



**Issues/Program List for Withers Broadcasting
Paducah, Kentucky, Studios**

**WREZ-FM (Metropolis, Illinois)
WZZL-FM (Reidland, Kentucky)
WGKY-FM (Wickcliffe, Kentucky)
WRJJ-FM (LaCenter, Kentucky)**

The following programs are weekly broadcasts provided as timely and pertinent information or the community needs of Paducah, Kentucky, and the surrounding region in western Kentucky and southern Illinois.

Sundays at 5:00 am, the stations air InfoTrak.

Sundays at 5:30 am, the stations are Kentucky News Connection

Weekly program information can be found on the proceeding pages.



Call Letters: WZZL-FM, WREZ-FM, WGKY-FM,
WRJJ-FM
Time Aired: Sundays at 5:00 am

Weekly Public Affairs Program

QUARTERLY ISSUES REPORT, OCTOBER-DECEMBER, 2020

Show # 2020-40

Date aired: Sunday, October 4, 2020

Stuart N. Brotman, executive policy adviser, legal analyst, author of "*Privacy's Perfect Storm: Digital Policy for Post-Pandemic Times*"

The COVID-19 lockdowns have expanded the online world of work and school at home to unprecedented levels. Mr. Brotman outlined the rapid increase in digital privacy issues related to this new trend, and what is necessary to address the problem. He also talked about privacy issues related to terms of agreement that consumers typically ignore when installing apps or other software.

Issues covered:

**Privacy
Government Regulation
Consumer Matters**

Length: 8:43

Ajit Mathew George, founder of Second Chances Farms, LLC in Wilmington, DE

Mr. George founded an organization that employs only convicted felons, training them in entrepreneurship through mentorship programs and green collar jobs at hydroponic, indoor vertical farms in economically distressed communities. He explained how the farms replace recidivism with compassionate capitalism and turn entrepreneurs-in-residence into "Agri-preneurs." He also explained how the farms were forced to rapidly adapt to serving consumers directly, when the coronavirus lockdowns closed restaurants.

Issues covered:

**Criminal Reform
Entrepreneurship
Environment
Poverty**

Length: 8:33

Show # 2020-41

Date aired: Sunday, October 11, 2020

Carol L. Rickard, Tobacco Treatment Specialist, author of "*The Benefits of Smoking: Why It's So Hard to Quit Smoking and What You Can Do about It*"

70% of smokers would like to quit, but only 4 to 7% will be successful. Ms. Rickard explained what smokers perceive as the benefits and why it's so hard for people to kick the habit once they've started. She also discussed the potential risks associated with e-cigarettes and vaping. She suggested resources that smokers can use to quit for good.

Issues covered:
Women's Issues
Consumer Matters
Parenting
Media

Length: 8:44

Mathew Freeman, Co-Founder and Senior Executive Consultant at TMI Consulting, a diversity and inclusion management consulting firm, co-author of "*Overcoming Bias: Building Authentic Relationships across Differences*"

Mr. Freeman said every human is biased in one way or another, and it's a constant process to recognize and reduce it. He explained why bias has such an impact in every aspect of life, and how companies should address it in the workplace. He said the secret to dealing with bias is by intentionally cultivating meaningful relationships with those who are different.

Issues covered:
Diversity
Minority Concerns
Workplace Matters

Length: 8:33

Show # 2020-42

Date aired: Sunday, October 18, 2020

Dennis Culhane, PhD, Dana and Andrew Stone Professor of Social Policy at the University of Pennsylvania School of Social Policy and Practice, co-founder and Co-Director of the Actionable Intelligence for Social Policy initiative

Over the next decade, the number of elderly homeless Americans is projected to triple — and that was before COVID-19 hit. Prof. Culhane explained why younger members of the boomer generation have remained the dominant homeless population in the United States, and what can be done to address the problem. He noted that people who experience homelessness have a life expectancy of 64-65 years.

Issues covered:
Homelessness
Senior Citizens
Drug Abuse

Length: 7:38

Christopher Ali, PhD, Associate Professor, Department of Media Studies, University of Virginia

Nearly 40 million households lack a quality internet connection, cutting them off from work, schools and more. Prof. Ali said the same huge government efforts that brought electricity and telephone service to rural areas in the 1930s and 40s should be applied in a similar way to broadband service today. He said lower income and minority Americans are most likely to be affected by the digital divide.

Issues covered:
Broadband Internet
Rural Concerns
Education
Poverty

Length: 9:36

Show # 2020-43

Date aired: Sunday, October 25, 2020

Farrokh Alemi, PhD, Professor of Health Informatics, George Mason University College of Health and Human Services

Suicide among US veterans is on the rise. Prof. Alemi led a study that examined the reasons that vets take their own lives. He found that while social factors like family problems and homelessness can predict suicide, they are not the cause of it -- mental illness is. He said the results of the study were a surprise. He added that the social isolation that accompanies COVID-19 has been a major factor in increasing suicide rates overall.

Issues covered:

Length: 8:31

Suicide

Veterans Issues

Mental Health

Joseph Dieleman, PhD, Associate Professor in the Department of Health Metric Sciences at the University of Washington, faculty lead of the Resource Tracking team at the Institute for Health Metrics and Evaluation

Prof. Dieleman said five major health risks, things such as obesity, high blood pressure, and smoking, were linked to over \$730 billion in preventable health care spending in the US in 2016. He talked about policy changes and public awareness programs that may influence people to take steps to avoid costly health problems.

Issues covered:

Length: 8:41

Healthcare Costs

Personal Health

Show # 2020-44

Date aired: Sunday, November 1, 2020

Kellie Gerardi, commercial spaceflight industry professional, science communicator, leader of Special Projects for the Commercial Spaceflight Federation, Director of The Explorers Club, author of *“Not Necessarily Rocket Science: A Beginner’s Guide to Life in the Space Age”*

Ms. Gerardi shared some of her experiences as a human test subject for space suits in microgravity flights. She talked about the importance of inspiring girls to pursue STEM subjects in school. She also suggested ways that young women can find mentors to help them attain jobs in the commercial space industry, and why it’s so important for women to be included in future space exploration.

Issues covered:

Length: 9:09

Science

Women’s Issues

Education

Tom Corley, Certified Financial Planner, author of *“Effort-Less Wealth: Smart Money Habits at Every Stage of Your Life”*

Life is a series of stages, and Mr. Corley said money mistakes made in one stage can have a ripple effect, impacting one or more subsequent stages. He explained how those who develop smart money habits early will position themselves up for lifelong financial success. He outlined the four ways that any American can become wealthy.

Issues covered:
Personal Finance
Retirement Planning

Length: 8:09

Show # 2020-45

Date aired: Sunday, November 8, 2020

Patricia Boyle, PhD, neuropsychologist, Professor of Behavioral Sciences at the Rush Alzheimer's Disease Center, part of Rush University in Chicago

Scammers are using the COVID-19 pandemic as a new weapon to target senior citizens. Dr. Boyle outlined the latest battery of financial scams, including telemarketer offers for contact tracing – for a fee – or to reserve a slot for a future vaccine. She said many older adults don't realize that they are more frequent targets of scams. She added that changes in financial decision-making may be an early warning sign of impending dementia or cognitive decline.

Issues covered:
Crime
Senior Citizens
Alzheimer's disease

Length: 9:03

Steve Webb, PhD, Certified Social Media Intelligence Expert, Certified A.L.I.C.E. Active Threat Training Instructor, R.A.I.D.E.R. Solo Engagement Tactics Level II Instructor for law enforcement, Associate Professor in Educational Administration at Southern Illinois University and McKendree University, the author of "*Education in a Violent World*"

Online school instruction has caused children to spend more time in front of computers than ever. Dr. Webb said American parents would be shocked at how much data about a child is collected when he or she is online. He also talked about cyberbullying and its effect on the suicide rates of children.

Issues covered:
Online Security
Youth at Risk
Parenting
Privacy

Length: 8:11

Show # 2020-46

Date aired: Sunday, November 15, 2020

Nicholas Bloom, PhD, Professor in the Department of Economics at Stanford University, Co-Director of the Productivity, Innovation and Entrepreneurship program at the National Bureau of Economic Research

Around 32% of American adults are now working from home fulltime, compared to just 2% prior to the pandemic. Prof. Bloom talked about the technical handicaps faced by large numbers of workers, and why working from home produces less innovation. He also explained the inequality effect, as more educated, higher-earning employees are far more likely to work from home and continue to get paid, develop their skills and advance their careers.

Issues covered:
Employment
Minority Concerns
Technology

Length: 9:43

Shelby Kerns, Executive Director, National Association of State Budget Officers

US states are facing the biggest cash crisis since the Great Depression, as varying levels of lockdowns for months have caused tax revenues to collapse. Ms. Kerns said states have responded with different approaches, including spending reductions ranging from 0 to 20%. She discussed the likelihood of state tax increases or bailouts from federal taxpayers for states in the deepest trouble.

Issues covered:

**Government Spending
Taxes**

Length: 7:22

Show # 2020-47

Date aired: Sunday, November 22, 2020

William Schaffner, MD, Professor of Preventive Medicine, Department of Health Policy, Professor of Medicine, Division of Infectious Diseases at Vanderbilt University

This year's flu season presents a unique challenge as COVID-19 positive tests continue to rise. Dr. Schaffner outlined the similarities and differences between the flu and COVID-19, and discussed the chances that the similar symptoms may cause doctors to make wrong diagnoses. He also addressed reports that cases of influenza appear to have plummeted by 98% across the globe. He recommended that patients contact their doctor via email or phone if they suspect they have the coronavirus, to avoid spreading it in waiting rooms or emergency rooms.

Issues covered:

**Coronavirus
Public Health**

Length: 8:45

Justin Reich, PhD, Assistant Professor in the Comparative Media Studies/Writing Department at the Massachusetts Institute of Technology, Director of the MIT Teaching Systems Lab, author of "*Failure to Disrupt: Why Technology Alone Can't Transform Education*"

Dr. Reich delivered a report card on the latest supposedly transformative educational technologies. He said assessment technology does a poor job of measuring whether a child is truly learning. He said most teachers were ill-prepared to make such a rapid transition to online learning this year, and explained how that problem can be addressed.

Issues covered:

**Education
Technology**

Length: 8:15

Show # 2020-48

Date aired: Sunday, November 29, 2020

Jan Edwards, President and CEO of Paving the Way, an organization that raises awareness about sex trafficking through public education

Ms. Edwards discussed the growing issue of sex trafficking. She said the problem is rampant in every corner of the U.S, and that the average victim drawn into the sex trade is age 14 to 16. She outlined other characteristics of those most at risk, and how predators target and groom their victims.

Issues covered:

**Sex Trafficking
Youth at Risk
Crime**

Length: 9:41

Ted Frank, career consultant, author of "*Get to the Heart*"

Mr. Frank discussed the importance of learning how to effectively communicate in the workplace. He explained how it can increase efficiency and improve productivity. He believes presentations should focus on no more than three key points at a time, and that the use of examples and illustrations is crucial to improved communications.

Issues covered:
Workplace Matters
Career

Length: 7:31

Show # 2020-49

Date aired: Sunday, December 6, 2020

Valerie Burton, Certified Personal and Executive Coach, founder of The Coaching and Positive Psychology Institute, author of "*Successful Women Speak Differently: 9 Habits That Build Confidence, Courage, and Influence*"

Ms. Burton said the most successful women are often not the most talented, the most gifted, or even the most experienced. She believes the knack for communicating is what opens doors and gives women influence in the workplace. She outlined simple techniques women can utilize to be more clearly understood and respected.

Issues covered:
Women's Issues
Employment

Length: 8:48

John Hagan, PhD, John D. MacArthur Professor of Sociology and Law, Northwestern University

Dr. Hagan led a study that uncovered a connection between increased unemployment rates and school shootings. He said the findings were consistent across the all regions of the U.S. and that shooters come from all backgrounds and income levels. He offered possible explanations behind this trend.

Issues covered:
School Shootings
Unemployment

Length: 8:19

Show # 2020-50

Date aired: Sunday, December 13, 2020

William Chopik, PhD, Assistant Professor of Psychology, Michigan State University

Prof. Chopik recently completed two studies that examined age bias: one examining which countries around the world showed the greatest implicit bias against older adults, and the other looking at individual states across the U.S. He said states with higher age bias also tended to have higher Medicare costs, lower community engagement and less access to care.

Issues covered:
Age Bias
Aging
Medicare

Length: 8:59

Shujing Sun, PhD, Assistant Professor of Information Systems in The Naveen Jindal School of Management, University of Texas at Dallas

Overcrowding in emergency rooms is a costly and concerning problem, compromising the quality of patient care. Prof. Sun investigated the potential of telemedicine as a generic solution to reduce ER congestion, and found that on-site nurse practitioners or physician assistants can effectively treat patients with minor conditions under the remote supervision of off-site physicians. She said even serious conditions such as a stroke can be better treated if emergency physicians can consult remote stroke specialists.

Issues covered:
Emergency Medical Care
Public Health
Technology

Length: 8:16

Show # 2020-51

Date aired: Sunday, December 20, 2020

Jamie E. Wright, attorney, partner in the Los Angeles-based Millennial Government Affairs group

African Americans make up fewer than five percent of the lawyers in the U.S., and minorities and women are underrepresented in many career categories. Ms. Wright shared her story as an African American woman who broke through the barriers to become a successful millennial attorney. She offered suggestions for women and people of color who want to reach for their dreams.

Issues covered:
Minority Concerns
Women's Issues
Career

Length: 8:30

Laura Adams, Senior Insurance Analyst at insuranceQuotes.com

A study by Ms. Adams' organization found that more than half of U.S. drivers have not switched auto insurance companies in at least eight years and about 6% have stuck with the same provider for more than 30 years. She said most consumers don't price-compare frequently enough and she offered several money-saving strategies.

Issues covered:
Consumer Matters
Personal Finance

Length: 8:44

Show # 2020-52

Date aired: Sunday, December 27, 2020

Robert Meyer, PhD, Frederick H. Ecker/MetLife Insurance Professor of Marketing at the Wharton School of the University of Pennsylvania, Co-Director of the Wharton Risk Management and Decision Processes Center, co-author of "*The Ostrich Paradox: Why We Underprepare for Disasters*"

Our ability to predict certain types of natural catastrophes has never been greater. Yet, people consistently fail to heed warnings and protect themselves and their communities, with devastating consequences. Dr. Meyer discussed this contradiction, and what government authorities and individuals can do to improve disaster preparedness.

Issues covered:
Disaster Preparedness
Government Policies

Length: 9:39

Daniel Karpowitz, PhD, Director of Policy and Academics for the Bard Prison Initiative, Lecturer in Law and the Humanities at Bard College in Annandale-on-Hudson, NY, Co-founder of the Consortium for the Liberal Arts in Prison, author of “*College in Prison: Reading in an Age of Mass Incarceration*”

Prof. Karpowitz explained how and why Bard College has provided hundreds of incarcerated men and women across the country access to a high-quality liberal arts education. He said inmate students are expected to meet the same requirements as students on a traditional campus. He added that, while education does reduce the rate at which convicts return to prison, higher education should never be measured in that manner.

Issues covered:
Education
Criminal Rehabilitation

Length: 7:37

October 1, 2020

10/4

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KY Clergy Urge Transparency in Breonna Taylor Case

Nadia Ramlagan

LOUISVILLE, Ky. -- Faith leaders providing sanctuary for protesters under Louisville's citywide curfew, which lifted on Monday, say they're being **targeted** by law enforcement.

A legal loophole protects an individual from being in public after curfew if they are traveling to or from a place of worship.

Reverend Ryan Eller, executive director and co-founder of the group **New Moral Majority**, said churches have been subjected to surveillance drones and a heavy police presence outside their doors.

"There's now a lot of attention and conflict over those sanctuary spaces," Eller said. "And we certainly feel that our religious freedoms, as well as our freedoms of speech, have been violated."

Protests calling for the arrests of the three police officers involved in the killing of 26-year-old Louisville resident Breonna Taylor have continued for more than 125 days. The state Attorney General's Office is expected to publicly release audio recordings of court proceedings in the case Friday.

Eller said despite national media depictions of protest violence, Louisville residents have peacefully marched, and provided food and water, medical care, counseling, and prayer to one another.

He added the number of clergy members who have participated in the protests is unprecedented.

"We have faith leaders who are rabbis and imams, and priests and pastors, White, Black, Latino and from every different racial background that have been supporting this movement," Eller emphasized.

Eller said protesters and Taylor's family have a clear message for Kentucky Attorney General Daniel Cameron.

"There are a number of things that movement leaders, particularly the Black women in our community that have been leading this movement around Breonna Taylor are calling for," Eller said. "The first is quite simple, and that's transparency."

Earlier this week, former police officer Brett Hankison pleaded not guilty to three counts of wanton endangerment for firing into a neighboring apartment during the March raid on Taylor's home.

Experts: Communities Key to Spotting Child Abuse During COVID-19

Nadia Ramlagan

LOUISVILLE, Ky. -- As schools shift to remote learning and child care centers remain closed, experts say community members will play a critical role in recognizing signs of child abuse during the pandemic and can use the **TEN-4 Bruising Rule**.

Bruising to the torso, ears or neck in a child four years old or younger is a red flag. And, any bruises anywhere on an infant 4 months old or younger is a medical emergency and a telltale sign of possible abuse. That's according to Dr. Christina Howard, chief of the Division of Pediatric Forensic Medicine at the University of Kentucky.

She said many licensed child care centers across the state have shut their doors, and parents desperate for child care are forced to rely on people they don't know, who may not be vetted through background checks.

"I think a lot of parents don't know that when they are looking into home sitters, for example, that they can ask the home sitter to sign a waiver for them to see if they've had any substantiated cases of abuse with the state," Howard said.

Research has found child maltreatment and aggressive parenting increased during the Great Recession, and Howard expects a similar or worse trend as the pandemic continues to drive economic hardship and uncertainty.

The Face It Movement is hosting free virtual trainings this Wednesday and Thursday on spotting the signs of child abuse. For more information visit faceitmovement.org.

Keith Inman, president of Kosair Charities, said his organization is working to end child abuse in the Commonwealth by 2023. He believes the coronavirus will change how state and local agencies handle suspected child abuse and neglect cases.

"The pandemic will alter the way we have to deal with abuse and neglect," Inman said. "So, we've got to figure out a different way to put our eyes on children. And a lot of agencies are doing drive-bys, they are dropping off supplies at the house, seeing different ways to force interactions."

Lynn Hulsey, director of programs at the Family Enrichment Center in Bowling Green, has been finding ways to interact with families and keep eyes on children in her region during the crisis.

"Through the whole pandemic, we never stopped providing virtual visits so that if something was happening in the family, that they would be comfortable enough to let us know that they were struggling so that we could help them through that," Hulsey said.

Kentucky continues to have the highest rate of child abuse in the nation and double the national rate of infant maltreatment. All Kentucky adults are mandated reporters of child abuse and can make reports to the state hotline at 1-877-KYSAFE1.

10/18

October 12, 2020

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Report: Number of Uninsured KY Children Jumped by 29%

Nadia Ramlagan

FRANKFORT, Ky. -- An estimated 45,000 Kentucky children were uninsured last year, according to a **new report** released by the Georgetown University Center for Children and Families, which found the **state's rate of uninsured kids** jumped by nearly 29% between 2016 and 2019.

Executive director at Kentucky Voices for Health, Emily Beauregard, said despite a strong economy and job growth during this three year period, many Kentuckians still lacked access to health coverage. And research has shown when parents are covered, their kids are more likely to be covered as well.

"And at the same time, Kentuckians are in low-wage jobs without access to benefits, or without affordable benefits that they can enroll their families in," Beauregard said. "What that means is, most of these children are eligible for Medicaid and KCHIP, and they're just not enrolled."

KCHIP is the Kentucky Children's Health Insurance Program. Beauregard said red-tape barriers to enrollment in KCHIP and Medicaid need to be removed. She also believes boosting outreach and education efforts in rural communities is critical to helping parents sign up their kids.

Beauregard said the trend should be a red flag, given that the data was collected before the coronavirus pandemic led to skyrocketing layoffs and shrinking household incomes.

"The fact that we are reversing this positive trend that we've been on should be troubling to our policymakers," she said. "And we really need to make sure that families know what their options are and that they have help enrolling their kids in coverage."

Joan Alker, executive director of the Georgetown University Center for Children and Families, said the number of uninsured children has increased every year of the Trump administration. The largest jump was between 2018 and 2019.

"What's so troubling is that, you know, we've had years and years of progress as a country, in a bipartisan way, to reduce the number of uninsured children. And what we see now is, that trend has clearly turned around since President Trump took office," Alker said. "And we're going backwards at an accelerating rate."

She added the Trump administration's hostile rhetoric toward immigrants and the renewed public charge rule - scrutinizing green card applicants receiving public benefits - are likely contributing to the increase. In 2019 in the Commonwealth, Hispanic children made up more than 9% of uninsured kids.

KY Environmental Groups Focus on Diversity in Outdoor Spaces

Nadia Ramlagan

FRANKFORT, Ky. -- Environmental advocates and outdoor enthusiasts across the state are focusing on inclusion and diversity in hiking, camping and other outdoor activities.

Despite wanting to experience nature, many people of color may not have the opportunity to explore Kentucky's numerous trails, lakes and state parks.

Gerry Seavo James, founder of the **Explore Kentucky Initiative**, said until the mid-1960s, Black Kentuckians were banned from entering most state parks.

"Trails, all kinds of stuff, that was segregated," James explained. "And so, you have whole generations that didn't have the opportunity of that family legacy of going to these parks and trails."

He said communities of color and low-income communities are more likely to suffer from health disparities and are the least likely to have access to open spaces where they can improve their health and wellness.

Recent U.S. census-based **data shows** between 88 and 95% of all visitors to public lands are white.

Joey Shadowen, chair of the **Sierra Club's Kentucky Chapter**, said the organization's annual gathering on Nov. 14 aims to examine how racial inequality impacts access to outdoor spaces and action on environmental issues.

Speakers include writer Carolyn Finney and State Representative Charles Booker. **The event** is free and open to the public.

"And this year, of course, it's different with the pandemic that's happening, Shadowen added. "And we're having to do it virtually this year. Normally, we would be meeting at a state park. We've got six groups scattered out across the state."

James said he hopes as voters head to the polls in the coming weeks, they consider the importance of ensuring future generations can breathe clean air and drink clean water.

"It's important for people to expand what they vote for, the issues they vote for," James contended. "Environmental justice and climate change are some of the issues that people need to put on their palette and think about."

He said the climate-voter movement is gaining momentum. One 2019 poll by the **Environmental Voter Project** found 14% of voters listed climate or the environment as their top priority. That's up from 2% in 2016.

AT&T Discontinues DSL, Throwing Rural Residents Into Uncertainty

Nadia Ramlagan

FRANKFORT, Ky. -- AT&T has announced it's retiring its Digital Subscriber Line broadband internet, putting more than 469,000 DSL customers into uncertainty over the future of their internet access, and leaving new residents of DSL-only areas with few options.

Critics say as more companies phase out phone-line services, rural residents could be left stranded with no access to reliable internet. AT&T is the first telecommunications giant to announce it's retiring DSL.

Harold Feld, senior vice president of the communications advocacy group Public Knowledge, said unlike copper telephone lines, which reach virtually every part of the country, internet cable and fiberoptic networks are primarily accessible in urban areas. He said shelving DSL without implementing a reliable substitute will disrupt rural economies.

"Often in these small rural areas, the copper DSL line is also the one connection for the local business, which means you're not going to be able to process credit cards anymore, you're not going to be able to do automatic teller deposits," Feld said.

He said the pandemic has put the spotlight on problems with internet access in rural communities, as kids continue to learn remotely and families rely on the internet for grocery shopping and telehealth.

AT&T says while new customers are no longer able to place a new order for DSL, current DSL users will be able to continue their existing service.

Feld said the Trump administration's 2018 Restoring Internet Freedom Order eased previous regulations that would have allowed the government to prevent companies from dropping services that left parts of the country without internet options.

"Broadband under the Obama administration had been classed as a Title 2 communications utility, meaning that you can't turn it off without permission from the FCC," he said. "When the Trump FCC reclassified it as an information service, as opposed to a communications service, the FCC eliminated its own authority."

The Federal Communications Commission maintains the high cost of broadband regulations discourages companies from investing in these rural areas. Feld said for most of the country's history, telecommunications services were viewed as critically essential for everyone.

"Imagine if we said, 'Well, you know what? We don't have to provide electricity to everybody in the country. We'll only provide it to the 85% of people where you get a good financial return, and those other 15% are just out of luck,'" he said.

More than one-third of Kentucky students don't have adequate access to the internet at home, and it's estimated around 34% of households in the Commonwealth lack reliable internet access.

November 3, 2020

Available files: mp3 wav jpg

11/8

only post that week

Kentuckians Urged to Check Polling Locations, Know Rights

Nadia Ramlagan

LEXINGTON, Ky. -- State leaders and voting-rights organizations say voters should be prepared before they head out to the polls today.

Jennifer Jackson, co-president of the [League of Women Voters of Lexington](#), said many Kentuckians, especially in rural areas, may have been voting at the same polling location for decades.

But she noted this year will be different, as county clerks have designated new polling locations that are open to anyone.

"Those are open to any voter," Jackson explained. "So, unlike normal elections where you have to go to a specific place to vote, you can vote at any one of those Voting Centers."

You can find a list of polling locations in your county at [GovoteKY.com](#).

More than one million Kentuckians have already cast their ballots, by mail or through early voting.

Jackson added it's important to vote safely in person, by wearing a mask and staying at least six feet from others at the polls, as COVID-19 cases across the Commonwealth continue to climb.

Absentee ballots in Kentucky must be postmarked today and received by county clerks no later than Nov. 6 to be counted.

Michael Adams, Kentucky Secretary of State, said nearly 3,000 absentee ballots have been invalidated, but more than 1,000 of those were corrected or "cured."

Voters have until Nov. 9 to cure their ballots, which means it could take longer to accurately tally all votes.

Jackson said Kentuckians should not expect full results on election night.

"So, that's part of our democracy working, is that every vote is counted," Jackson maintained. "And so, we need to be patient and waited for every single vote to be counted."

Jackson pointed out it's also important to know your rights. For instance, if you're in line when the polls are scheduled to close, you have the right to cast your ballot.

"So if you go to vote in person, do not leave until you have voted," Jackson urged. "If there is some kind of issue or something, talk to the precinct election workers. They can help you."

She noted voter intimidation, such as displaying misleading signage or being aggressively questioned about your citizenship status or criminal record, is a crime and should be reported.

Anyone with concerns at the polls can call a nonpartisan Election Protection Hotline at [866-OUR-VOTE](tel:866-OUR-VOTE).

U.S. Supreme Court Takes Up Future of Affordable Care Act

Nadia Ramlagan

FRANKFORT, Ky. -- Tomorrow, the Supreme Court hears oral arguments in **cases** that could decide the fate of the Affordable Care Act. Health coverage for more than a half-million Kentuckians is at stake, as well as millions of dollars in rural hospital revenue.

More than a dozen states are asking the court to repeal the 2010 law that overhauled the private health insurance market and expanded Medicaid. Dustin Pugel, senior analyst at the Kentucky Center for Economic Policy, said before the ACA, Kentucky's uninsured rate was in the double digits. But Medicaid expansion opened coverage to hundreds of thousands - many for the first time.

"And they were able to get care for chronic conditions," Pugel said. "There was a lot of tobacco cessation counseling; there were cancer screenings. People were able to get old injuries looked at for the first time. And a lot of research showed that it saved lives."

ACA opponents believe the "individual mandate" - requiring people to have health insurance - is unconstitutional. They argue because a previous court struck down the mandate, the entire law should be repealed. The Supreme Court is expected to make its decision by next summer.

In addition to allowing coverage for people with pre-existing conditions, Pugel said the ACA has had positive ripple effects on local economies.

"[Between] 45,000 and 50,000 jobs could be lost just by pulling that \$3 billion in federal dollars out of our economy - some of those in healthcare, but also in other industries, like finance and construction," he said.

Pugel said eliminating the ACA would be especially problematic during the pandemic, when many people are getting sick or may have coronavirus complications that require long-term care.

"Having less uncompensated care because a lot of your patients are covered by Medicaid, definitely helped keep their doors open, and you know, could be the tipping point in a hospital's decision on whether or not to stay open," he said.

A **2019 University of Kentucky study** found the number of Kentuckians who received colon cancer screenings after Medicaid expansion jumped by 230%, compared to before the ACA.

Nursing Homes Brace for Second Wave of COVID-19 Cases

Nadia Ramlagan

LEXINGTON, Ky. -- Coronavirus cases in Kentucky and across the nation are spiking at alarming rates, and **new data** from AARP show nationwide nursing home infections are no longer declining.

Advocates are calling for increased transparency, staffing, personal protective equipment (PPE) and testing.

So far, 1,095 long-term care facility residents and staff in the Commonwealth have died, totaling more than 65% of all COVID-19 related deaths in the state.

Sherry Culp, long-term care ombudsman for the **Nursing Ombudsman Agency of the Bluegrass**, said facilities should start communicating now about how they'll help residents and families stay connected and safe during the holidays.

"So facilities need to be planning now for increased phone calls; increased video chats," Culp suggested. "They need to be preparing if someone wants to drop a holiday gift off to their mother."

Culp noted over the past four weeks, resident and staff cases have begun to tick upward.

Yet AARP's findings show in every state, nursing homes are experiencing shortages of direct-care workers and PPE, particularly N95 masks, gowns, gloves and eye protection.

Nationwide, more than 91,000 residents and staff have died from COVID-19.

She added community spread affects nursing-home residents, and stressed adhering to COVID-19 guidelines such as mask wearing and social distancing can make a difference, especially for nursing home staff at risk of transmitting the virus as they go to and from work.

"Those are the kinds of things that I think there needs to be a lot of attention on right now," Culp urged. "It's what every Kentuckian can do to help preserve the lives of our nursing-home residents."

Eric Evans, associate state director of advocacy and outreach for **AARP Kentucky**, said there are actions federal and state lawmakers can take to prevent more deaths this winter, including providing more funding for regular testing, as well as increased oversight of facilities to ensure that discharges, transfers and in-person visitation follow safety guidelines.

"AARP urges elected officials to take action, combat this national tragedy, provide funding for nursing homes, PPE, staffing," Evans emphasized. "To really stop this, we really think that Congress should act now."

Evans also pointed out since the start of the pandemic, sparse data has been available on the scope of the crisis in nursing homes.

He said AARP's **COVID-19 Dashboard** will be updated monthly to provide four-week snapshots of the virus' infiltration into long-term care facilities across the country.

Preemption Laws Block KY Communities from Tobacco Control Measures

Nadia Ramlagan

FRANKFORT, Ky. -- Since 1996, Kentucky has barred cities and counties from enacting tobacco control measures to govern the marketing and sale of tobacco products.

Advocates say such preemptive legislation is outdated and should be repealed. Known as preemption laws, they are currently on the books in twelve states, largely due to lobbying efforts by Big Tobacco.

Ben Chandler, CEO of the [Foundation for a Healthy Kentucky](#), said county and city governments have ideas for reducing vape product use and exposure to secondhand smoke, yet can't take action.

"If for instance, schools in a community didn't want to vape shops right next to a school, they, today under the present law, cannot regulate that," Chandler explained.

Sen. Julie Adams, R-Louisville, and Rep. Kim Moser, R-Taylor Mill, said they plan to file a local tobacco control bill early next year that would repeal the ban.

Smoking kills nearly 9,000 Kentuckians each year and racks up \$1.9 billion dollars in state healthcare costs. Kentucky continues to lead the nation in cancer rates.

Chandler said grassroots efforts across the country have sparked innovative measures to discourage tobacco use among young people, shift local social norms around smoking and vaping, and improve the health of residents. He believes municipalities in the Commonwealth should be given the same independence.

"You know, you hear all the time from politicians that they believe most things ought to be controlled at the local level," Chandler observed. "And this is a good example of a thing that should be controlled at the local level because communities know what's best for their people."

Legislators in Frankfort have passed several bills in recent years aimed at curbing tobacco use, including increasing excise taxes on cigarettes and vaping products, establishing a statewide tobacco-free school campus law, and raising the minimum legal sales age for all tobacco products to 21.

Shannon Smith, Kentucky government relations director for the [American Heart Association](#), said while overall smoking rates in the state are on the decline, certain populations, such as pregnant women continue to be at risk.

"And in Kentucky we have a disproportionate number of pregnant women that smoke," Smith remarked. "So if we could provide tools for communities to really look at how to better address the needs of that community to control tobacco use, we could improve the health outcomes of not only just the mothers but of the babies and families as well."

She added exposure to secondhand smoke is a top public health threat, noting children exposed to secondhand smoke

are more likely to experience severe asthma and respiratory infections, and babies are more likely to die from sudden infant death syndrome.

Studies also have found children living in households where adults smoke end up in hospital emergency rooms more than kids living in smoke-free homes.

Loopholes Saddle Some with Surprise Bills for COVID Tests

Nadia Ramlagan

LEXINGTON, Ky. -- With or without insurance, some residents are receiving surprise medical bills for fees related to COVID-19 testing. **Legal experts say** those bills should be contested and explain why loopholes in the law could result in expensive bills.

Under the Families First Response Act and the CARES Act, along with Gov. Andy Beshear's executive orders, no Kentuckian should have to pay a co-pay or be billed for coronavirus testing. Surprise medical bills often occur when services are provided by out-of-network labs or doctors.

Betsy Davis Stone, health law fellow with the Kentucky Equal Justice Center, said her husband was billed more than \$162 for a COVID-19 test earlier this year. Stone sent an appeal letter to the insurance company on behalf of her husband. She said the company made an exception, but maintained the charge was valid.

"But essentially their letter said, 'We think there's a loophole in the CARES Act and the federal act that allows us to do this, because while it says no cost-sharing, our plan doesn't define cost-sharing as out-of-network charges. So out-of-network charges don't fall under that,'" Stone said.

Some providers also charge facility fees or other fees that can show up on a bill. Stone said a template is available on the Kentucky Equal Justice Center's website that people can use to appeal any medical bill related to coronavirus testing.

The template is available at kyequaljustice.org. Local legal-aid organizations also may be able to help.

Stone said patients can ask questions to ensure they won't be billed, and confirm lab tests will be sent to an in-network provider. But she said it's unrealistic and unfair to place the burden of navigating a complex health care system onto consumers.

She said both state and federal legislation have been proposed in recent years to stop surprise medical bills.

"These bills often get stymied by insurance companies not wanting to move through the process, because this is a really good way for insurance companies to make money," Stone said. "But also sometime providers are really hesitant to want to change the status quo, too."

And it's not just testing. Many Americans are struggling to pay off medical debt related to coronavirus treatment. One new study found some hospitals are charging patients significantly more than the cost of care during the pandemic.

As Open Enrollment Deadline Looms, Advocates Sound Alarm on Short-Term Plans

Nadia Ramlagan

FRANKFORT, Ky. -- Kentuckians without employer-sponsored coverage or who don't qualify for Medicaid have until Dec. 15 to select a health-insurance plan during open enrollment.

Advocates urge consumers to be wary of short-term limited duration plans, which tend to be cheaper and typically last for three- to six-month intervals.

Emily Beauregard, executive director of [Kentucky Voices for Health](#), said the problem is such plans don't come with the same protections and comprehensive coverage required under the [Affordable Care Act \(ACA\)](#).

And she warned the so-called junk plans are being marketed aggressively on internet searches.

"In the past few years, more and more of these plans are being sold," Beauregard observed. "There are now more than 20 insurers in Kentucky selling these short-term, limited-duration plans."

She added the Trump administration has loosened restrictions and expanded short-term plans to up 364 days for three years, which Beauregard cautioned may further confuse consumers because they can appear similar to comprehensive coverage plans.

She worried residents on the hunt for health coverage during the coronavirus crisis might be duped into thinking their short-term plan has the same standards as plans sold on [healthcare.gov](#).

Beauregard recommended Kentuckians who need guidance finding a plan can contact a local application assistant or "Kynector" (pronounced 'connector'), and suggested going to [kynect.ky.gov](#) and using the kynector locator tool on the website to search by county or ZIP code for an expert near them.

"When people are shopping on [healthcare.gov](#) and they see the full price of a plan, they should contact a kynector, so that an individual can help them navigate what the plan options are, help them figure out what option might be best for them, and if they are eligible for subsidies," Beauregard recommended.

More than 200,000 Commonwealth residents currently are uninsured, but more than half qualify for financial assistance to help to pay for health coverage or qualify for free coverage through Medicaid.

More than 1.8 million Kentuckians already live with a pre-existing medical condition, and Beauregard theorized it's possible COVID-19 could be added to that list.

"You know, we don't know that COVID-19 is going to be considered a pre-existing condition, but it very well could," Beauregard remarked. "It's important for people to recognize they need full coverage. Covid-19 also has a lot of side effects, and a lot of unknown longer-term consequences."

She noted unlike marketplace insurance, junk plans can deny coverage for pre-existing conditions.

And she added next year it will be easier to search for health coverage.

Starting in 2021, residents will be able to use the state-based kynect.ky.gov to enroll in either Medicaid or an ACA marketplace plan, regardless of income.

Report: KY Kids Face Housing, Health-Coverage, Mental-Health Challenges

Nadia Ramlagan

FRANKFORT, Ky. -- The coronavirus has surpassed heart disease as the number-one killer of Americans, and a new report finds children are especially vulnerable to the personal and economic consequences of the pandemic.

Based on census household survey data taken this fall, the **Annie E. Casey Foundation study** found nearly 1 in 5 Kentucky households with children said they had slight or no confidence they would make their next rent or mortgage payment on time. Housing instability has hit Black families the hardest, with 25% reporting insecurity.

Leslie Boissiere, vice president of external affairs at the Foundation, said the economic instability families are facing could affect children's well-being for years to come.

"We have to get back to the basics," Boissiere said. "We have to make sure that the poorest and most fragile families in our economy are taken care of and that we're funding those programs that can have an impact and make sure that everybody's basic needs are met in this country."

Boissiere pointed to the federal Temporary Assistance for Needy Families program, which allows states to provide short-term cash assistance to low-income families with children, as a stopgap solution. According to the report, the program is long overdue for improvement. In 2019, only 23% of families with kids in poverty received TANF assistance, down from nearly 70% at the program's inception in 1996.

Mahak Kalra, senior policy and advocacy director at Kentucky Youth Advocates, said the \$1.8 trillion in federal CARES Act funding lawmakers passed earlier this year prevented more families from slipping into poverty and uncertainty. But she said more could be done as lawmakers weigh another round of economic stimulus.

"I think it would be helpful to have future economic stimulus payments that are for families with mixed immigration status," Kalra said. "That was something that wasn't a part of the federal package in the past."

According to the report, 1 in 10 adults with children in the Commonwealth lacked health insurance, compared with 12% nationwide. Kalra pointed out children's well-being is tied to health of their parents or guardians, as kids are more likely to have insurance if their parents are covered.

She said longstanding disparities in health coverage have fueled the disproportionate impact of the pandemic on Black and Brown communities.

"I think we're at 4% of Kentucky children still need access to health coverage," she said. "And so by closing that remaining gap and addressing racial disparities in health coverage, children and families can continue to access coverage when they need it."

The report also found more Kentucky families are struggling with mental health. Nearly one-quarter of respondents with children in their household said they felt down, depressed or hopeless, compared with 21% nationwide.

Report: More KY Moms Incarcerated, with Negative Impacts on Kids

Nadia Ramlagan

MANCHESTER, Ky. -- A new report says the number of Kentucky women, including mothers, who are incarcerated has skyrocketed.

Kentucky Youth Advocates found between 1988 and 2016, the number of women in prison increased by more than 1,000%. And the number in jail was up more than 700% from 1985 to 2018 - both outpacing national rates.

Stephanie Hoskins, Southeastern Kentucky addiction services supervisor at Volunteers of America's Freedom House, a women's recovery center in Manchester, said drug-related charges are a huge driver of these numbers. She said making substance-use treatment accessible to more women and allowing them to stay with their children, benefits communities.

"Our Freedom House model, it is a two-generational solution. When we care for that mother, and that mother is getting the treatment they need for their substance-use disorder, we're helping them start their new life over," Hoskins said. "And we're also giving hope and possibility to their children, that they're going to get their mother back."

One in 10 Kentucky children has had at least one parent incarcerated, the third-highest rate in the nation. Studies show this can trigger a host of negative consequences for kids, from greater risk of housing instability to behavioral issues and low grades in school.

Cortney Downs, policy and advocacy director at Kentucky Youth Advocates, said when a woman is a child's primary caregiver, courts should consider community-based alternatives for nonviolent offenses, such as substance-use treatment, vocational training and parenting classes. She added even a relatively brief period of time when a parent is in prison can have traumatic psychological effects on children.

"These kids still really love their parents. From the engagement that we've done, we don't really get a lot of kids who are like, 'I just don't want to be around them,'" Downs said. "There's this intense love that they still have, this desire to still be at home with their parents, of wanting to maintain that connection and that relationship with them."

Christina Compton, lead peer support intake supervisor at Freedom House, said mothers in recovery there can live with their children up to age 17. She said prior to a mother's incarceration, kids are more likely to have lived with her, and often then end up staying with relatives or friends or are placed in foster care.

Compton said she believes in order to break the cycle of addiction, it's critical families stay together.

"So, that eliminates the need of outside-of-family placement," Compton said. "A lot of times, we help them navigate their DCBS cases, and it keeps the children in a safe and healthy environment."

She added the impact on communities could be profound, given the scale of the problem. The report says between 2017 and 2019, in every Kentucky county, at least one-third of people incarcerated in state custody were parents.