

Kentucky Workforce Innovation Board (KWIB) Committee Meeting of Workforce Participation <u>DRAFT MINUTES</u> June 13, 2023; 9:00 am – 10:30 am EST

Visit the following link to view the recorded meeting: https://kwib.ky.gov/PublishingImages/WP 091823.mp4

Virtual MEMBERS PRESENT – Amy Luttrell, Johnny Pittman, Beth Kelly, Laurie Mays, Chris Wooldridge, Michael Gritton, Heidi Margulis, Kaye McAfee, Kristin Porter, Shauna King-Simms, Todd Trapp, Zach Morgan, Ryan Henson, Kevin Butt, Matt Berry, Cate Kennedy, Myra Wilson, Leslie Sizemore, Tami Hatfield

OTHERS PRESENT: Kim Grasberger, Alisher Burikhanov, Debbie Dennison, Elishah Taylor

9:03 AM CALL TO ORDER

Amy Luttrell, Chair and CEO / President of Goodwill Industries of Kentucky, Inc., called the meeting to order and welcomed everyone.

She recapped the overview of the committee goals and lifted three areas of focus discussed in the last meeting:

- 1. Alignment of Programs and Resources
- 2. Awareness of Resources
- 3. Better supports for Employers to tap into untapped talent

Benefit Cliffs

Amy provided a high-level overview of the work being completed by the National Center on Childhood Poverty (NCCP) to analyze **benefit cliffs in Kentucky**. She asked **Debbie Dennison**, **Deputy Executive Director, Kentucky Workforce Innovation Board (KWIB)** to share more.

Debbie shared that the contract comes to an end in mid-October and final recommendations will be provided at that time. A draft of the current analysis via PowerPoint was provided in the preread packet and can be viewed on the website post-meeting. The goal of this initiative is to identify administrative and possible policy recommendations to reduce the effects of **benefit cliffs around childcare, child Medicaid, adult Medicaid and SNAP** to recipients in Kentucky. She shared that the Cabinet for Health and Family Services (CHFS) has been instrumental in providing information requested to assist in analysis. Debbie recognized **Todd Trapp, Director, Department of Community Based Services (DCBS)** on behalf of CHFS, to add as appropriate.

Todd shared that he could speak mostly to SNAP and TANF initiatives and that CHFS has been working in the past two years to soften the effects of the cliffs within these programs. He pointed

to legislation passed in 2022. He did confirm that others within CHFS have been working with NCCP in this effort.

Alisher Burikhanov, Executive Director, KWIB, shared an example of the "math" around the cliffs in a two-parent, four-person household illustrating spending only 6% of their household income towards childcare with benefits compared to, after receiving a raise (pushing them over the current SMI threshold) to spending 22% of their household income.

Discussion was had around the importance of removing the steepness of these cliffs. **Johnny Pittman, employer with Oxmoor Auto Group,** recommended we look not only at dollar thresholds but also time thresholds in current policy focusing on a gradual allowance of change. Additional discussion was had around what might be considered legislative versus administrative changes.

Amy requested to have additional information and discussion at next meeting, and timing of that meeting may be determined based on when NCCP will finalize its recommendations and the timeline needed for KWIB review and any legislative considerations.

State Plan

Alisher provided an overview of the State Plan the Department of Labor (DOL) requires state workforce boards to do every four (4) years. He walked through the current vision created in the Strategic Plan and shared the Forum and collaborative meetings that are taking place through October 2023. He shared that with the help of the local workforce development boards and staff, we are convening workforce partner stakeholders, local elected officials and employers to discuss what is working, what begs evaluation and looking forward, what the state might do to ensure a strong and skilled workforce in Kentucky. More information can be found in the post meeting packet and a list of upcoming meeting dates can be found <u>here</u>.

He asked the committee membership what opportunities they felt were important to lift up. Discussion was had around aligning resources, making resources more easy to find and use (for employers), providing consistent and effective outreach, and to truly provide supportive services for businesses unaware of the state's offering. Comments included that employers want to be valued in the system.

Discussion around untapped talent populations and the importance of recruiting them were had. Some shared emphasis should be placed on the disabled populations, youth and young adults, immigrants and refugees, and people aged 54+, all that are growing segments of Kentucky's population.

Committee Recruitment and Next Steps

Amy recognized the Recruitment Flyer that was in the pre-read packet and asked folks who are engaged to consider others, including employers, for recruitment as we work on areas of focus in 2024.

10:04 am Adjournment

Amy Luttrell thanked everyone for their attendance and participation and adjourned the meeting.



Kentucky Workforce Innovation Board (KWIB) Committee Meeting of Workforce Participation

AGENDA September 18, 2023

Time: Sep 18, 2023 09:00 AM Eastern Time (US and Canada)

Join Zoom Meeting

https://us06web.zoom.us/j/89404192855?pwd=SE1EWkxieWVvdGtjUU9LbWZJOEZVZz09

Meeting ID: 894 0419 2855 / Passcode: 058744

9:00am	Welcome and Overview of Committe	e Goals Amy Luttrell, Chair CEO / President, Goodwill Industries of Kentucky
9:10am	Benefit Cliffs Update 2023	Amy Luttrell / Debbie Dennison, Deputy Executive Director KY Workforce Innovation Board
9:20am	2024 State Plan Exercise	Alisher Burikhanov, Executive Director KY Workforce Innovation Board
9:50am	2024 Committee Recruitment & Proj	ect-Specific Workgroups Amy Luttrell
10:15am	Adjournment	Amy Luttrell

Kentucky Workforce Innovation Board (KWIB) Committee Meeting of Workforce Participation DRAFT MINUTES June 13, 2023; 9:00 am – 10:30 am EST

Visit the following link to view the recorded meeting: kwib.ky.gov/PublishingImages/WFP_061323/WFP_061323.mp4

IN-person MEMBERS PRESENT: Amy Luttrell, **Virtual MEMBERS PRESENT** – Stephanie Collins, Christi Sorrell, Michael Gritton, Hilary Writt, Beth Rogers, Jon Sowards, Betty Whittaker, Laurie Mays, Johnny Pitman, Larry Ferguson, Todd Trapp, Kevin Nolan, Sarah Ortkiese, LaKisha Miller, Carl Wilson, Zach Morgan, Sam, Shauna King-Simms, Bridget Back, Kaye McAfee, Mike Riley

OTHERS PRESENT: Rosalind Harvey, Alisher Burikhanov, Debbie Dennison, Elishah Taylor

9:00 AM CALL TO ORDER

Amy Luttrell, Chair and CEO / President of Goodwill Industries of Kentucky, Inc., called the meeting to order and welcomed everyone. She recapped the three lifted committee goals from the last meeting and noted that today's meeting will include a discussion of these.

- 1. Alignment of Programs
- 2. Awareness of Resources
- 3. Support for and from Employers

EDUCATION AND WORKFORCE COLLABORATIVE OVERVIEW

Alisher Burikhanov, Executive Director, KWIB thanked everyone for their attendance and provided an overview of the purpose and membership of the Kentucky Education and Workforce Collaborative Board and stated that Deputy Secretary Beth Brinley is Chair. The Collaborative board has held two meetings this year, with two remaining this calendar year. The first meeting on January 26, 2023 focused on **resources and workforce supports for the Reentry Population**. Jobs on Day One culminated from actions taken in this meeting with the following framework focus.

- 1. Pre-Release: Employment Services
- 2. Release: Employment
- 3. Post-Release: Support Services for Retention

This initiative supports and streamlines the workforce ecosystem to support this talent pool. The Cumberlands Area has a program in place to support this talent pool called Putting Kentuckians First. The Chamber also has a program for the re-entry population called <u>Fair Chance Academy</u>. Alisher reminded the group that Kentucky is ranked first among states with children who have incarcerated parents and how important this talent pool is for the workforce and generations to come. Amy inquired as to who will be lead on this program. Alisher stated that it will depend on each area, but anticipates it being a local area implementation initiative. He asked for other possible recommendations. Michael Gritton added that the discussion around programs and

implementation is important but equally important is preparing a way to get the process information to employers. He added that me must provide a way for employers to track, set goals and provide measurements for best return on investment.

Alisher responded to follow up and meet with appropriate Department of Corrections and KYSTATs personnel to pursue possible data points that can be shared around this population to employers. He also added that at an upcoming *Jobs on Day One* workgroup, additional discussion and implementation recommendations could be pursued.

Alisher shared that at the **Collaborative board's second meeting** on <u>April 20, 2023</u>, the focus was the role of **Work-based Learning** in the workforce development ecosystem. The key to Work-based Learning is work but we must have employer engagement. Kevin Nolan, the CEO of GE Appliances, thanked Alisher and Team Kentucky for recently visiting for a tour of GE Appliances. He stated that most of their ideas they received from Toyota. Kevin thanked Toyota for being so open and letting them replicate what they were doing. *He stated that there needs to be a way to help small businesses do the same. He stated that one company cannot take on the work-based learning process by themselves and be successful.* They need all businesses to play a part to have a successful community. Alisher pointed out how GE Appliance has different programs through the summer and school year for the youth like <u>FAME</u>, <u>Everybody Counts</u>, and more. Kevin Nolan pointed out that those are great programs but challenging to scale across all businesses.

He added that *if a menu can be given to the small businesses on how to implement these programs, then it will take off.* Alisher then opened the floor for questions about workface learning. Michael Gritton brought up how leading companies take this on. He explained that if the state would help fund this work being done it would help. The group agreed. Alisher mentioned that the next **Kentucky Education and Workforce Collaborative Board Meeting will be June 29, 2023 in Frankfort at 1:30pm EST** but also available on zoom with a focus on the Veterans population. Amy Luttrell inquired about system alignment as a topic within the Collaborative. Alisher shared that the last meeting of the year will be about the State Plan since it is due early next year (required initiative every four years). He commented that system alignment is a goal for the state and federal government. Amy then opened the floor to questions and thanked Alisher for speaking.

Amy Luttrell introduced LaKisha Miller the Executive Director of the Kentucky Chamber Foundation. She asked her to share what the Chamber is currently working on and planning for the future.

KY Chamber Foundation Initiatives

LaKisha Miller thanked Amy Luttrell for the opportunity to speak and present during the meeting. She shared a presentation that is attached to the post meeting packet. LaKisha discussed how Kentucky struggles when it comes to workforce participation. Kentucky is ranked 7th lowest in the country. She asked how they can bring employers to the table to employer business and workforce participation to bring Kentucky out of the bottom 10 states. The Kentucky Chamber Foundation is a philanthropic arm of the Kentucky Chamber. They focus on programmatic work and philanthropic work. They execute on education, equity, and workforce development.

Some of their listed programs are <u>Kentucky Chamber Workforce Center</u>, <u>Kentucky Talent HUB</u>, <u>Bus</u> to Business, <u>Leadership Institute for School Principles</u>, <u>Kentucky Comeback</u>, <u>The Center for</u> <u>Diversity</u>, <u>Equity & Inclusion</u>, and <u>Kentucky's Talent Pipeline</u>. They work on impacting workforce participation in different ways. She went over the Workforce Recovery Program and provided data to show how it has grown with its talent pool. This information and data are available in the post-reading packet. LaKisha also went over a few of the Cohorts that have been certified in the Fair Chance Academy. The Academy is a three-day workshop to give employers resources for these different talent pools. This is to breakdown the walls between employers and this talent pool.

The next program she went over was **Kentucky Transformational Employment Program (KTEP)**. They put this program in place to support legislation bill 191. She explained that if they can come up with a model to help support the disabled population, veteran population and more then Kentucky's workforce would be in a better place.

Amy Luttrell thanked LaKisha Miller for taking the time to present and opened the floor to questions. Kaye McAfee, Kentucky Housing Corporation thanked LaKisha for sharing and highlighting these talent pools.

Amy Luttrell pointed to links for upcoming Chamber events as follows:

June 15: An Inclusive Workforce – What It Is and Why It Matters to Kentucky https://kychamber.zoom.us/webinar/register/WN_VWeFVgHIQIm5yGgAGdtjqQ#/registration

September 13: Inclusive Workforce Summit: Engaging the Talent of Kentuckians with Disabilities <u>https://www.kychamber.com/events/inclusiveworkforce?_zs=4GN2P1&_zl=FLC77</u>

Amy Luttrell shared updates about the work being done around benefit cliff analysis and how Kentucky has adapted some policies to help the cliffs not be so steep for families. She noted that the analysis project will not be completed until the end of the summer.

Calculator for Family Benefits - link to KYSTATs Family Resource Simulator (Benefit Cliffs): <u>https://kystats.ky.gov/Reports/FRS</u>

Debbie Dennison, Deputy Executive Director of the KWIB, added that if anyone needs help with the website to contact her.

10:16 am Adjournment

Amy Luttrell opens the floor to questions and comments. She also thanked everyone for their participation and adjourned the meeting.



HELP DRIVE KENTUCKY'S WORKFORCE DEVELOPMENT

Join the Kentucky Workforce Innovation Board **Strategic Committees**



EMPLOYER ENGAGEMENT Shape a business-led workforce system





WORKFORCE PARTICIPATION

Create opportunities for untapped talent and remove barriers to work



RESOURCE ALIGNMENT Consistently improve the system and increase return on workforce investment

Business and community leaders, educators, and government professionals interested in serving, email us at kwib.projects@ky.gov.





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	Т	otal	Labor Force Participation Rate		
Label	Estimate	Margin of Error	Estimate	Margin of Error	
Population 16 years and over	3,612,858	±4,632	58.8%	±0.3	
AGE					
16 to 19 years	246,047	±6,939	45.7%	±1.5	
20 to 24 years	288,944	±5,638	76.1%	±1.5	
25 to 29 years	290,484	±3,526	81.7%	±1.3	
30 to 34 years	292,495	±3,466	79.2%	±1.4	
35 to 44 years	573,400	±4,466	78.4%	±0.9	
45 to 54 years	552,306	±3,356	75.2%	±0.9	
55 to 59 years	298,504	±7,065	64.3%	±1.2	
60 to 64 years	302,262	±6,763	49.1%	±1.6	
65 to 74 years	475,760	±2,169	21.3%	±0.8	
75 years and over	292,656	±1,660	6.2%	±0.6	
RACE AND HISPANIC OR LATINO ORIGIN					
White alone	3,063,504	±5,027	57.8%	±0.4	
Black or African American alone	251,465	±5,824	62.2%	±1.6	
American Indian and Alaska Native alone	N	N	N	N	
Asian alone	49,791	±2,826	70.5%	±3.2	
Native Hawaiian and Other Pacific Islander alone	N	N	N	N	
Some other race alone	43,075	±4,369	73.1%	±3.0	
Two or more races	193,382	±7,226	64.5%	±1.7	
Hispanic or Latino origin (of any race)	116,531	±2,338	71.3%	±2.0	
White alone, not Hispanic or Latino	3,045,549	±4,970	57.8%	±0.4	
Population 20 to 64 years	2,598,395	±5,528	72.9%	±0.4	
SEX					
Male	1,301,907	±4,952	76.7%	±0.6	
Female	1,296,488	±4,523	69.1%	±0.7	
With own children under 18 years	454,651	±10,024	74.1%	±1.1	
With own children under 6 years only	93,991	±4,726	73.8%	±3.1	

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	Employment	Population Ratio	Unemployment rate		
Label	Estimate	Margin of Error	Estimate	Margin of Error	
Population 16 years and over	55.1%	±0.4	5.4%	±0.3	
AGE					
16 to 19 years	37.7%	±1.9	16.2%	±2.7	
20 to 24 years	68.0%	±1.6	8.3%	±1.2	
25 to 29 years	76.8%	±1.4	5.0%	±0.9	
30 to 34 years	73.5%	±1.5	5.9%	±1.0	
35 to 44 years	73.9%	±1.0	4.7%	±0.7	
45 to 54 years	72.1%	±1.0	3.9%	±0.6	
55 to 59 years	62.0%	±1.3	3.4%	±0.7	
60 to 64 years	47.4%	±1.6	3.6%	±0.8	
65 to 74 years	20.5%	±0.8	3.7%	±0.9	
75 years and over	5.9%	±0.6	4.0%	±2.5	
RACE AND HISPANIC OR LATINO ORIGIN					
White alone	54.5%	±0.4	5.1%	±0.3	
Black or African American alone	56.1%	±1.9	8.7%	±1.5	
American Indian and Alaska Native alone	N	N	Ν	N	
Asian alone	66.9%	±3.2	3.4%	±1.5	
Native Hawaiian and Other Pacific Islander alone	N	Ν	Ν	N	
Some other race alone	68.6%	±3.6	2.9%	±2.0	
Two or more races	59.2%	±1.7	6.9%	±1.2	
Hispanic or Latino origin (of any race)	65.4%	±2.2	4.0%	±1.1	
White alone, not Hispanic or Latino	54.5%	±0.4	5.2%	±0.3	
Population 20 to 64 years	68.7%	±0.5	4.9%	±0.3	
SEX					
Male	71.5%	±0.7	5.4%	±0.4	
Female	65.9%	±0.6	4.4%	±0.4	
With own children under 18 years	70.3%	±1.1	4.9%	±0.7	
With own children under 6 years only	70.0%	±3.1	4.6%	±1.4	

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	Total		Labor Force Participation Rate		
Label	Estimate	Margin of Error	Estimate	Margin of Error	
With own children under 6 years and 6 to 17 years	100,699	±5,428	64.5%	±3.2	
With own children 6 to 17 years only	259,961	±7,569	78.0%	±1.4	
POVERTY STATUS IN THE PAST 12 MONTHS					
Below poverty level	394,840	±11,531	39.8%	±1.7	
At or above the poverty level	2,144,185	±12,216	80.4%	±0.4	
DISABILITY STATUS					
With any disability	413,442	±11,028	37.9%	±1.5	
EDUCATIONAL ATTAINMENT					
Population 25 to 64 years	2,309,451	±4,699	72.5%	±0.4	
Less than high school graduate	244,576	±9,412	44.4%	±2.0	
High school graduate (includes equivalency)	722,631	±13,394	65.7%	±0.9	
Some college or associate's degree	683,542	±13,674	75.6%	±0.8	
Bachelor's degree or higher	658,702	±12,982	87.1%	±0.8	

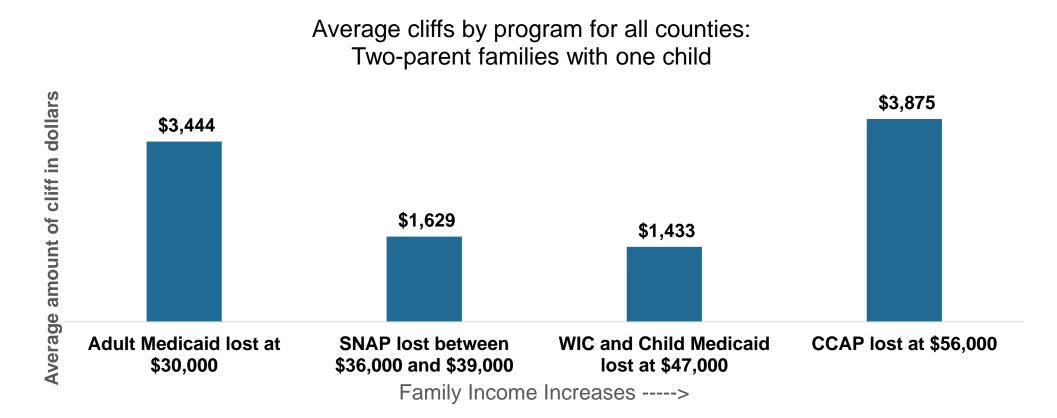
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	Employment/	Population Ratio	Unemployment rate		
Label	Estimate	Margin of Error	Estimate	Margin of Error	
With own children under 6 years and 6 to 17 years	58.6%	±3.2	8.9%	±2.5	
With own children 6 to 17 years only	75.0%	±1.5	3.6%	±0.8	
POVERTY STATUS IN THE PAST 12 MONTHS					
Below poverty level	31.3%	±1.6	21.2%	±1.9	
At or above the poverty level	77.1%	±0.5	3.4%	±0.2	
DISABILITY STATUS					
With any disability	33.7%	±1.4	10.4%	±1.5	
EDUCATIONAL ATTAINMENT					
Population 25 to 64 years	68.8%	±0.5	4.5%	±0.3	
Less than high school graduate	40.8%	±1.9	8.2%	±1.5	
High school graduate (includes equivalency)	61.6%	±0.9	5.9%	±0.6	
Some college or associate's degree	71.3%	±1.0	4.6%	±0.6	
Bachelor's degree or higher	84.4%	±0.8	2.5%	±0.4	

Families Impacted by Benefit Cliffs in Kentucky: Updated Findings

Update: Kentucky Benefit Cliffs Analysis - Working Group Tuesday, August 29th, 1pm - 2pm EST

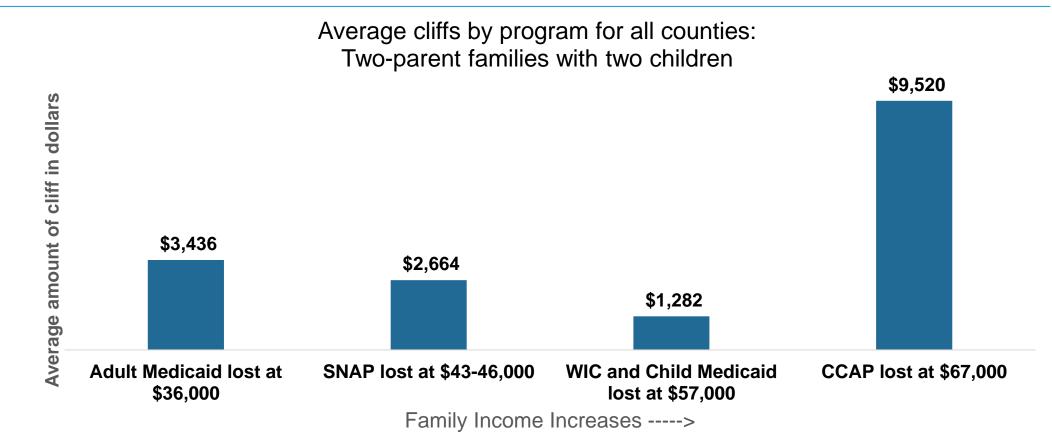
National Center for Children in Poverty

Benefit cliffs for two-parent families with one child



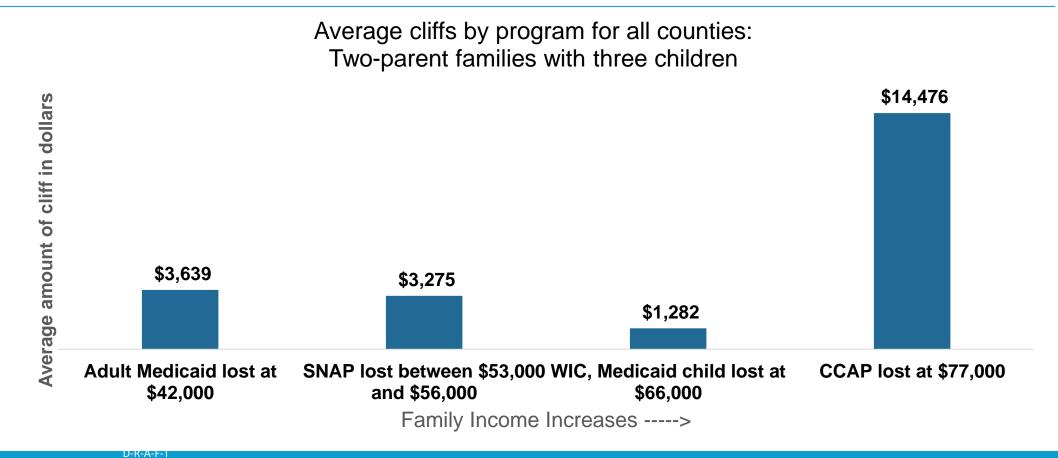
National Center for Children in Poverty

Benefit cliffs for two-parent families with two children



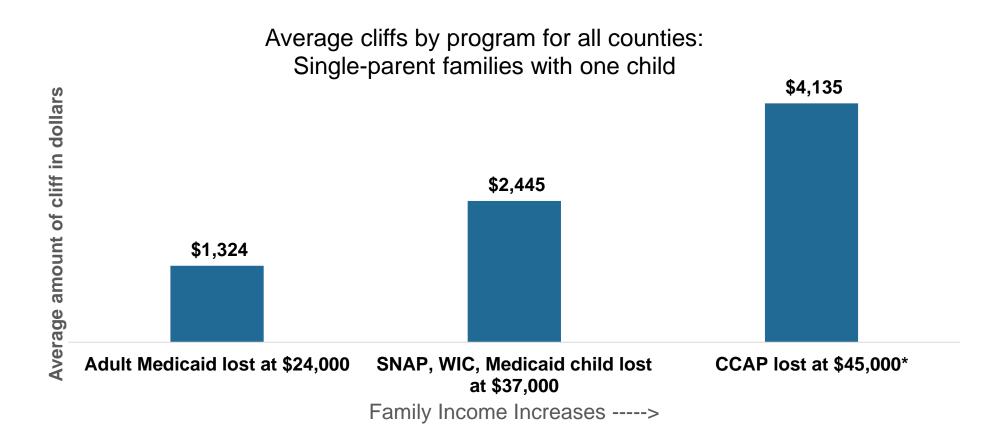
National Center for Children in Poverty

Benefit cliffs for two-parent families with three children



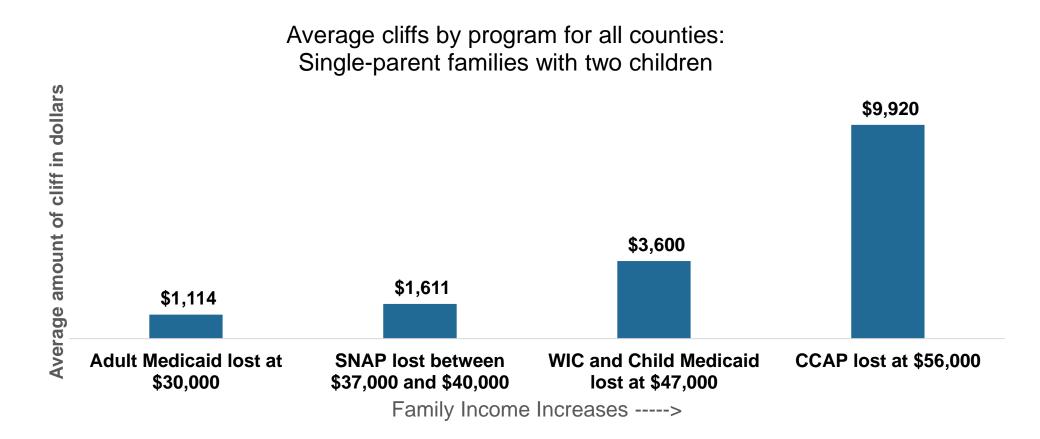
National Center for Children in Poverty

Benefit cliffs for single-parent families with one child



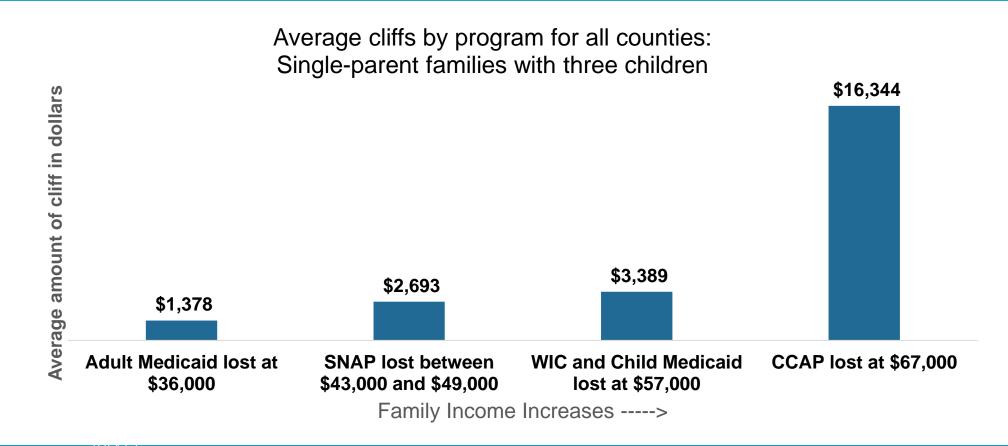
National Center for Children in Poverty

Benefit cliffs for single-parent families with two children



National Center for Children in Poverty

Benefit cliffs for single-parent families with three children



National Center for Children in Poverty

Focusing in on the childcare benefit cliff

- The preceding slides present childcare cliffs <u>under current legislative</u> <u>guidelines</u>. Before earning enough to reach the cliff, families are required to pay copayments, starting when they earn \$17,000 annually.
- These copayments vary as families' income levels increase according to family size until parents lose eligibility for subsidized care, experiencing the largest benefit cliff when they must then pay for private care.
- This "exit threshold" varies by family type, since the state median income varies by family size. Recent legislation in 2022 moved the threshold to 85% of the state median income. For a family of four, this is roughly \$67,000.
- While currently parents are not paying copayments, this situation only creates even larger benefit cliffs for parents at the exit threshold.

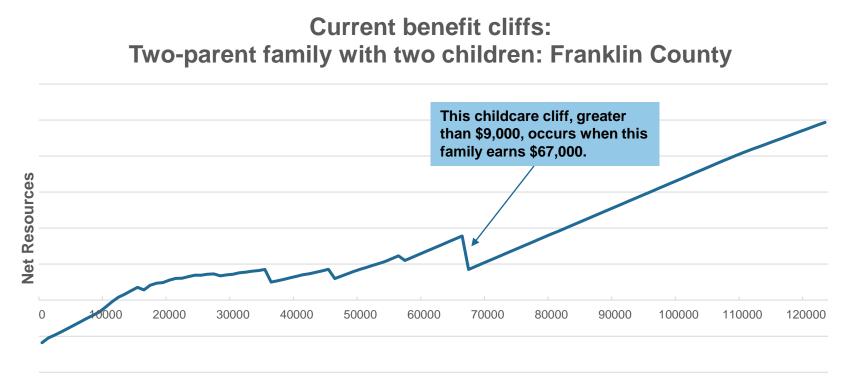
National Center for Children in Poverty

Above and below the exit threshold for subsidized care, families pay a very different percentage of their income for childcare

Family type	Single- parent, one child	Single- parent, two children	Single- parent, three children	Two- parent, one child	Two- parent, two children	Two- parent, three children
Exit income threshold for CCAP	\$45,000	\$56 <i>,</i> 000	\$67,000	\$56,000	\$67,000	\$77,000
Average % of income paid in childcare copayments when earning slightly less						
than the exit threshold	7%	7%	6%	6%	6%	9%
Average % of income paid for private childcare just past the exit threshold	18%	26%	32%	14%	22%	28%

National Center for Children in Poverty

Benefit cliffs for a family of four <u>without</u> policy shifts



Family Income



National Center for Children in Poverty



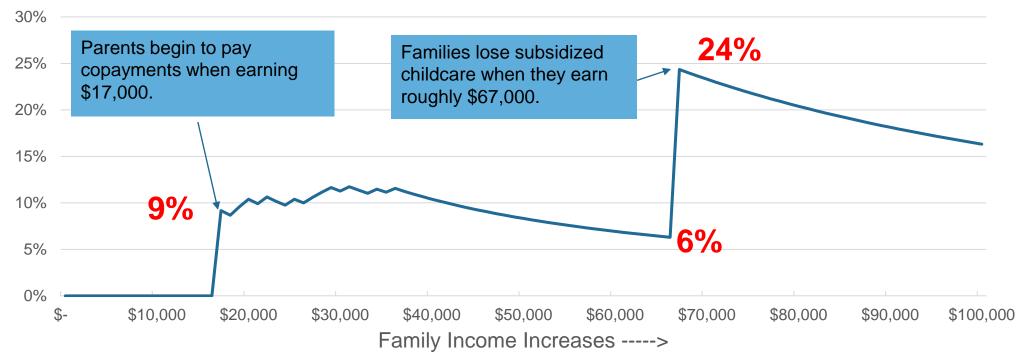
More about childcare copayments: Federal guidelines recommend that copayments should not exceed 7% of family earnings.

Family type	Single- parent, one child	Single- parent, two children	Single- parent, three children	Two- parent, one child	Two- parent, two children	Two- parent, three children
Average copay % across all income levels	10%	9%	9%	9%	10%	11%
Maximum copay %	12%	12%	12%	11%	12%	15%
Income level at maximum copay %	\$25,000	\$28,000	\$33,000	\$30,000	\$31,000	\$42,000

National Center for Children in Poverty

Percentage of family income paid by parents of twoparent family with two children in Franklin County

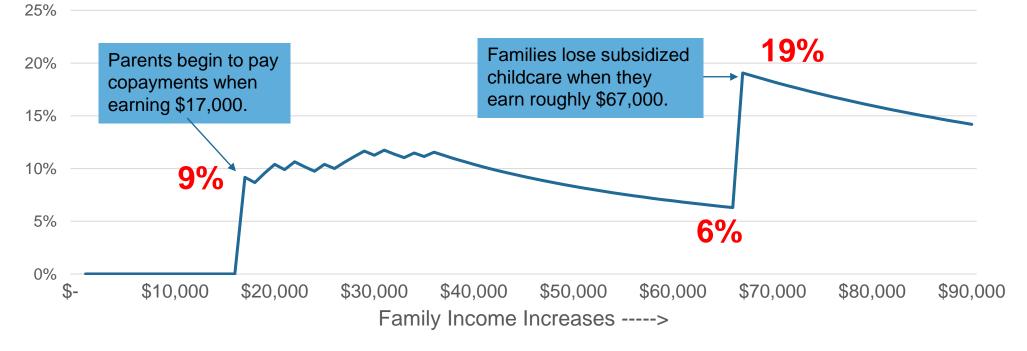
Percent of earnings spent on childcare



National Center for Children in Poverty

Percentage of family income paid by parents of twoparent family with two children in Carter County

Percent of earnings spent on childcare



National Center for Children in Poverty

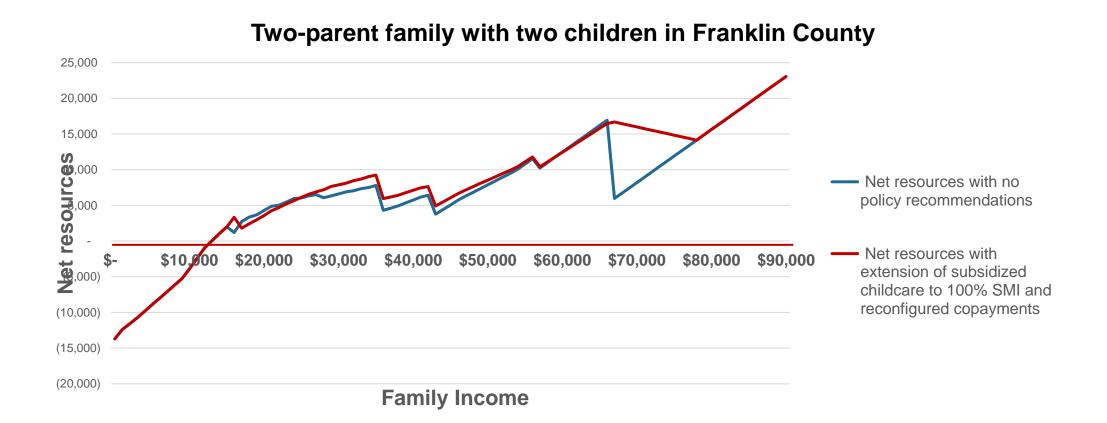
Policy recommendation under analysis to address the childcare benefit cliff

- Step 1: An alternative approach to the childcare cliff facing many families involves an initial extension of the income eligibility exit threshold to 100% SMI. At a higher income level, parents can be better prepared to pay the cost of childcare themselves. However, this strategy just pushes the cliff to a higher income level, so step 2 below is needed.
- Step 2: Adjust the schedule of copayments so that under 85% SMI, parents pay roughly 7% of their income in copayments. When their income reaches 85% SMI, their copayments will increase steeply until at 100% SMI, they are paying an amount equivalent to what they will pay for private care. This significantly softens the benefit cliff. (See illustration on the next page.)



National Center for Children in Poverty

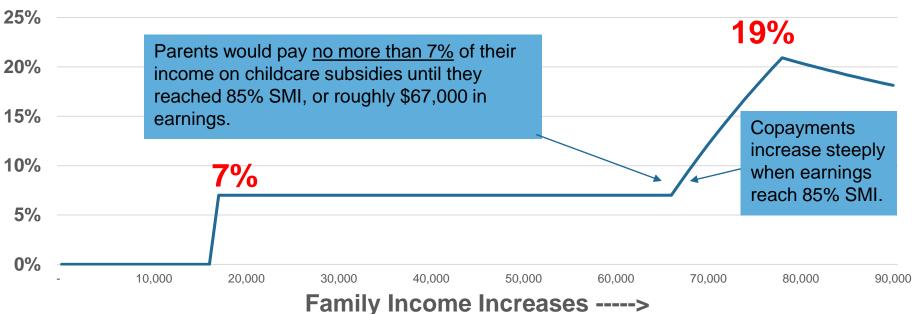
Step 2: Childcare benefit cliff for a family of four with an extension and tapering the benefit, by reconfiguring copayments of the eligibility exit threshold to 100% SMI





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Percentage of family income paid by parents of two-parent family with two children in Franklin County <u>under this policy</u> <u>recommendation</u>



Percent of earnings spent on childcare



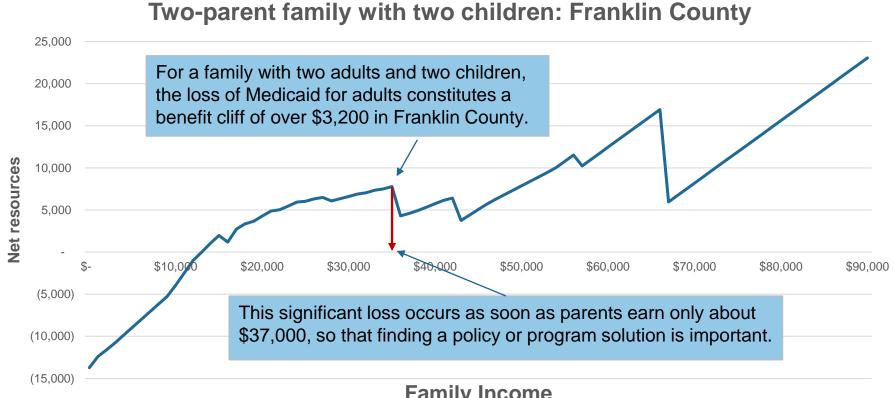
National Center for Children in Poverty

Related recommendations to address potential impacts on the childcare sector

- Consider concurrent, additional investment into the provision of childcare, e.g., incentivizing private care providers to allot a % of slots to subsidies.
- Encourage employers to hire and promote candidates who are parents knowledgably. If for example, when offering a raise so that a parent's income would push them off of subsidized care, childcare cliff (or slope), make any increase in pay worthwhile to parents. (The <u>KYSTATS Family Resource Simulator</u> would be a valuable HR tool, and should be promoted as such.)
- Employer-funded childcare tax credits. While these would only benefit employees with companies offering them, they would help transfer some costs of investment in the childcare industry to the private sector.
- As much as possible, remove administrative burdens from both parents and providers. (More on this will follow.)

National Center for Children in Poverty Bank Street Graduate School of Education

Families lose eligibility for Medicaid (for adults) at 138% FPL (Federal Poverty Level)



Family Income



National Center for Children in Poverty



Points in favor of a Basic Health Program (BHP) for Kentucky

- For those who lose Medicaid when they earn above 138% of the Federal Poverty Guideline, a Basic Health Program can cover those until they either access healthcare through employers or through an Exchange (ACA) plan.
- Senerally, a BHP is available to adults earning up to 200% FPL. Their goal is to provide similar coverage as Medicaid (offering access to same networks) at lower rates than Exchange plans.
- States can design the package, including cost-sharing structure, sliding scale, and other attributes.

National Center for Children in Poverty

Two states have currently adopted a Basic Health Program

- Minnesota's BHP (2015) includes sliding scale premiums based on income, just one benefit package, and includes dental and vision. Some insurance carriers are required to offer both Medicaid and the state's BHP.
- New York's BHP (2016) offers varying plans with different cost-sharing levels based on income, with no cost for those earning below 150%FPL. Most carriers are choosing to offer Medicaid, BHP, and Exchange.
- Additional states currently considering a BHP other than KY: Oregon, Illinois, and West Virginia.

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Possible deterrents to the adoption of a Basic Health Program

- BHP funding must balance with the costs, and it can be challenging to estimate appropriately.
- Challenges of predicting impacts on market coverage: will changes in costs and premiums result from offering such a Program?
- Uncertainties about federal changes to the ACA in future that would affect a BHP.



Your feedback is very welcome.

For your reference:

Congressional Research Service memo recommending the 7% cap on childcare subsidy copayments (2022). HHS proposed rule change implementing 7% cap (2023).

Please contact Karen Chatfield at <u>kchatfield@bankstreet.edu</u> with any questions or feedback.

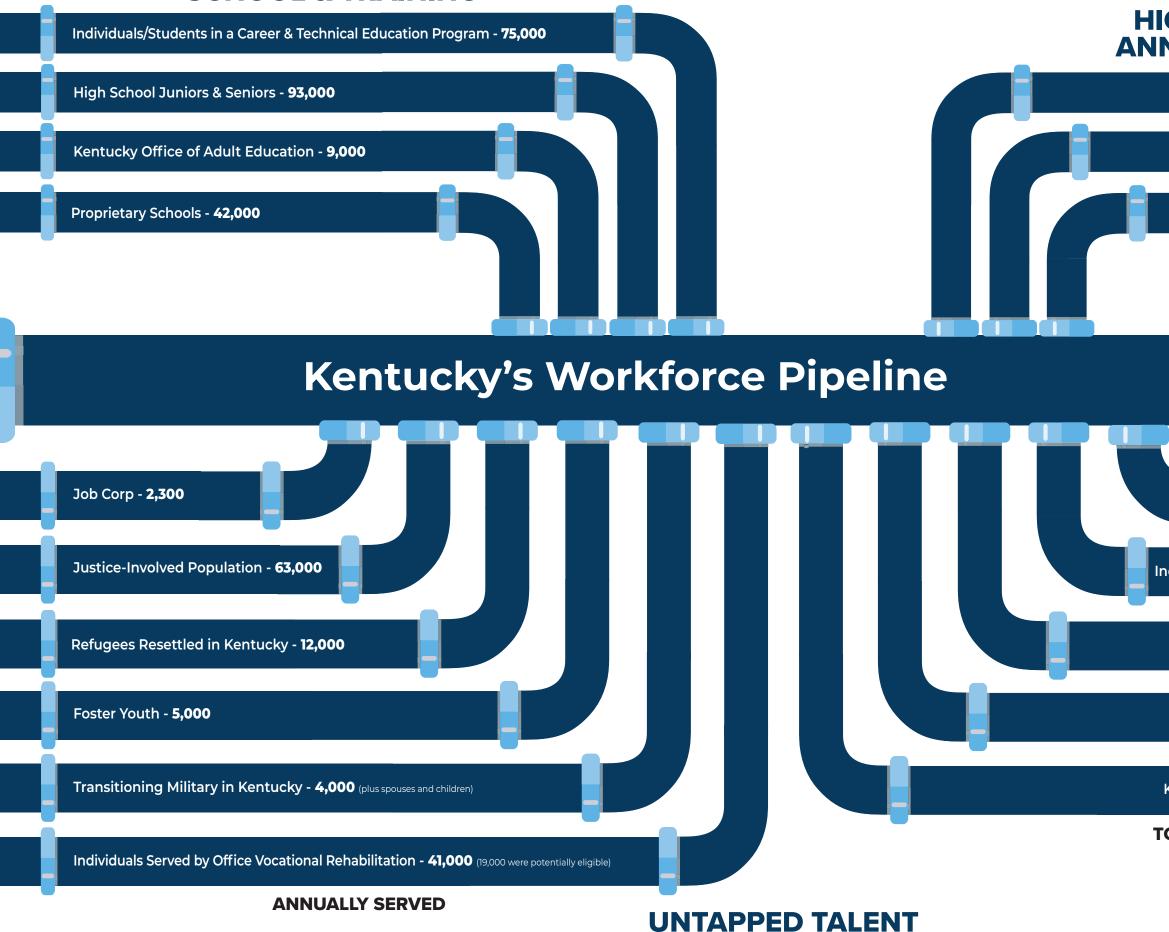
Thank you.



National Center for Children in Poverty



SCHOOL & TRAINING



Source: KYSTATS, Education & Labor Cabinet agencies, Department of Corrections, Job Corps & KY Office for Refugees, CHFS, National Survey on Drug Use and Health

HIGHER EDUCATION ANNUAL ENROLLMENT

Public Universities - 114,000

Private Universities - 51,000

Community Colleges - **52,000**

- Data is based on annual numbers
- Individuals may be counted in multiple talent pools (ex: justiceinvolved individual with disabilities who attained a GED)
- Data updated in 2023

Veterans in Kentucky - 287,000

Individuals with Disabilities in Kentucky - 1,175,000

Unemployed - 82,000

No High School Diploma - 288,000

Kentuckians with Substance Use Disorder - 266,000

TOTAL TALENT

