

Profile of Virginia's Uninsured, 2014

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Distribution of the Uninsured in Virginia (2012)¹

(See Tables 1-6)

- According to the American Community Survey (ACS), an estimated 14.3 percent of Virginians (995,000 total) under the age of 65 lacked health insurance in 2012 (see Table 1).
- Nonelderly adults (19 to 64) constitute 89.0 percent of the uninsured in Virginia. An estimated 39.4 percent of all uninsured are between the ages of 19 and 34, while an estimated 11.0 percent of all uninsured are between the ages of 0 and 18. Among children (0 to 18), an estimated 77.1 percent of uninsured are between the ages of 6 and 18 years (see Tables 1 & 2).
- Some 68.6 percent of uninsured Virginians are living in families² with income at or below 200 percent of the federal poverty level (FPL).³ Many (41.8 percent) live in families at or below the federal poverty level. However, the uninsured are also found at higher income levels. Some 14.0 percent of the uninsured live in families with incomes above 300 percent of the FPL (see Table 1).
- Some 62.7 percent of uninsured children live in families with income at or below 200 percent of the FPL, compared to 69.3 percent of uninsured adults (see Tables 2 & 3).
- Nearly a third (32.5 percent) of uninsured children live in families with income below 100 percent of the FPL, compared to 43.0 percent of uninsured adults (see Tables 2 & 3).
- The majority of the uninsured (71.1 percent) in Virginia are part of working families.⁴ Nearly half of the uninsured (48.6 percent) are part of families with at least one full-time

¹ See Huntress, M. and G. Kenney. 2013. "Profile of Virginia's Uninsured, 2011". Washington, DC: The Urban Institute, prepared for the Virginia Health Care Foundation., for details on data and methods.

² For the purposes of producing income and employment estimates, families are defined based on the health insurance unit (HIU). The HIU represents members of a nuclear family who could be covered under one private health insurance policy.

³ Income estimates are based on HIU gross income and use the 2012 Federal Poverty Level (FPL) Guidelines as defined by the U.S. Census Bureau. Gross income is higher than adjusted measures of income (e.g. Modified Adjusted Gross Income, or MAGI), which include various deductions, such as those used to determine eligibility for Medicaid, CHIP, and future subsidies on exchanges.

⁴ Family work status is based on the highest level of employment among the adults in the health insurance unit. Full-time workers are defined as those who are currently employed and who usually work more than 35 hours in the weeks worked over the last year. Part-time workers are defined as those who are currently employed and usually worked fewer than 35 hours in the weeks worked over the last year, with no one else in the HIU employed full-time. Non-workers are not currently employed and have no one else in the HIU employed full- or part-time.

worker though only 6.8 percent of the total uninsured are part of families with two-full time workers. An estimated 22.5 percent are part of families with at least one part-time worker (and no one working full-time), and 27.9 percent are part of families with no working adults. A small percentage of the uninsured (1.0 percent) are children who do not live with their parents (see Table 1).⁵

- The estimated 484,000 uninsured individuals in Virginia who are in families with at least one full-time worker are distributed widely across income categories—half (50.2 percent) have income above 200 percent of the FPL and half (49.8 percent) have income at or below 200 percent of the FPL. Among part-time workers and their families, and non-workers and their families, a much larger proportion of the uninsured have income at or below 200 percent of the FPL (82.9 percent and 89.3 percent respectively) relative to the uninsured in Working Virginia families (see Tables 4, 5 & 6).
- The uninsured are from diverse racial/ethnic backgrounds: about half are white, non-Hispanic (47.1 percent); 23.0 percent are black, non-Hispanic; 19.2 percent are Hispanic; 8.1 percent are Asian/Pacific Islander; and 2.6 percent are of other or multiple racial/ethnic backgrounds. However, Hispanics are uninsured at higher rates than any other ethnic group (29.6 percent). Among these different groups, non-Hispanic whites are the least likely to be uninsured in Virginia (10.9 percent) (see Table 1).
- The majority (79.2 percent) of the uninsured are U.S. citizens. Fully 86.9 percent of uninsured children are U.S. citizens, and 78.3 percent of uninsured adults are citizens (see Tables 1, 2, 3).

Changes in Uninsurance

(See Tables 7-18)

- Between 2011 and 2012 uninsurance remained about the same in Virginia among the nonelderly.⁶ No statistically significant changes were found for either adults or children.⁷ Uninsurance did decline in a statistically significant way for young adults (age 19 to 26) over that time frame, dropping 2.4 percentage points, from 24.6 percent to 22.3 percent (see Table 10). Across both adults and children, the uninsured rate remained lower in Virginia in both 2011 and 2012 than for the US (see Tables 7, 8, & 9). For adults, the

⁵ Note that this category is limited to people under the age of 19 who do not live with their parents, and are also unmarried and do not have children of their own.

⁶ We found uninsurance to be an estimated 14.2 percent among the nonelderly in 2011 and 14.3 percent in 2012. This small increase (0.1 percentage points) was not found to be statistically different from zero.

⁷ Between 2011 and 2012, uninsurance increased 0.2 percentage points (from 17.6 percent to 17.8 percent) for adults. For children, uninsurance declined 0.2 percentage points (from 5.7 percent to 5.5 percent).

uninsured rates in 2011 and 2012 were 4.0 and 3.4 percentage points lower than in the nation as a whole, respectively. For children, the uninsured rates in 2011 and 2012 were 1.7 and 1.4 percentage points lower than the nation as a whole, respectively.

- The combined estimated changes occurring between 2008 and 2012 show a 1.1 percentage point increase (13.2 percent to 14.3 percent) in the uninsured rate among the nonelderly in Virginia. Increases were found among those in families with no workers, those older than 25, lower middle income families between 200 and 300 percent FPL and those who are Asian/ Pacific Islander (see Table 11). Over this same time period, uninsurance among children declined 1.6 percentage points, reaching 5.5 percent in 2012 (see Table 12). Uninsurance among adults increased 2.1 percentage points, reaching 17.8 percent in 2012 (see Table 13). Similar trends largely held for the nation as a whole during 2008 to 2011 (see Tables 15, 16, 17).
- In Virginia, there were an estimated 737,000 uninsured adults, for an uninsured rate of 15.8 percent in 2008, 779,000 (16.4 percent) in 2009, 876,000 (17.9 percent) in 2010, 871,000 (17.6 percent) in 2011, and 886,000 (17.8 percent) in 2012 (Table 12). As indicated above, children in Virginia, uninsurance decreased over that same timeframe. In 2008 there were an estimated 140,000 uninsured children (7.2 percent), 132,000 (6.7 percent) in 2009, 125,000 (6.4 percent) in 2010, 113,000 (5.7 percent) in 2011, and 109,000 (5.5 percent) in 2012 (Table 13).⁸
- Uninsurance rates declined significantly between 2011 and 2012 among young adults (aged 19-26), falling from 24.6 percent to 22.3 percent. This echoes a similarly dramatic decline in uninsurance for this age group nationally (see Table 10).

How Does Health Insurance Coverage Vary Across Virginia?

(See Tables R1-R13; Maps 1-3)

- Maps and tables with regional estimates show uninsured rates for 13 regions in Virginia based on 2012 ACS data^{9 10}.
- One region in Virginia, in the northeast portion of the state (Region6) experienced an uninsured rate statistically below those experienced in the rest of the state in 2012 (8.8

⁸ Estimates not tested for statistical significance.

⁹ For more on the maps and the definitions of the regions, see “Guide to Regions in Virginia”. For further information, see Macri, J.; V. Lynch and G. Kenney. 2012. “Profile of Virginia’s Uninsured”. Washington, DC: The Urban Institute, prepared for the Virginia Health Care Foundation.

¹⁰ For the 2012 ACS, the regional definitions were updated by Census, therefore making it impossible to compare regional estimates for Virginia in 2012 to regional estimates for Virginia in 2011.

percent).. Regions This region also had an uninsured rate lower than those in the rest of the state among adults (11.0, respectively), however this did not hold true for the uninsured rate of children in this region.

- Two regions in Virginia, both in the southern portion of the state (Region 10 and 11), experienced uninsured rates statistically above those experienced in the rest of the state in 2012 (17.6 percent and 16.6 percent, respectively). Both had uninsured rates higher than those in the rest of the state among adults as well (21.7 percent and 20.0 percent, respectively).
- Among children, none of the regions were statistically higher than the rest of the state, however, two regions (Regions 9 and 12) were statistically below the rest of Virginia (3.9 percent and 4.5 percent, respectively).

How Would the Affordable Care Act Effect Medicaid Eligibility in Virginia?

(See Table 19 & Table 20; Map 4 & Map 5)

- Among adults 19 to 64 who are currently uninsured in Virginia, 40.2 percent (362,000) would be eligible for Medicaid if Virginia were to expand Medicaid under the Affordable Care Act (see Table 19).
- The percentage of currently uninsured adults in Virginia that would be eligible for Medicaid if Virginia were to expand Medicaid coverage varies across the state, ranging from 22.5 percent in Region 2 to 56.3 percent in Region 11 (see Table 19).
- Among adults currently uninsured in Virginia, 26.7 percent (240,000) would be eligible for Medicaid if Virginia were to expand Medicaid coverage but are ineligible for subsidized coverage in the Affordable Care Act health insurance marketplaces because they have incomes below the Federal Poverty Level (see Table 19).¹¹
- The number of currently uninsured adults in Virginia who would be eligible for Medicaid if Virginia were to expand Medicaid coverage is heavily concentrated in the southern part of the state. Over half (53.4 percent) reside in regions 8, 10, 11, and 12 (Map 4). The same pattern is true for the uninsured with incomes below the Federal Poverty Level (55.5 percent reside in regions 8, 10, 11, and 12) (Map 5).

¹¹ Except for legally-resident immigrant adults, those with incomes below the federal poverty level are ineligible for subsidized coverage.

- Over half (53.4 percent) of currently uninsured adults in Virginia who would be eligible for Medicaid if Virginia were to expand Medicaid coverage are in families with at least one part-time working adult, and almost one-quarter (24.8 percent) are in a family with at least one full-time working adult. Over half (54.9 percent) are white, non-Hispanic and almost a third (30.6 percent) are black, non-Hispanic (see Table 20).