

Representative Bivens: Committees begin work



State Representative Ryan Bivens

Lawmakers hit the ground running during the second week of this year's legislative session. We are making full use of our time as standing committees began meeting. Committees are reviewing budget requests, considering legislation, and hearing from stakeholders to identify priorities and carefully examine proposals before they advance. The legislature has two types of committees: standing and statutory. Briefly, a standing committee is a permanent committee established by chamber rules to consider bills and issues within a specific subject area, such as education or transportation. A statutory committee is created by law and often meets year-round to provide oversight, conduct studies, or monitor state agencies, even when the General Assembly is not in session.

Both standing and statutory committees met the week of January 12-16. Here are summaries of several of

the meetings, but I also want to stress that several budget subcommittees met to hear about specific areas of state spending – including public safety, education, personnel, and government operations, hearing updates on dam safety, grid resilience, courts, law enforcement, education technology, human resources, and emergency communications funding.

Banking and Insurance: Members discussed and considered several bills this week. HB 176 would create a program for providers to streamline the prior authorization process. Members considered HB 184, which would protect Health Savings Account qualified insurance plans by ensuring state cost-sharing rules do not cause them to lose their federal tax-advantaged status, while allowing those requirements to apply after the deductible is met. The committee considered HB 265, which would allow financially sound insurance companies to voluntarily dissolve under oversight while also preventing the approval of new workers' compensation self-insured groups.

House Standing Committee on Health Services: Members first discussed HB 178, which aims to expand quality, cost-effective access to mental health care. Members then discussed HB 280, which would update statute addressing licensure issuance by the Kentucky Board of Nursing and medications allowed in schools. Lastly, members discussed House Joint Resolution (HJR) 24, which would direct the Cabinet for Health and Family Services to withdraw a waiver application submitted to the federal Centers for Medicare and Medicaid Services that is not aligned with community engagement requirements outlined in the One Big Beautiful Bill. All measures passed and will now move to the full House for consideration.

Administrative Regulation Review Subcommittee: Members reviewed several administrative regulations for full review from multiple cabinets and agencies. Many of the regulations came from the State Board of Elections and focused on updating election

procedures, voting systems, voter registration, and election security, to reflect statutory changes, modernize terminology, and update required forms. Other regulations addressed postsecondary education governance, environmental standards, juvenile justice detention, protective custody, professional licensure for psychologists, funeral regulatory relief, and updates to education policies. Many of the regulations were aimed at updating citations, improving clarity, modernizing processes, and aligning state rules with current law and practice.

Government Contract Review Committee: Members met to hear from Kentucky agencies and organizations regarding funding requests and contracts. The committee heard testimony on contracts that will cover legal fees for several ongoing litigation cases. Members also heard information on contracts funding community-based services with mental health centers and nonprofits. Members inquired about contract cost increases, federal funding availability, and

justification for large funding requests, including consulting, and legal service renewals.

Information and Technology Oversight Committee: Members heard from the Kentucky Wired Communications Network Authority (KCNA) regarding updates to the network and the service life of equipment. The committee also heard from the Foundation for Individual Rights and Expression (FIRE) on how media and material created by Artificial Intelligence (AI) is protected by the First Amendment and the positive impact it has on society. Members inquired about the impact of deepfakes and irreversible damage done by AI to one's character that cannot be monetarily compensated.

Legislative Oversight and Investigations Committee: Members worked through an agenda that included a staff report reviewing veterans' centers, followed by a response from the state veterans affairs agency addressing the findings and operations of those centers. The meeting also featured

a presentation on RiverLink tolling operations related to the Louisville-area bridges, focusing on oversight, management, and current practices.

Medicaid Oversight and Advisory Board: Members adopted the final Medicaid Oversight and Advisory Board findings and recommendations. These findings and recommendations address aligning the program with H.R.1, the One Big Beautiful Bill; improving transparency into Medicaid spending and performance; inaccuracy of network adequacy reporting; Kentucky's current Medicaid delivery model; Department for Medicaid Services oversight and accountability; the lack of solutions and follow-up to stakeholder feedback and questions; and behavioral health service delivery.

As always, I can be reached anytime through the toll-free message line in Frankfort at 1-800-372-7181. You can also contact me via email at Ryan.Bivens@kylegislature.gov and keep track through the Kentucky legislature's website at legislature.ky.gov.

Carbon monoxide safety inspection initiative launched

BY MELISSA PATRICK
KY HEALTH NEWS

Kentucky has launched a new statewide initiative focused on carbon monoxide (CO) safety, including proactive inspections of aging buildings. These inspections will begin with schools, followed by daycares and senior living facilities. "Everyone deserves a healthy environment to live, learn and work in," Gov. Andy Beshear said in a news release. "When a student walks into a school, they should be focused on learning, not the safety of their classroom. With aging infrastructure at many of our schools, we are taking proactive steps to keep students and teachers safe from the invisible threat of carbon monoxide."

The initiative partners the state with local building personnel and the Kentucky Department of Education to visit schools throughout the state to conduct a visual inspection of heating and ventilation systems. The inspections will check furnace rooms, HVAC systems, kitchen equipment and emergency monitoring devices to ensure systems and ventilation meet current safety standards. "In the winter

months, increased usage of heating systems elevates carbon monoxide risk if systems are malfunctioning or not properly ventilated," Public Protection Cabinet Secretary Ray Perry said in the release. "These safety checks will help ensure systems are well-maintained and create more awareness of carbon monoxide dangers."

Additionally, all Kentucky Department of Housing, Buildings and Construction inspectors will carry carbon monoxide detection devices, and all inspections conducted by HBC officials will include a visual check of mechanical rooms and a CO reading.

Carbon monoxide is an odorless, tasteless, invisible gas produced when gasoline, natural gas, propane, kerosene and other fuels are not completely burned during use. Breathing in carbon monoxide fumes prevents the body from using oxygen normally and can result in death.

Carbon monoxide poisoning is responsible for hundreds of preventable injuries and fatalities each year nationwide. Symptoms of exposure can include headaches, dizziness, nausea, confusion and fainting. If you experience these symptoms,

get to fresh air immediately. Prolonged exposure to carbon monoxide can result in death.

Carbon Monoxide Safety Tips

Public Protection Cabinet officials encourage everyone to follow basic safety precautions year-round and to use the peak heating season as a reminder to check your fuel-burning systems.

Install carbon monoxide detectors on each level of a building and near sleeping areas.

Replace detector batteries twice a year; replace entire devices every five to seven years.

Have HVAC systems, chimneys and vents inspected annually by qualified technicians.

Never block ventilation openings or air returns.

Do not use ovens, stovetops or grills to heat indoor spaces.

Keep fuel-burning equipment (generators, space heaters) outdoors and at least 20 feet from buildings.

Don't run a car or truck inside a garage attached to your house, even if you leave the door open.

Know the symptoms of CO poisoning — headaches, fatigue, nausea, dizziness — and evacuate immediately if suspected.

"The Building Code requires CO detectors in residential construction built after 2011," Housing, Buildings and Construction

Commissioner Max Fuller said in the release. "But you should have CO detectors installed, no matter the age of your

home or business." For more information, visit the Housing, Buildings and Construction website at DHBC.ky.gov.

AI in Personal Finance: The Promise and the Limits



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Your smartphone buzzes with an alert: Your budgeting app has spotted an unusual spending pattern and suggests transferring \$50 from your savings account to your checking account. Later that day, a robo-advisor automatically rebalances your investment portfolio. Welcome to the age of artificial intelligence (AI) in personal finance, where technology is reshaping how we manage money.

What AI can do for your wallet. From tracking every latte to forecasting next month's bills, AI-powered tools are making financial management more accessible than ever. Some apps categorize transactions automatically, while other platforms offer conversational financial advice through text messages. These tools can monitor your credit score, suggest budget adjustments and even negotiate lower bills on services like cable and internet.

The investing landscape has transformed as well. Robo-advisors use algorithms to build diversified portfolios, automatically rebalance holdings and apply strategies to minimize tax bills. Educational tools powered by AI can explain complex concepts through interactive games and simple question-and-answer formats, making financial literacy more accessible.

Where AI falls short. Here's what the algorithms can't do: understand what truly matters to you. AI doesn't know whether you value sustainable investing over maximum returns. It can't weigh the emotional complexity of saving for a child's education versus retiring early. When sudden illness strikes or a job change upends your plans, AI lacks the context and empathy to guide you through those human moments.

Technology can crunch numbers brilliantly, but it can't offer wisdom. It can't replace human judgment, experience or ethical reasoning. Robo-advisors' predetermined algorithms may not suit investors with complex financial needs like estate planning or comprehensive tax planning.

The human touch still matters. This is where human financial advisors remain indispensable. They provide what technology can't:

- Long-term perspective:** Help you maintain focus when markets get volatile and emotions run high
- Goal coordination:** Balance competing priorities, help partners merge their financial visions and remind you of goals you've tucked away and didn't know still mattered
- Accountability:** Keep you on track with your financial strategy through life's inevitable changes
- Emotional support:** Offer reassurance and wisdom during major financial decisions

Research validates it: Those who regularly work with a financial advisor and have a financial strategy are more likely to feel optimistic about their financial future than those who manage finances on their own, according to 2025 research from Edward Jones and Morning Consult.

Find the right balance. The future likely lies in a hybrid approach: combining data-driven AI insights with the human wisdom of a financial advisor who understands your values, priorities and life's inevitable curveballs. Think of AI as a powerful calculator and your financial advisor as the mathematician who knows which equations to use.

As these technologies evolve, the key is treating AI as a tool, not a guide. Stay curious about what technology can do for your finances. Stay critical of its limitations. And remember: What matters most in your financial life is something only you can define.

Edward Jones

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CARBON MONOXIDE (CO) POISONING



CAN'T BE SEEN



CAN'T BE SMELLED



CAN'T BE HEARD



CAN BE STOPPED