

A Profile of Virginia’s Uninsured, 2017

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Methods

- All data are from the 2009-2017 American Community Survey (ACS) and the 2016-2017 Behavioral Risk Factor Surveillance System (BRFSS), which are conducted by the US Census Bureau and the Centers for Disease Control and Prevention, respectively.
- 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 the Health Insurance Marketplaces or Medicaid. 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
- ***This report does not reflect expansion of Medicaid eligibility to adults with incomes at or below 138 percent of the Federal Poverty Level (FPL) in Virginia, which occurred on January 1, 2019.***

Distribution of the Uninsured in Virginia (2017)

(See Tables 1-9)

- In 2017, 719,000 Virginians under the age of 65 lacked health insurance coverage according to the American Community Survey (ACS). That was an estimated 10.3% of nonelderly Virginians (see Table 1). These estimates do not reflect Virginia's Medicaid expansion, which began covering citizen and eligible non-citizen adults with incomes up to 138 percent of the FPL on January 1, 2019.

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>.

- Nonelderly adults (19 to 64) constituted 87.6% of all nonelderly uninsured in Virginia in 2017. An estimated 38.3% of all uninsured were between the ages of 19 and 34, while an estimated 12.4% of all uninsured were between the ages of 0 and 18. Among children (0 to 18), an estimated 75.6% of uninsured were between the ages of 6 and 18 years (see Tables 1 and 2).
- The majority (65.9%, or 474,000) of uninsured Virginians were living in families² with income at or below 200% of the Federal Poverty Level (FPL).³ Many of the uninsured (42.3%, or 304,000) lived in families at or below the FPL. However, the uninsured were also found at higher income levels. Over one-in-six (17.1%, or 123,000) of the uninsured lived in families with incomes above 300% of the FPL (see Table 1).
- Over half (51.1%, or 45,000) of uninsured children lived in families with income at or below 200% of the FPL, compared to 68.0% (428,000) of uninsured adults (see Tables 2 and 3).
- One quarter (25.8%, or 23,000) of uninsured children lived in families with income below 100% of the FPL, compared to 44.6% (281,000) of uninsured adults (see Tables 2 and 3).
- More than half (55.2%, or 348,000) of uninsured nonelderly adults in Virginia lived in families with income at or below 138% of the FPL, which is the Medicaid income threshold for childless adult coverage under the Affordable Care Act's Medicaid expansion, which went into effect in Virginia on January 1, 2019 (see Table 3).⁴
- More than three-quarters (81.3%) of the uninsured in Virginia were part of working families.⁵ Nearly two-thirds (65.6%) of the uninsured were part of families with one or

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 Health Insurance Marketplace or Medicaid eligibility.

³ Income estimates are based on tax unit Modified Adjusted Gross Income and use the 2016 FPL Guidelines as defined by the Department of Health and Human Services (e.g. \$20,160 for a family of three).

⁴ The estimated number of uninsured adults with incomes below 138% of the FPL in 2017 cannot be interpreted as the number of nonelderly adults in Virginia who would be newly eligible for Medicaid under Medicaid expansion. Among the uninsured in this income group, some are already eligible for Medicaid and some may not meet other Medicaid eligibility requirements due to their immigration status.

⁵ 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

more full-time workers. An estimated 15.7% were part of families with at least one part-time worker (and no one working full-time), and 18.2% were part of families with no working adults (see Table 1).⁶

- The estimated 471,000 nonelderly uninsured individuals in Virginia who were in families with at least one full-time worker were distributed widely across income categories: 53.1% (250,000) had income at or below 200% of the FPL and 46.9% (221,000) had income above 200% of the FPL. Among part-time workers and their families and non-workers and their families, a much larger proportion of the uninsured had income at or below 200% of the FPL (85.6%, or 96,000, and 94.2%, or 123,000, respectively). Overall, 59.3% of nonelderly uninsured Virginians who were in families with at least one part-time or full-time worker had income at or below 200% of the FPL (see Tables 5, 6, and 7).
- The uninsured were from diverse racial/ethnic backgrounds: 44.6% were white, non-Hispanic; 22.9% were black, non-Hispanic; 24.3% were Hispanic; 5.0% were Asian/Pacific Islander; and 3.1% were of other or multiple racial/ethnic backgrounds. Hispanics were uninsured at higher rates than any other ethnic group (24.2%) (see Table 1).

Changes in Uninsurance, 2016 to 2017 (ACS)

(See Tables 10-18)

- Between 2016 and 2017, uninsurance in Virginia remained stable at 10.3%. The uninsured rate did not change significantly for nonelderly adults between 2016 and 2017 (12.4% and 12.5%, respectively). However, the uninsured rate for children fell from 4.9% in 2016 to 4.5% in 2017, a statistically significant change translating to 8,000 fewer uninsured children in 2017 (see Tables 8, 9, and 10). This reverses the trend of coverage losses for children between 2015 and 2016.⁷

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.

⁶ The remaining 0.6% are children not living with their parents for whom family work status could not be determined.

⁷ Skopec, L., and Aarons, J. 2018. "Profile of Virginia's Uninsured". Washington, DC: The Urban Institute, prepared for the Virginia Health Care Foundation.

- Between 2016 and 2017, the uninsured rate for the nonelderly in the US as a whole increased 0.2 percentage points, compared to stable uninsurance in Virginia (see Table 8). In 2016, the uninsured rate for the US was statistically lower than that for Virginia (9.9% and 10.3%, respectively) for the first time since the ACS began collecting insurance coverage data in 2008. However, in 2017, the Virginia uninsured rate was not statistically different from the US average (10.3% and 10.2%, respectively) (see Table 1).
- The combined estimated changes occurring between 2009 and 2017 showed a 3.0 percentage point decrease (13.3% to 10.3%) in the uninsured rate among the nonelderly in Virginia. Statistically significant decreases were found among nearly all groups studied, including most age groups, many income groups, many work status groups, all racial and ethnic groups, citizens and non-citizens, citizenship, and SNAP recipients and non-recipients. Nationally, the uninsured rate fell 7.3 percentage points over this time period, including statistically significant declines across all demographics groups studied (see Tables 15 and 19).
- In Virginia, there were an estimated 630,000 uninsured nonelderly adults in 2017, for an uninsured rate of 16.0% compared to:

Year	Number of uninsured nonelderly adults (19 – 64)	Share of nonelderly adults uninsured (19-64)
2009	779,000	16.0%
2010	876,000	17.5%
2011	871,000	17.3%
2012	866,000	17.8%
2013	888,000	17.8%
2014	759,000	15.1%
2015	655,000	13.1%
2016	621,000	12.4%
2017	630,000	12.5%

- For children, there were an estimated 89,000 uninsured in 2017, for an uninsured rate of 4.5%, compared to:

Year	Number of uninsured children (0-18)	Share of children uninsured (0-18)
2009	132,000	6.7%
2010	125,000	6.4%
2011	113,000	5.7%
2012	109,000	5.5%
2013	109,000	5.5%
2014	115,000	5.8%
2015	93,000	4.7%
2016	97,000	4.9%
2017	89,000	4.5%

- The share of the nonelderly uninsured with family income at or below 200% of the FPL decreased between 2009 and 2017. Among the nonelderly uninsured in Virginia, 69.2% (631,000) had incomes below 200% of the FPL in 2009, compared to 65.9% (474,000) in 2017 (derived from Table 15).
- Among uninsured children in Virginia, 62.2% (82,000) had family incomes below 200% of the FPL in 2009, compared to 51.1% (45,000) in 2017 (derived from Table 16).
- Uninsurance rates in Virginia declined significantly between 2009 and 2017 among young adults (aged 19-26), falling from 25.0% to 15.3%. Nationally, an even more dramatic decline was found in uninsurance for this age group between 2009 and 2017 (31.4% to 14.8%) (see Tables 18 and 22).

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

(See Tables R1-R13; Maps 1-12)

- Maps and tables with regional estimates show uninsured rates for 13 regions in Virginia based on 2017 ACS data.⁸
- Two regions in Virginia had uninsured rates among the nonelderly (0 to 64) that were significantly lower than the 10.3% statewide average in 2017, including Region 2 (Fairfax County area, 8.8%) and Region 6 (Loudoun County area, 4.7%) (see Map 1).
- Among nonelderly adults (19 to 64), Region 2 (Fairfax County area) and Region 6 (Loudoun County area) had uninsured rates significantly lower than the 12.5% uninsured rate for the rest of the state (10.8% for Region 2 and 5.9% for Region 6) (see Map 2).
- Among children (0 to 18), five regions had uninsured rates statistically below the 4.5% uninsured rate in the rest of the state. These include Region 1 (Arlington County area, 3.1%), Region 2 (Fairfax County area, 3.6%), Region 6 (Loudoun County area, 2.1%), Region 9 (Roanoke County area and western mountain part of the state, 3.0%) and Region 12 (Virginia Beach City and Norfolk City Area in the southeast portion of the state, 3.4%) (see Map 3).
- Four regions in Virginia had uninsured rates among the nonelderly (0 to 64) that were statistically above the 10.3% statewide average in 2017, including Region 3 (Fredericksburg City and Prince William County area, 11.8%), Region 4 (Northern Shenandoah Valley area that includes Frederick County, 13.9%), Region 10 (Southside part of the state that runs from Colonial Heights City to Emporia City and westward to Lynchburg City and the City of Martinsville, 12.2%), and Region 11 (Far Southwest portion of the state, 12.0%). All of these regions also had significantly higher uninsured rates among nonelderly adults (19 to 64) than the statewide average of 12.5% (13.8% for Region 3, 16.8% for Region 4, 15.0% for Region 10, and 14.3 for Region 11) (see Maps 1 and 2).

⁸ 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.

- Among children, Region 3 (Fredericksburg City and Prince William County area) had an uninsured rate statistically higher than the statewide average (7.7% compared to 4.5%) (see Map 3).
- Among nonelderly adults with family income at or below 138% of the FPL, Region 3 (Fredericksburg City and Prince William County area) had an uninsured rate statistically higher than the statewide average (22.4% compared to 19.0%) (see Map 8).

Access to Care, Health Status, and Oral Health among Nonelderly Adults in Virginia (2017) (Behavioral Risk Factor Surveillance System) *(See Tables 31-35)*

- In 2017, 69.5% of nonelderly adults in Virginia reported having a routine check-up in the past 12 months. This was higher than the 66.0% reported in the rest of the nation (see Table 23).⁹
- In 2017, some nonelderly adult Virginians faced difficulty affording care. Overall, 15.7% of all nonelderly adult Virginians reported not seeing a doctor when needed in the past 12 months due to cost, the same rate as the rest of the nation (see Table 23).
- Nonelderly adult Virginians reported 4.1 days in poor mental health in the past month in 2017, not significantly different from the 4.3 days in the rest of the nation. In addition, nonelderly adult Virginians reported that poor physical or mental health restricted their normal activities 4.4 days in the past month, lower than the 4.8 days in the rest of the nation (see Table 23).
- In 2017, 73.0% of nonelderly adult Virginians reported having insurance coverage that paid for some or all routine dental care, 69.9% of nonelderly adult Virginians reported having a dental visit in the past 12 months, and 35.8% reported having lost any permanent teeth (see Table 23).
- Between 2016 and 2017, the share of all nonelderly adult Virginians with a regular provider fell from 74.2% to 72.7%. During the same period, the share of nonelderly

⁹ Estimates for the rest of the nation do not include Virginia.

adults in the rest of the nation with a regular provider fell from 74.0% to 73.3%. Both changes were statistically significant (see Table 26).

- Between 2016 and 2017, the share of nonelderly adult Virginians who had a dental visit in the past 12 months fell from 70.6% to 69.9%, not a statistically significant change (see Table 26).
- Between 2016 and 2017, the share of nonelderly adult Virginians who did not see a doctor when needed due to cost rose slightly from 15.4% to 15.7%, not a statistically significant change. In the rest of the nation, this share rose from 15.1% to 15.7%, not statistically different from the change in Virginia (see Table 26).
- In Virginia, uninsured nonelderly adults were less likely than those with insurance to report having a regular provider (38.2% vs 78.1%), a routine checkup (43.2% vs 73.5%), a flu shot (21.0% vs 42.8%), or a dental visit in the past 12 months (42.9% vs 73.6%). In addition, uninsured nonelderly adult Virginians were more likely than those with insurance to report unmet needs for care due to cost (47.2% vs 11.0%) and loss of any permanent teeth (45.8% vs 34.5%) (see Table 25).