATE**

Mixed — some good, some bad

1 · hurts you

helps you · 10

---

### WHAT THIS MEANS FOR YOU

Supporters say it gives parents more school choices and helps workers train; opponents worry it diverts tax money from public schools and adds paperwork for training programs.

### WHY IT SCORES 5/10 — THE RECEIPTS

**Accountability** (neutral) — Adds reporting for training programs.
State must collect data from recognized programs

**Rights & Protections** (neutral) — No direct rights removal.
Expands tax credit options

**Who Bears the Cost** (hurts) — Tax credit reduces state revenue.
Cost borne by taxpayers

**Process Transparency** (neutral) — New processes required.
Requires data collection and program recognition

### WHO'S BEHIND IT

Republican-sponsored (6R / 0D)

### HOW THEY VOTED

Senate · 2026-01-26 — passed

Yes 37R/5D · No 0R/2D

THE BILL ITSELF

# Education matters.

IN SB0161 Engrossed · recorded 2026-01-27

## WHAT IT DOES

Indiana would let families claim a tax credit for K12 scholarships, and set up new rules for workforce training programs.

## WHO IT'S WRITTEN FOR

Education

## READ IT YOURSELF

Official text (IN SB0161) — https://iga.in.gov/legislative/2026/bills/senate/161/details

LegiScan — SB0161 — https://legiscan.com/IN/bill/SB0161/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/in-sb0161-064853

## YOUR NOTES

OBILLERATE'S TAKE · WORST 9 OF 10

# The Charter Schools Bill

Charter schools may share labor for referendums

IN HB1082 · Your Right to Sue

**5** /10

**TOLERATE**

Mixed — some good, some bad

1 · hurts you — helps you · 10

## WHAT THIS MEANS FOR YOU

If this bill passes, charter schools will need to help pay and provide workers for referendums. This could change how schools get money and how they work together.

## WHY IT SCORES 5/10 — THE RECEIPTS

**Accountability** (neutral) — Charter schools must share labor..
This could improve accountability in funding.

**Rights & Protections** (neutral) — No direct rights are removed..
It does not take away rights from citizens.

**Who Bears the Cost** (helps) — Charter schools share costs..
This could ease costs for local schools.

**Process Transparency** (neutral) — Details on labor contribution are clear..
The process for contributions is defined.

## WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

# Shared labor to conduct referendum.

IN HB1082 Introduced · recorded 2026-01-05

### WHAT IT DOES

This bill would make charter schools help with costs to hold referendums, which could affect local funding for schools.

### WHO IT'S WRITTEN FOR

Everyday People

### READ IT YOURSELF

Official text (IN HB1082) — https://iga.in.gov/legislative/2026/bills/house/1082/details

LegiScan — HB1082 — https://legiscan.com/IN/bill/HB1082/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/in-hb1082-061505

### YOUR NOTES

OBILLERATE'S TAKE · WORST 10 OF 10

# The Counties Skip Bill

Counties could skip providing ambulances and avoid being sued

IN HB1251 · Immunity & Accountability

**5** /10

**TOLERATE**

Mixed — some good, some bad

1 · hurts you — helps you · 10

---

### WHAT THIS MEANS FOR YOU

At first glance, this looks like a great way to make sure every town has an ambulance. It forces local leaders to find gaps in coverage and fix them. But there is a massive catch. The bill lets counties simply opt out of providing the service. Worse, if they do opt out and your family member dies because no help arrives, this bill bans you from taking the county to court. It gives local governments a free pass to ignore a...

### WHY IT SCORES 5/10 — THE RECEIPTS

**Accountability** (hurts) — Grants immunity to counties.

Counties that opt out cannot be sued for injuries or deaths caused by a lack of...

**Rights & Protections** (neutral) — Mixed effect on citizens.

Creates a new push for ambulance coverage but removes the right to hold the county...

**Who Bears the Cost** (hurts) — Shifts burden to victims.

Families of victims bear the ultimate cost if a county opts out and someone dies waiting...

**Process Transparency** (helps) — Identifies gaps in care.

Forces counties to officially identify areas that do not have ambulance service.

### WHO'S BEHIND IT

Bipartisan sponsorship (5R / 3D)

### HOW THEY VOTED

House · 2026-02-02 — passed

Yes 57R/26D · No 0R/0D

THE BILL ITSELF

# Emergency ambulance services.

IN HB1251 Engrossed · recorded 2026-02-03

## WHAT IT DOES

This bill tells counties to make sure everyone has ambulance service, but it lets them opt out and blocks you from suing if someone dies waiting for help.

## WHO IT'S WRITTEN FOR

Government Power

## READ IT YOURSELF

Official text (IN HB1251) — https://iga.in.gov/legislative/2026/bills/house/1251/details

LegiScan — HB1251 — https://legiscan.com/IN/bill/HB1251/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/in-hb1251-065078

## YOUR NOTES

OBILLERATE'S TAKE · BEST 1 OF 10

# The Fees & Seniors Bill

Utility bill cuts reconnection fees and protects seniors

IN HB1111 · Consumer Protection

**9**/10

**LIBERATE**

Helps everyday people

1 · hurts you — helps you · 10

---

## WHAT THIS MEANS FOR YOU

Households will keep power on during hot months, avoid surprise reconnection bills, and get help info, while utilities lose a small revenue stream, so everyday people win now.

## WHY IT SCORES 9/10 — THE RECEIPTS

**Accountability** (helps) — utility must provide info and credit.
adds consumer oversight

**Rights & Protections** (helps) — protects vulnerable households.
strengthens consumer rights

**Who Bears the Cost** (helps) — cost shift to utilities.
utilities lose revenue

**Process Transparency** (helps) — requires outreach.
more transparent

## WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

# Various utility matters.

IN HB1111 Introduced · recorded 2026-01-05

## WHAT IT DOES

Utilities could not charge reconnection fees, cannot cut service for homes with seniors or kids during summer, must give seniors help info, and must credit customers for outages.

## WHO IT'S WRITTEN FOR

Everyday People

## READ IT YOURSELF

Official text (IN HB1111) — https://iga.in.gov/legislative/2026/bills/house/1111/details

LegiScan — HB1111 — https://legiscan.com/IN/bill/HB1111/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/in-hb1111-061431

## YOUR NOTES

OBILLERATE'S TAKE · BEST 2 OF 10

# The Credit Score Bill

Landlords could not hurt your credit score to rent

IN SB0050 · Housing & Property

**9** /10

**LIBERATE**

Helps everyday people

1 · hurts you | helps you · 10

---

### WHAT THIS MEANS FOR YOU

This bill is important because applying for a new home should not make it harder to get loans for a car or other important things. Right now, landlords can check your credit in a way that lowers your score, even if you are a great renter. This bill would stop that. Some might say landlords need all the tools to pick good renters, but there are other ways to check someone's history without hurting their credit score. This bill...

### WHY IT SCORES 9/10 — THE RECEIPTS

**Accountability** (helps) — Landlords would be held accountable for credit damage..

The bill makes it a 'deceptive act' for landlords to make hard credit inquiries, allowing...

**Rights & Protections** (helps) — Protects renters' credit scores..

It prohibits landlords from making inquiries that negatively impact an applicant's credit...

**Who Bears the Cost** (helps) — Shifts the cost of credit damage away from applicants..

Applicants would no longer bear the cost of a lowered credit score due to rental...

**Process Transparency** (neutral) — No direct impact on transparency..

The bill focuses on the type of credit inquiry, not the transparency of the rental...

### FOLLOW THE MONEY

**Pushing for it:** Renters and applicants

**Bearing the cost:** Landlords

### WHO'S BEHIND IT

Democrat-sponsored (0R / 2D)

THE BILL ITSELF

# Hard credit inquiries by landlords.

IN SB0050 Introduced · recorded 2025-12-08

## WHAT IT DOES

This bill would stop landlords from hurting your credit score when you apply for a place to live, which helps keep your credit healthy.

## WHO IT'S WRITTEN FOR

Everyday People

## READ IT YOURSELF

Official text (IN SB0050) — https://iga.in.gov/legislative/2026/bills/senate/50/details

LegiScan — SB0050 — https://legiscan.com/IN/bill/SB0050/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/in-sb0050-056259

## YOUR NOTES

OBILLERATE'S TAKE · BEST 3 OF 10

# The Health Care Bill

New bill helps protect homes from health care debt

IN SB0085 · Healthcare & Insurance

**8**/10

**LIBERATE**

Helps everyday people

1 · hurts you — helps you · 10

---

### WHAT THIS MEANS FOR YOU

If this bill passes, it could help many people avoid losing their homes due to medical bills. Now is the time to support it.

### WHY IT SCORES 8/10 — THE RECEIPTS

**Rights & Protections** (helps) — Protects homes from health care debt.

Prevents health care debt from being attached to a person's home.

**Cost Shift** (helps) — Helps consumers manage health care costs.

Requires hospitals to provide payment plans and financial assistance information.

### WHO'S BEHIND IT

Bipartisan sponsorship (13R / 7D)

### HOW THEY VOTED

Senate · 2026-01-29 — passed

Yes 23R/10D · No 15R/0D

THE BILL ITSELF

# Health care debt and costs.

IN SB0085 Engrossed · recorded 2026-01-29

WHAT IT DOES

This bill would help people keep their homes safe from health care debt and make hospitals offer payment plans.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (IN SB0085) — https://iga.in.gov/legislative/2026/bills/senate/85/details

LegiScan — SB0085 — https://legiscan.com/IN/bill/SB0085/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/in-sb0085-056671

YOUR NOTES

OBILLERATE'S TAKE · BEST 4 OF 10

# The Medical Debt Bill

Medical debt can't be used to take your home

IN HB1050 · Housing & Property

**8** /10

**LIBERATE**

Helps everyday people

1 · hurts you

helps you · 10

## WHAT THIS MEANS FOR YOU

This bill is a good thing for people who are struggling to pay medical bills. It would make sure that even if you can't pay, the hospital can't take your home away from you. This is important because a home is where your family lives and it's usually the most valuable thing you own. Losing your home because of a medical bill would be a terrible hardship. This bill would protect families from that kind of disaster.

## WHY IT SCORES 8/10 — THE RECEIPTS

**Accountability** (helps) — Increases accountability for medical providers by preventing them from using extreme measures like home foreclosure for debt..

This bill holds medical providers more accountable by removing their ability to use a...

**Rights & Protections** (helps) — Strengthens protections for consumers against losing their homes due to medical debt..

This bill directly protects a consumer's right to keep their primary residence...

**Who Bears the Cost** (hurts) — Shifts the burden of risk slightly away from consumers and towards medical providers or insurers..

Medical providers may bear more of the cost of unpaid debt if they cannot use a lien on a...

**Process Transparency** (neutral) — No significant change in process transparency..

The bill does not alter the transparency of the debt collection process itself.

## WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

# Prohibition on lien for medical debt.

IN HB1050 Introduced · recorded 2025-12-05

WHAT IT DOES

This bill would stop hospitals or doctors from putting a lien on your house if you owe them money for medical care.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (IN HB1050) — https://iga.in.gov/legislative/2026/bills/house/1050/details

LegiScan — HB1050 — https://legiscan.com/IN/bill/HB1050/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/in-hb1050-057073

YOUR NOTES

OBILLERATE'S TAKE · BEST 5 OF 10

# The Payroll Firms Bill

Payroll firms must let businesses keep money in own bank

IN HB1047 · Work & Wages

**8** /10

**LIBERATE**

Helps everyday people

1 · hurts you — helps you · 10

---

### WHAT THIS MEANS FOR YOU

The bill protects small businesses from losing payroll money if a provider fails, and makes providers back their tax handling with a bond, so workers get paid on time.

### WHY IT SCORES 8/10 — THE RECEIPTS

**Accountability** (helps) — Bond requirement.
Providers must post a performance bond equal to estimated payroll taxes, increasing their...

**Rights & Protections** (helps) — Fund protection.
Businesses and workers gain stronger protection against loss of payroll funds.

**Who Bears the Cost** (helps) — Cost shift to providers.
The performance bond shifts financial risk from businesses to payroll service providers.

**Process Transparency** (neutral) — Option requirement.
Providers must give businesses the option to hold funds in their own insured account.

### WHO'S BEHIND IT

Bipartisan sponsorship (1R / 1D)

THE BILL ITSELF

## Regulation of payroll service providers.

IN HB1047 Introduced · recorded 2025-12-02

WHAT IT DOES

Payroll companies would have to let employers hold payroll funds in the employer's own insured bank account and post a bond for payroll taxes.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (IN HB1047) — https://iga.in.gov/legislative/2026/bills/house/1047/details

LegiScan — HB1047 — https://legiscan.com/IN/bill/HB1047/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/in-hb1047-056003

YOUR NOTES

OBILLERATE'S TAKE · BEST 6 OF 10

# The Insurance Commissioner Bill

Insurance commissioner can block steep rate hikes for health plans

IN HB1037 · Healthcare & Insurance

**8** /10

**LIBERATE**

Helps everyday people

1 · hurts you — helps you · 10

---

## WHAT THIS MEANS FOR YOU

If the bill passes, you could avoid big insurance premium hikes. Insurers would have to show their rates only rise with inflation, or the commissioner could stop the increase. This protects families from surprise costs while keeping insurers honest.

## WHY IT SCORES 8/10 — THE RECEIPTS

**Accountability** (helps) — Commissioner oversight.
Commissioner must review rates for affordability

**Rights & Protections** (helps) — Consumer protection.
Limits rate hikes beyond inflation

**Who Bears the Cost** (hurts) — Cost shift to insurers.
Insurers may be blocked from raising rates

**Process Transparency** (neutral) — No new transparency requirement.
Bill does not add reporting

## WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

# Insurance rate review.

IN HB1037 Introduced · recorded 2025-12-01

### WHAT IT DOES

The bill would let Indiana's insurance commissioner stop big price jumps on accident, sickness and HMO policies if they rise more than inflation plus 1%.

### WHO IT'S WRITTEN FOR

Everyday People

### READ IT YOURSELF

Official text (IN HB1037) — https://iga.in.gov/legislative/2026/bills/house/1037/details

LegiScan — HB1037 — https://legiscan.com/IN/bill/HB1037/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/in-hb1037-054629

### YOUR NOTES

OBILLERATE'S TAKE · BEST 7 OF 10

# The Improve Coverage Bill

New bill aims to improve coverage for prosthetic devices

IN SB0072 · Healthcare & Insurance

**8** /10

**LIBERATE**

Helps everyday people

1 · hurts you ... helps you · 10

---

## WHAT THIS MEANS FOR YOU

If this bill passes, many people who need prosthetics could get better support and care. Now is the time to show your support for this important change.

## WHY IT SCORES 8/10 — THE RECEIPTS

**Rights & Protections** (helps) — Improves access to necessary medical devices.

The bill ensures more people can get coverage for essential devices.

**Accountability** (helps) — Promotes transparency in insurance claims.

The reporting requirement will help track how claims are handled.

**Funding Tilt** (neutral) — No direct funding mentioned.

The bill does not allocate new funds but requires reporting.

## WHO'S BEHIND IT

Bipartisan sponsorship (2R / 1D)

THE BILL ITSELF

# Coverage of orthotic and prosthetic devices.

IN SB0072 Introduced · recorded 2025-12-08

WHAT IT DOES

This bill would help more people get coverage for prosthetic and orthotic devices, which can be very important for their health.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (IN SB0072) — https://iga.in.gov/legislative/2026/bills/senate/72/details

LegiScan — SB0072 — https://legiscan.com/IN/bill/SB0072/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/in-sb0072-056389

YOUR NOTES

OBILLERATE'S TAKE · BEST 8 OF 10

# The Patient Cost Bill

Insurers must collect all patient cost sharing, pay providers fully

IN HB1279 · Healthcare & Insurance

**7** /10

**LIBERATE**

Helps everyday people

1 · hurts you

helps you · 10

## WHAT THIS MEANS FOR YOU

Consumers could see fewer surprise bills, but insurers will take on extra admin work, and providers get paid on time.

## WHY IT SCORES 7/10 — THE RECEIPTS

- **Accountability** (helps) — adds insurer certification.
- **Rights & Protections** (helps) — protects providers' right to full payment.
- **Who Bears the Cost** (neutral) — shifts collection duty to insurers, cost still on patients.
- **Process Transparency** (helps) — requires annual certification.

## WHO'S BEHIND IT

Republican-sponsored (2R / 0D)

THE BILL ITSELF

# Collection of cost sharing.

IN HB1279 Introduced · recorded 2026-01-06

WHAT IT DOES

Insurers would have to pay doctors the full bill and collect any patient copay themselves, instead of letting doctors chase patients.

WHO IT'S WRITTEN FOR

Health care providers

READ IT YOURSELF

Official text (IN HB1279) — https://iga.in.gov/legislative/2026/bills/house/1279/details

LegiScan — HB1279 — https://legiscan.com/IN/bill/HB1279/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/in-hb1279-065532

YOUR NOTES

OBILLERATE'S TAKE · BEST 9 OF 10

# The Easier Delivery Bill

New bill allows easier delivery of alcohol to homes

IN HB1079 · Consumer Protection

**7** /10

**LIBERATE**

Helps everyday people

1 · hurts you — helps you · 10

---

### WHAT THIS MEANS FOR YOU

This bill could make it easier for you to enjoy drinks at home. It's important to pay attention now, as it could change how you buy alcohol.

### WHY IT SCORES 7/10 — THE RECEIPTS

**Accountability** (neutral) — Imposes penalties for delivery violations.
Graduated civil penalties against delivery service permittees

**Rights & Protections** (helps) — Increases access to alcohol delivery.
Allows delivery of mixed drinks and beer to consumers

**Who Bears the Cost** (neutral) — Costs are not clearly shifted.
No significant cost shifts mentioned in the bill

**Process Transparency** (neutral) — Regulations are outlined but not overly complex.
Clear guidelines for permits and penalties

### WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

THE BILL ITSELF

# Alcoholic beverages and THC hemp extract.

IN HB1079 Introduced · recorded 2026-01-05

## WHAT IT DOES

This bill would let people get beer and mixed drinks delivered right to their homes, making it more convenient for consumers.

## WHO IT'S WRITTEN FOR

Everyday People

## READ IT YOURSELF

Official text (IN HB1079) — https://iga.in.gov/legislative/2026/bills/house/1079/details

LegiScan — HB1079 — https://legiscan.com/IN/bill/HB1079/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/in-hb1079-061486

## YOUR NOTES

OBILLERATE'S TAKE · BEST 10 OF 10

# The Utility Rate Bill

Indiana blocks utility rate hikes for data centers

IN SB0257 · Consumer Protection

**7** /10 **LIBERATE**

Helps everyday people

1 · hurts you — helps you · 10

---

### WHAT THIS MEANS FOR YOU

Citizens could keep their electricity bills from climbing because big data centers won't push costs onto them, but utilities may lose money to fund upgrades.

### WHY IT SCORES 7/10 — THE RECEIPTS

**Accountability** (hurts) — Reduces utility oversight on rate changes.
Limits commission ability to approve rate hikes

**Rights & Protections** (helps) — Protects consumers from cost shifts.
Prevents passing datacenter costs to ratepayers

**Who Bears the Cost** (helps) — Keeps costs on utilities instead of consumers.
Costs of datacenter service stay with utility

**Process Transparency** (neutral) — No new transparency measures.
Bill does not add reporting or disclosure

### WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

THE BILL ITSELF

# Electricity rate increases due to data centers.

IN SB0257 Introduced · recorded 2026-01-08

WHAT IT DOES

Indiana could stop electric utilities from raising rates to cover costs of serving data centers or small facilities with fewer than 50 workers.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (IN SB0257) — https://iga.in.gov/legislative/2026/bills/senate/257/details

LegiScan — SB0257 — https://legiscan.com/IN/bill/SB0257/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/in-sb0257-068771

YOUR NOTES

ABOUT THIS BOOK

# Indiana Bill Book 2026

Published by Obillerate, an independent nonpartisan watchdog that reads and scores every bill in Congress and all 50 states on a single question: does it help everyday people, or the interests behind it? Every score in this book shows its reasoning, and every page links to the official text so you can check us.

### HOW TO CITE THIS

Obillerate, “Indiana Bill Book 2026” (2026-09-11). www.obillerate.com/library/2026/

### WHAT YOU MAY DO WITH IT



### CORRECTIONS

We get things wrong sometimes and fix them fast. www.obillerate.com/corrections