

Profile of Virginia's Uninsured, 2015

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Methods

- All data are from the 2009-2015 American Community Survey (ACS) and the 2014-2015 Behavioral Risk Factor Surveillance System (BRFSS).
- The family structures and corresponding income and employment estimates presented in the ACS analyses are based on tax units, or groups of individuals whose income would likely be counted together for the purposes of eligibility for Medicaid or the Marketplaces. Tax units are generally smaller than Census-reported families, and their income is generally lower than the Census estimates of family-based income. Therefore, the ACS estimates of the number of uninsured by income may not match those from other sources that are based on alternative family and income units.
- ACS estimates reflect additional Urban Institute adjustments for the potential misreporting of Medicaid/CHIP developed by Victoria Lynch under a grant from the Robert Wood Johnson Foundation.¹

Distribution of the Uninsured in Virginia (2015)

(See Tables 1-6)

- According to the American Community Survey (ACS), an estimated 10.7 percent of Virginians (747,000 total) under the age of 65 lacked health insurance in 2015 (see Table 1).
- Nonelderly adults (19 to 64) constitute 87.6 percent of all uninsured in Virginia. An estimated 38.7 percent of all uninsured are between the ages of 19 and 34, while an estimated 12.4 percent of all uninsured are between the ages of 0 and 18. Among children (0 to 18), an estimated 75.3 percent of uninsured are between the ages of 6 and 18 years (see Tables 1 & 2).

¹ See Lynch, V., Kenney, GM, Haley, J, and Resnick, D. 2011. Improving the Validity of the Medicaid/CHIP Estimates on the American Community Survey: The Role of Logical Coverage Edits. Washington, DC: The Urban Institute. Available from: <https://www.census.gov/content/dam/Census/library/working-papers/2011/demo/improving-the-validity-of-the-medicaid-chip-estimates-on-the-ac.pdf>.

- The majority (72.1 percent, or 539,000) of nonelderly uninsured Virginians are living in families² with income at or below 200 percent of the federal poverty level (FPL).³ Many (37.1 percent, or 278,000) live in families at or below the FPL. However, the uninsured are also found at higher income levels. Over one-in-ten (15.1 percent, or 113,000) of the uninsured live in families with incomes above 300 percent of the FPL (see Table 1).
- Almost two-thirds (65.4 percent, or 61,000) of uninsured children live in families with income at or below 200 percent of the FPL, compared to 73.0 percent (478,000) of uninsured adults (see Tables 2 & 3).
- Nearly one third (29.1 percent, or 27,000) of uninsured children live in families with income below 100 percent of the FPL, compared to 38.3 percent (251,000) of uninsured adults (see Tables 2 & 3).
- More than three-quarters of the uninsured (77.5 percent) in Virginia are part of working families.⁴ Close to six in ten of the uninsured (60.4 percent) are part of families with one or more full-time workers. An estimated 17.0 percent are part of families with at least one part-time worker (and no one working full-time), and 21.9 percent are part of families with no working adults.⁵
- The estimated 451,000 nonelderly uninsured individuals in Virginia who are in families with at least one full-time worker are distributed widely across income categories: 59.7 percent (270,000) have income at or below 200 percent of the FPL and 40.3 percent (182,000) have income above 200 percent of the FPL. Among part-time workers and their families, and non-workers and their families, a much larger proportion of the

² For the purposes of producing income and employment estimates, families are defined based on the tax unit. The tax unit represents members of a family who would file taxes together and whose income would be counted together for the purposes of Medicaid or Health Insurance Marketplace eligibility.

³ Income estimates are based on tax unit Modified Adjusted Gross Income and use the 2015 Federal Poverty Level (FPL) Guidelines as defined by the Department of Health and Human Services.

⁴ Family work status is based on the highest level of employment among the adults in the tax 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 tax unit employed full-time. Non-workers are not currently employed and have no one else in the tax unit employed full- or part-time.

⁵ The remaining 0.6 percent is children not living with their parents for whom family work status could not be determined.

uninsured have income at or below 200 percent of the FPL (89.8 percent, or 114,000, and 91.6 percent, or 150,000, respectively) (see Tables 4, 5 & 6).

- The uninsured are from diverse racial/ethnic backgrounds: 46.1 percent are white, non-Hispanic; 23.3 percent are black, non-Hispanic; 20.7 percent are Hispanic; 6.3 percent are Asian/Pacific Islander; and 3.6 percent are of other or multiple racial/ethnic backgrounds. However, Hispanics are uninsured at higher rates than any other ethnic group (22.6 percent) (see Table 1).
- More than three-quarters (77.7 percent) of the uninsured are U.S. citizens. Among children, 81.4 percent of the uninsured are U.S. citizens, and 77.2 percent of uninsured adults are U.S. citizens (see Tables 1, 2, 3).

Changes in Uninsurance, 2014 to 2015 (ACS)

(See Tables 7-18)

- Between 2014 and 2015, uninsurance declined 1.8 percentage points in Virginia among the nonelderly, from 12.5 percent in 2014 to 10.7 percent in 2015, a statistically significant change. The uninsured rate declined for both nonelderly adults and children, falling 2.1 percentage points for adults aged 19 to 64 (15.1 percent in 2014 to 13.1 percent in 2015) and 1.1 percentage points for children aged 0 to 18 (5.8 percent in 2014 to 4.7 percent in 2015).
- Between 2014 and 2015, the uninsured rate for the nonelderly in the US as a whole declined 2.5 percentage points, compared to 1.8 percentage points in Virginia. In 2015, there was not a statistically significant difference between the Virginia and US uninsured rates (10.7 and 10.8 percent, respectively). This is in contrast to 2014, when Virginia had a lower uninsured rate than the US average (12.5 percent compared to 13.4 percent). In 2015, the Virginia uninsured rate was not statistically different from the US average uninsured rate for nonelderly adults aged 19 to 64 (13.1 percent and 13.3 percent) or for children aged 0 to 18 (4.7 percent and 4.7 percent) (see Tables 2, 3, and 7).
- The combined estimated changes occurring between 2009 and 2015 show a 2.9 percentage point decrease (13.5 percent to 10.7 percent) in the uninsured rate among the nonelderly in Virginia. Statistically significant decreases were found among almost all groups studied, including by age, race and ethnicity, citizenship, and SNAP recipient statuses. Adults aged 55 to 64 and nonelderly with family incomes above 300 percent of

the FPL did not show statistically significant drops in uninsurance between 2009 and 2015 in Virginia (0.1 percent for adults 55 to 64, 0.7 percent for nonelderly with family incomes between 301 and 400 percent of the FPL, and 0.1 percent for nonelderly with family incomes over 400 percent of the FPL). Nationally, the uninsured rate fell for all non-elderly across all demographics groups studied during this time period (see Table 15).

- In Virginia, there were an estimated 779,000 uninsured nonelderly adults, for an uninsured rate of 16.4 percent in 2009, 876,000 (17.9 percent) in 2010, 871,000 (17.6 percent) in 2011, 866,000 (17.8 percent) in 2012, 888,000 (17.8 percent) in 2013, 759,000 (15.1 percent) in 2014, and 655,000 (13.1 percent) in 2015. For children, there were an estimated 132,000 uninsured in 2009 (6.7 percent), 125,000 (6.4 percent) in 2010, 113,000 (5.7 percent) in 2011, 109,000 (5.5 percent) in 2012, 109,000 (5.5 percent) in 2013, 115,000 (5.8 percent) in 2014, and 93,000 (4.7 percent) in 2015 (see Tables 12 and 13).
- The share of the nonelderly uninsured with family income at or below 200 percent of the FPL has increased since 2009. Among the nonelderly uninsured in Virginia, 69.2 percent (631,000) had incomes below 200 percent of the FPL in 2009, 70.4 percent (705,000) had incomes below 200 percent of the FPL in 2010, 70.6 percent (695,000) had incomes below 200 percent of the FPL in 2011, 71.9 percent (716,000) had incomes below 200 percent of the FPL in 2012, 71.2 percent (710,000) had incomes below 200 percent of the FPL in 2013, 71.2 percent (622,000) had incomes below 200 percent of the FPL in 2014, and 72.1 percent (539,000) had incomes below 200 percent of the FPL in 2015 (derived from Table 13).
- Among uninsured children in Virginia, 62.2 percent (82,000) had family incomes below 200 percent of the FPL in 2009, 63.3 percent (79,000) had family incomes below 200 percent of the FPL in 2010, 61.8 percent (70,000) had family incomes below 200 percent of the FPL in 2011, 65.0 percent (71,000) had family incomes below 200 percent of the FPL in 2012, 60.4 percent (66,000) had family incomes below 200 percent of the FPL in 2013, 64.9 percent (75,000) had family incomes below 200 percent of the FPL in 2014, and 65.4 percent (61,000) had family incomes below 200 percent of the FPL in 2015 (derived from Table 12).
- Uninsurance rates in Virginia declined significantly between 2009 and 2015 among young adults (aged 19-26), falling from 26.3 percent to 16.8 percent. Nationally, an even

more dramatic decline was found in uninsurance for this age group between 2009 and 2015 (31.9 percent to 16.6 percent) (see Tables 14 and 18).

How Does Health Insurance Coverage Vary Across Virginia? (ACS)

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

- Maps and tables with regional estimates show uninsured rates for 13 regions in Virginia based on 2015 ACS data.⁶
- Four regions in Virginia, two in the northern portion of the state that include Fairfax and Loudoun counties (Regions 2 and 6), one in the eastern portion of the state near the Chesapeake Bay (Region 5), and one in the central part of the state that includes Richmond (Region 8) experienced uninsured rates significantly lower than the 10.7 percent uninsured rate in the rest of the state in 2015 (8.8 percent for Region 2, 8.9 percent for Region 5, 6.4 percent for Region 6, and 9.7 percent for Region 8) (Map 1).
- Among nonelderly adults, Regions 2, 5, and 6 all had uninsured rates significantly lower than the 13.1 percent uninsured rate for the rest of the state (10.9 percent for Region 2, and 11.3 percent for Region 5, and 8.3 percent for Region 6) (Map 2).
- Three regions in Virginia, two in the northern part of the state that include Fredericksburg and Manassas (Region 3) and Loudoun County (Region 4), and one in the southern part of the state that includes Lynchburg (Region 10), experienced an uninsured rate statistically above that of the rest of the state in 2015 (12.8 percent for Region 3, 14.6 percent for Region 4, and 13.1 percent for Region 10). All of these regions had significantly higher uninsured rates among nonelderly adults than the rest of Virginia (15.6 percent for Region 3, 17.0 percent for Region 4, and 15.7 percent for Region 10) (Map 1).
- Among children, four regions had uninsured rates statistically below the 4.7 percent uninsured rate in the rest of the state. These include Region 5 near the Chesapeake Bay (2.8 percent); Region 6, which is near Washington, DC and includes Fairfax (2.7 percent); Region 7, which includes Culpeper (2.9 percent); and Region 8 which includes Richmond

⁶ For more on the maps and the definitions of the regions, see “Guide to Regions in Virginia”. For further information on methods, 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.

(3.4 percent). Two regions had an uninsured rate for children statistically higher than the rest of the state, including Region 3, which includes Fredericksburg and Manassas (7.0 percent); and Region 4 which includes Loudoun County (8.6 percent) (Map 3).

Access to Care, Health Status, and Oral Health among Nonelderly Adults in Virginia (2015) (Behavioral Risk Factor Surveillance System) *(See Tables 22-25)*

- In 2015, 28.7 percent of nonelderly Virginians reported not having a routine check-up in the past 12 months and 13.9 percent reported not seeing a doctor when needed in the past 12 months due to cost (Table 22).
- In Virginia, nonelderly adults who were uninsured were less likely than those with insurance to report having a regular provider (37.9 percent vs 80.9 percent), a routine checkup (42.2 percent vs 75.8 percent), or a flu shot (20.8 percent vs 42.9 percent), and were more likely to report unmet needs for care due to cost in 2015 (45.8 percent vs 9.1 percent) (Table 24).
- Nonelderly Virginians who were uninsured were less likely than those with insurance to have a dental visit in the past 12 months (41.9 percent vs 77.7 percent) and were more likely to have lost one or more permanent teeth to decay or gum disease (46.2 percent vs 34.4 percent).
- Nonelderly adults in Virginia reported 3.6 days in poor mental health in the past month, compared to 4.0 days in the rest of the nation (Table 22).⁷
- Between 2014 and 2015, the share of nonelderly adults in Virginia with a regular provider increased from 72.2 percent to 75.2 percent. During the same time period, the share of nonelderly adults in the rest of the nation with a regular provider increased from 73.1 percent to 74.6 percent, not significantly different from the change in Virginia (Table 25).

⁷ Estimates for the rest of the nation do not include Virginia.