

Kentucky Social Policy Snapshot

Medicaid | WIC | SNAP

September 2022



Background

In December 2021 researchers with the Kentucky Social Policy Project began interviewing Kentuckians who receive Medicaid, WIC, and/or SNAP.¹

Researchers also conducted interviews with staff who work at agencies that help people to obtain Medicaid, WIC, and/or SNAP. Between December 2021 and September 2022, researchers worked in partnership with the Cabinet for Health and Family Services and Kentucky Voices for Health to recruit interview participants through varied avenues (flyers and postcards placed in relevant locations; online advertisements; outreach through a wide range of community organizations, etc.).

The goal of the project is to gain information about the experiences of Kentuckians using Medicaid, SNAP, and WIC. That information is being used to (1) identify the existing strengths of Medicaid, WIC, and SNAP (2) identify barriers to accessing and benefitting from the resources provided by these programs (3) improve program administration.

Table 1 provides details on the demographic characteristics of interview participants. Participants come from a wide range of backgrounds. This report draws directly on their experiences to convey common perspectives on income limits and benefits cliffs in Medicaid and SNAP.

Table 1. Participant Characteristics

# Participants	148
Median Age	40
Age Range	22 - 92
WIC Beneficiaries	20 (13.5%)
SNAP Beneficiaries	111 (75%)
Medicaid Beneficiaries	120 (81.1%)
KTAP Beneficiaries	15 (10.1%)
CCAP Beneficiaries	8 (5.4%)
Agency Staff	18 (12.2%)
Female	128 (86.5%)
White	110 (74.3%)
Black/African American	32 (21.6%)
Hispanic/Latino	8 (5.4%)

¹ This research is funded by the Robert Wood Johnson Foundation, and the project is based at Cornell University.

Key Takeaways

- **Public programs offer vital lifesaving benefits.** People consistently express **profound gratitude** for these resources.
- One of the **most common problems** beneficiaries and agency staff bring up are **the income limits** determining program eligibility and the challenges that emerge when limits are too low or fall off too starkly.
- Many people report heightened challenges with income limits in the context of **inflation and rising prices.**
- People consistently report that very low income limits with sharp cut offs mean that **work does not pay**, even when they very much want to work.
- Program beneficiaries must navigate ever changing, **complex benefits cliffs that vary over time and are different for different members of their family.**

“I got on Medicaid, and had the surgery, and had amazing results frankly... as messed up as our health care system is, **Medicaid probably saved my life.**”

-Medicaid Beneficiary

“once breast cancer came and I had to stop working, there is no way we would've made it without [Medicaid]. I mean we would've probably had to file bankruptcy. **It was our saving grace.**”

-Medicaid Beneficiary

“it's been pretty...**awesome for us to go to a doctor..**It's really good [to] go get my medicines and my high blood pressure pills and my surgery.

-Medicaid Beneficiary

“I'm going to be very frank, having worked in health care most of my adult life, **Medicaid has been the biggest gift for me.**”

-Medicaid Beneficiary

“The SNAP benefits... that did help. I was unable to work. And then, **boy that fed me...it alleviated stress.**”

-SNAP & Medicaid Beneficiary

Common Perspectives on Income Limits/ Benefits Cliffs

“It is heartbreaking when someone desperately needs healthcare insurance. And they don't have it and they need things like surgeries or procedures. And then, of course, **because of income limits they don't qualify. And you have to tell them, sorry, you make too much money.** And it doesn't --especially now with everything, the inflation and everything, and they don't qualify because they make too much money. And they're like, yeah, it doesn't feel like it. And I completely, 100 percent agree.

-Kynector

“I'd definitely like to see those income limits increased, because I've seen my students actually deny jobs because they know that they're going to lose [benefits] and the job won't pay them enough to pay the rent. **I can't be upset with them, because they're hitting the benefits cliff and they're weighing their options and I do understand why they wouldn't take the job,** because the job might pay them \$17 an hour, but they can keep their \$15 an hour job and qualify...whereas they're not going to make enough to cover up the loss.”

-Kynector/Career Coach

“There's a couple things I would change with the program. Like **the income limit...Considering the cost of everything** now has gone up so high. It's hard.”

-SNAP & Medicaid Beneficiary

“[We lose benefits] if we were able to gain employment that put us above whatever the threshold is that they say you qualify for...I know if you get a minimum wage job or something like that, that usually seriously eats into your benefits and it kind of—**it doesn't really pay, so to speak, to work a minimum wage job and then you lose a significant amount of your benefits.** So that's why unless you can find a job with at least maybe \$13, \$14 an hour pay rate, then you're kind of hurting yourself.”

--SNAP & Medicaid Beneficiary

“I think that **the SNAP income limits should be higher, especially with how expensive things are now.** Rent has gone up. Groceries have gone up. Gas has gone up. And if people—you know, people need to eat, so if they're going to be able to eat, I think those benefits limits need to be higher.”

-SNAP Beneficiary

“[Eligibility] changes based on your income...I have a daughter who's 18, so if she works—if she gets an opportunity for overtime and I have to recertify, sometimes that can kick me out of eligibility even though that money is hers and she pays her car payment and all that. **Sometimes that can kick me out of eligibility or it could decrease the amount or if I have an opportunity to work some overtime, it will—you know, it can change the [benefit] amount.**”

--SNAP & Medicaid Beneficiary

“My experience [with Medicaid] has been phenomenal...But the one thing I would change...I would increase the income limit because you go off of gross pay. Well, sometimes people make good money but then have a lot of stuff deducted from that to where they're left with nothing. And I think that I would increase the income limit so more people could be on Medicaid...Because sometimes just an employer insurance is just too much money. You just don't have—you know, it would be too much taken out of your check and leave you with nothing.

-SNAP & Medicaid Beneficiary

“Either you get [Medicaid] or you don't. And the same with the food stamps. I can't say ‘well guys, I'm spending a lot more money because I'm having to go to Owensboro every other day for cancer treatment which is a 40 minute drive to get to the cancer center. So I'm spending this much more and my husband's not making any more money and I need help. **But we make \$400 too much a month or just a little bit over, but really we're spending more than \$400 extra on gas and grocery...**’ I wish it wasn't so cut and dry...I think that it's crappy that if my husband were to quit his job and stay home with me all day that we could get food stamps and housing... Instead he chooses to work his butt off and I do stay home, but I have a lot of appointments and my son has a lot of appointments. There's almost no way that I could find a job that would fit around all of that. So I wish that they would make some changes because I feel like if they—and I'm not asking them to take anybody's benefits away—but I just feel like if they would ration them out differently, maybe some of the people that are trying to work and trying to do good could get a little bit of help.”

--SNAP & Medicaid Beneficiary