**Profile of Virginia’s Uninsured, 2013**

**Nathaniel Anderson, Laura Skopec, and Genevieve M. Kenney**

**Prepared for**

**The Virginia Health Care Foundation**

**707 East Main Street, Suite 1350**

**Richmond, Virginia 23219**

**August 2015**

Support for this research was provided by The Virginia Health Care Foundation. The Urban Institute Health Policy Center’s ACS Medicaid/CHIP Eligibility Simulation Model and coverage estimates were developed under a grant from the Robert Wood Johnson Foundation.

The Urban Institute is a nonprofit, nonpartisan policy research and educational organization. Any conclusions or opinions expressed in this report are those of the authors and do not necessarily reflect the views of officers or trustees of the Institute, advisory groups, or any organizations that provide financial support to the Institute.

**Acknowledgements:** The authors thank Matthew Buettgens, Siyabonga Ndwandwe, and Clare Pan for assistance on analyses related to the potential number of uninsured who could be affected by Medicaid expansion in Virginia.

# Methods

* All data are from the 2013 American Community Survey (ACS) and therefore reflect uninsurance in Virginia prior to the first open enrollment period for the health insurance Marketplaces. As of February 22, 2015, 127,307 Virginians with incomes between 100 and 150 percent of the Federal Poverty Level (FPL) had selected a health insurance plan on the Marketplace.
* The family structures and corresponding income estimates used in this analysis are based on Health Insurance Units (HIUs), or groups of individuals who would likely be considered a family unit for the purposes of eligibility for Medicaid or the Marketplaces. HIUs are generally smaller than Census-reported families, and their income is generally lower than the Census estimates of family-based income. Therefore, more Virginians fall below the FPL when estimates are based on HIU income than would be the case if estimates were based on Census-reported family income.[[1]](#footnote-1)

# Distribution of the Uninsured in Virginia (2013)[[2]](#footnote-2)

*(See Tables 1-6)*

* According to the American Community Survey (ACS), an estimated 14.3 percent of Virginians (997,000 total) under the age of 65 lacked health insurance in 2013 (see Table 1).
	+ - Nonelderly adults (19 to 64) constitute 89.1 percent of the uninsured in Virginia. An estimated 39.6 percent of all uninsured are between the ages of 19 and 34, while an estimated 10.9 percent of all uninsured are between the ages of 0 and 18. Among children (0 to 18), an estimated 76.8 percent of uninsured are between the ages of 6 and 18 years (see Tables 1 & 2).
		- The majority (69.5 percent, or 684,000) of uninsured Virginians are living in families[[3]](#footnote-3) with income at or below 200 percent of the federal poverty level (FPL).[[4]](#footnote-4) Many (42.1 percent, or 414,000) live in families at or below the federal poverty level. However, the uninsured are also found at higher income levels. Over one-in-ten (14.9 percent, or 146,000) of the uninsured live in families with incomes above 300 percent of the FPL (see Table 1).
		- Over half (58.6 percent, or 63,000) of uninsured children live in families with income at or below 200 percent of the FPL, compared to 70.8 percent (620,000) of uninsured adults (see Tables 2 & 3).
		- Nearly a third (32.1 percent, or 35,000) of uninsured children live in families with income below 100 percent of the FPL, compared to 43.3 percent (379,000) of uninsured adults (see Tables 2 & 3).
		- The majority of the uninsured (72.9 percent) in Virginia are part of working families.[[5]](#footnote-5) Over half of the uninsured (50.5 percent) are part of families with at least one full-time worker, though only 6.3 percent of the total uninsured are part of families with two-full time workers. An estimated 22.4 percent are part of families with at least one part-time worker (and no one working full-time), and 26.3 percent are part of families with no working adults. A small percentage of the uninsured (0.8 percent) are children who do not live with their parents (see Table 1).[[6]](#footnote-6)
		- The estimated 503,000 uninsured individuals in Virginia who are in families with at least one full-time worker are distributed widely across income categories—about half (48.6 percent, or 244,000) have income above 200 percent of the FPL and about half (51.4 percent, or 258,000) 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 (84.6 percent, or 187,000, and 91.1 percent, or 231,000, respectively) relative to the uninsured in working Virginia families (see Tables 4, 5 & 6).
		- The uninsured are from diverse racial/ethnic backgrounds: 46.0 percent are white, non-Hispanic; 22.8 percent are black, non-Hispanic; 21.6 percent are Hispanic; 6.9 percent are Asian/Pacific Islander; and 2.8 percent are of other or multiple racial/ethnic backgrounds. However, Hispanics are uninsured at higher rates than any other ethnic group (32.4 percent). Among these different groups, non-Hispanic whites are the least likely to be uninsured in Virginia (10.7 percent) (see Table 1).
		- The majority (79.7 percent) of the uninsured are U.S. citizens. Among children, 87.4 percent of uninsured are U.S. citizens, compared to 78.7 percent of uninsured adults (see Tables 1, 2, 3).

# Changes in Uninsurance

*(See Tables 7-18)*

* + - Between 2012 and 2013 uninsurance remained the about same, at 14.3 percent, in Virginia among the nonelderly. No statistically significant changes were found for either adults or children.[[7]](#footnote-7) Across both adults and children, the uninsured rate remained lower in Virginia in both 2012 and 2013 than for the US (see Tables 7, 8, & 9). For adults, the uninsured rates in 2012 and 2013 were 3.4 and 3.3 percentage points lower in Virginia than in the nation as a whole, respectively. For children, the uninsured rates in 2012 and 2013 were 1.4 and 1.5 percentage points lower than the nation as a whole, respectively (see Tables 7, 8, 9).
		- The combined estimated changes occurring between 2008 and 2013 show a 1.0 percentage point increase (13.2 percent to 14.3 percent) in the uninsured rate among the nonelderly in Virginia.[[8]](#footnote-8) Statistically significant increases were found among those older than 25, lower middle income families between 200 and 300 percent FPL, non-Hispanic whites, and those living in households receiving the Supplemental Nutrition Assistance Program (SNAP) (see Table 11). Over this same time period, uninsurance among children declined 1.7 percentage points, reaching 5.5 percent in 2013 (see Table 12). Directionally similar trends for children all non-elderly occurred nationally between 2008 and 2013 (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, 886,000 (17.8 percent) in 2012, and 888,000 (17.8 percent) in 2013. As indicated above, for 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, 109,000 (5.5 percent) in 2012, and 109,000 (5.5 percent) in 2013 (see Tables 12 and 13).[[9]](#footnote-9)
		- Among uninsured Virginia adults, 66.2 percent (488,000) had incomes below 200 percent of the FPL in 2008, 68.6 percent (534,000) had incomes below 200 percent of the FPL in 2009, 70.9 percent (621,000) had incomes below 200 percent of the FPL in 2010, 71.5 percent (622,000) had incomes below 200 percent of the FPL in 2011, 68.4 percent (605,000) had incomes below 200 percent of the FPL in 2012, and 69.9 percent (620,000) had incomes below 200 percent of the FPL in 2013.

* + - Uninsurance rates declined significantly between 2008 and 2013 among young adults (aged 19-26), falling from 25.8 percent to 22.2 percent. This echoes a similarly dramatic decline in uninsurance for this age group nationally (30.6 percent to 26.4 percent) (see Tables 14 and 18).

**How Does Health Insurance Coverage Vary Across Virginia?**

*(See Tables R1-R13; Maps 1-4)*

* Maps and tables with regional estimates show uninsured rates for 13 regions in Virginia based on 2013 ACS data[[10]](#footnote-10).
* Two regions in Virginia, both in the northeast portion of the state (Regions 2 and 6) experienced uninsured rates statistically below those experienced in the rest of the state in 2013 (13.3 percent for Region 2, 9.8 percent for Region 6). These regions also had uninsured rates lower than those in the rest of the state among adults (16.5 for Region 2, 12.6 for Region 6), but did not have statistically different uninsured rates for children than the rest of the state.
* One region in Virginia, in the southeast portion of the state (Region 13), experienced an uninsured rate statistically above that of the rest of the state in 2013 (17.3 percent). This region also had a higher uninsured rate among adults than the rest of the state (22.7 percent), but the uninsured rate for children was not statistically different from the child uninsured rate in the rest of the state.
* Four regions in Virginia (Regions 1, 2, 5, and 6) had uninsured rates among those with incomes below 100 percent of the FPL statistically above the rest of the state in 2013 (42.3 percent in Region 1, 38.3 percent in Region 2, 36.7 percent in Region 5, and 37.2 percent in Region 6, compared to 30.7 percent in Virginia as a whole).
* Among children, two regions, one in the northwestern portion of the state and one in the eastern portion of the state (Regions 4 and 5), had an uninsured rate statistically higher than the rest of the state (8.5 percent for Region 4 and 7.3 percent for Region 5). In addition, one region in the southeast portion of the state (Region 12) had an uninsured rate for children statistically lower than the rest of the state (4.2 percent).

**How Many Uninsured Would be Eligible for Medicaid in Virginia with an Expansion of Medicaid Eligibility under the Affordable Care Act?**

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

* Among adults 19 to 64 who were uninsured in Virginia as of 2013, an estimated 366,000 would be eligible for Medicaid if Virginia were to expand Medicaid under the Affordable Care Act to 138 percent of the FPL (see Table 19). Note that some of the uninsured individuals with incomes between 100 and 138 percent of the FPL may be covered through a subsidized plan available through the marketplace created under the ACA. According to data from HHS, 127,307 nonelderly adults in Virginia with incomes between 100 and 150 percent of the FPL had selected marketplace plans as of February 22, 2015,[[11]](#footnote-11) so many of the uninsured with income between 100 and 138 percent of the FPL in Virginia are likely enrolled in subsidized Marketplace plans.
* Among adults uninsured in Virginia in 2013, as estimated 221,000 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 100 percent of the FPL (see Table 19).[[12]](#footnote-12)

* The number of uninsured adults below 100 percent of the FPL as of Virginia in 2013 who would be eligible for Medicaid if Virginia were to expand Medicaid coverage varies across the state, ranging from 7,000 in Regions 1 and 4 to 38,000 in Region 12(see Table 19).
* The number of uninsured nonelderly adults in Virginia as of 2013 who would become eligible for Medicaid if Virginia were to expand Medicaid coverage for nonelderly adults to 138 percent of the FPL is heavily concentrated in the southern part of the state. Over half (52.6 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 (54.6 percent reside in regions 8, 10, 11, and 12) (Map 5).
* Nearly two-thirds (65.9 percent) of uninsured adults in Virginia as of 2013 who would be eligible for Medicaid if Virginia were to expand Medicaid coverage are in families with at least one working adult (either part time or full time), and almost one-half (42.7 percent) are in a family with at least one full-time working adult. Over half (55.7 percent) are white, non-Hispanic and almost a third (28.8 percent) are black, non-Hispanic (see Table 20).

**Access to Care and Health Status in Virginia**

* In 2013, non-elderly adults in Virginia were more likely to have a routine checkup in the past 12 months than non-elderly adults nationally (68.9 percent and 64.3 percent, respectively), including both the insured and the uninsured. They were also more likely to have a seasonal flu shot or vaccine in the past 12 months (38.9 percent and 33.3 percent, respectively).
* Non-elderly adults in Virginia were somewhat more likely to report excellent or very good health than non-elderly adults nationally in 2013 (55.9 percent and 53.1 percent, respectively), and also reported somewhat fewer days in poor mental health than the rest of the nation (3.5 days and 4.0 days, respectively), but these differences, though statistically significant, were small.
* In Virginia, the uninsured were less likely than those with insurance to report having a regular provider, a routine checkup, or a flu shot, and were more likely to report unmet needs for care due to cost, even after adjusting for health and socioeconomic status.
1. For further information on the effects of using HIU income on the number of people in poverty, see State Health Access Data Assistance Center. 2012. “Defining ‘Family” for Studies of Health Insurance Coverage.” Minneapolis, MN: University of Minnesota. Available at: <http://www.shadac.org/publications/defining-family-studies-health-insurance-coverage>. [↑](#footnote-ref-1)
2. 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. [↑](#footnote-ref-2)
3. 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. [↑](#footnote-ref-3)
4. Income estimates are based on HIU gross income and use the 2013 Federal Poverty Level (FPL) Guidelines as defined by the Department of Health and Human Services. 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. [↑](#footnote-ref-4)
5. 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. [↑](#footnote-ref-5)
6. 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. [↑](#footnote-ref-6)
7. Between 2012 and 2013, uninsurance remained 17.8 percent for adults and 5.5 percent for children. [↑](#footnote-ref-7)
8. Totals may not sum due to rounding. [↑](#footnote-ref-8)
9. Estimates not tested for statistical significance. [↑](#footnote-ref-9)
10. 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. [↑](#footnote-ref-10)
11. Office of the Assistant Secretary for Planning and Evaluation. 2015. “Plan Selections by County in the Health Insurance Marketplaces.” Washington, DC: US Department of Health and Human Services. Available from: <http://aspe.hhs.gov/health/reports/2015/MarketPlaceEnrollment/EnrollmentByCounty/rpt_EnrollmentByCounty_July2015.cfm>. [↑](#footnote-ref-11)
12. Except for legally-resident immigrant adults, those with incomes below the federal poverty level are ineligible for subsidized coverage. [↑](#footnote-ref-12)