



January 17, 2019

*Indiana Catholic Conference (ICC) is the public policy voice of the Catholic bishops in Indiana regarding state and national matters.*

Bills are moving through committees and on the floor; the session is moving at a fast pace. Generally, less controversial bills have been heard thus far but **next week committees will be hearing some more controversial bills**. Some have been scheduled and others are anticipated soon.

**SB 104, Small loans**, authored by Senator Greg Walker (R – Columbus), **will be heard in Senate Insurance and Financial Institutions Committee on Wednesday, January 23 at 1 PM**. ICC **supports the bill** as it **will limit the interest and fees charged** to no more than 36% APR. Small loans are loans of short duration and up to \$600; current APR can be as high as 390%. Small loans are a special category in Indiana law. **This is the first time a proactive bill to address predatory lending will be heard**. Last year a similar bill was not given a hearing. We **appreciate Senator Eric Bassler** (R – Washington), the new chair of the committee, **giving it a hearing**.

There are **several bills** in the House and Senate **that deal with consumer credit that often target lower income persons**. ICC **is opposed to the bills as written** (SB 587 and SB 613). Both **provide for increased fees and interest** and the conditions of the loan often traps the lender in a cycle of increasing debt. ICC **is monitoring the bills**, as these have not been scheduled yet. In the House, **HB 1136 calls for a study of the consumer credit code**. Last year it was a House bill that expanded the payday industry loan amount. The **House Financial Institutions Committee**, chaired by Representative Woody Burton (R – Whiteland), **heard HB 1136 last week** but will **consider amendments this week** and **vote the bill**. ICC **is monitoring the bill**.

**House Public Policy Committee may hear HB 1211, Abortion matters**, authored by Representative Peggy Mayfield (R- Martinsville), on **Wednesday, January 23 or the following week**. The bill **will prohibit dismemberment abortions** which are done only at hospitals and later in the pregnancy. ICC **supports the bill**.

**Senate Education Committee did not vote this week on SB 241, School choice scholarships**, authored by Senator Aaron Freeman (R – Indianapolis). Rather, the **Senate is considering a change to the way the state distributes tuition for all students, public as well as those receiving scholarships**. Currently, a student count is done in the fall and all tuition support is calculated then. Senators are considering two count dates – one in the fall and another at the start of second semester. This would provide the same effect as Senator Freeman’s bill. **If the second bill does not materialize, SB 241 could be called and move in committee**. We will keep watch and let you know what happens.

**Senate Public Health Committee heard several bills this week. SB 352, Consent to pregnancy services of a minor**, authored by Senator Jean Leising (R – Oldenburg), was of particular interest. The bill **would allow a minor who is 16 and pregnant to consent to prenatal, labor and postpartum services without parental consent. Current law requires parental consent for minors under the age of 18.** The bill attempts to address young women who do not have parental support and are pregnant. However, the **bill also specifically authorized postpartum treatment to include contraception device, such as an IUD, and/or medication.** Supporters of the bill are concerned that a pregnancy soon after the birth leads to problems for mothers and babies. Yet, **this can be the first step to erosion of parental rights.** Senator Ed Charbonneau (R – Valparaiso), committee chair held the bill. **It may be voted on next week. ICC is monitoring the bill.**

In addition to the Update, **more detailed information regarding the bills, as well as detailed information about the legislative process and the Indiana General Assembly can be obtained by clicking [here](#).** Archived I-CAN Updates, ICC positions and other background information can be accessed on the ICC website [www.indianacc.org](http://www.indianacc.org)