



## **A Profile of Virginia’s Uninsured, 2018**

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## Methods

- All data are from the 2009-2018 American Community Survey (ACS) and the 2017-2018 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 and updated under a grant from the David and Lucile Packard Foundation.<sup>1</sup>
- ***This report does not reflect expansion of Medicaid eligibility to adults with incomes at or below 138% of the Federal Poverty Level (FPL) in Virginia, which occurred on January 1, 2019. It includes more in-depth information than the tables produced by the U.S. Census Bureau.***

## Distribution of the Uninsured in Virginia (2018)

*(See Tables 1-13)*

- In 2018, 712,000 Virginians under the age of 65 lacked health insurance coverage according to the American Community Survey (ACS). That was an estimated 10.2% of nonelderly Virginians (see Table 1). These estimates do not reflect Virginia's Medicaid

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<sup>1</sup> 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-acr.pdf>.

expansion, which began covering citizen and eligible non-citizen adults with incomes up to 138% FPL on January 1, 2019.

- Nonelderly adults (19 to 64) constituted 87.6% of all nonelderly uninsured in Virginia in 2018. An estimated 37.4% 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 74.0% of uninsured were between the ages of 6 and 18 years (see Tables 1 and 2).
- The majority (64.4%, or 458,000) of uninsured Virginians were living in families<sup>2</sup> with income at or below 200% of the Federal Poverty Level (FPL).<sup>3</sup> Many of the uninsured (39.8%, or 283,000) lived in families at or below the FPL. However, the uninsured were also found at higher income levels. Nearly one-in-five (18.8%, or 134,000) of the uninsured lived in families with income above 300% FPL (see Table 1).
- Among children from birth through age 18 in Virginia, 4.4% (89,000) were uninsured in 2018. A substantial number of uninsured children were between the ages of 13 and 18 (41.3%, or 37,000) (see Table 2).
- Nearly six-in-ten uninsured children lived in families with incomes at or below 205% FPL<sup>4</sup> in 2018 (59.1%, or 52,000). This was also true for adolescent children aged 13 to 18, of whom 59.5% (22,000) lived in families with incomes at or below 205% FPL (derived from Tables 3 and 4).
- One quarter (26.3%, or 23,000) of uninsured children lived in families with income at or below 100% FPL in 2018, compared to 41.8% (260,000) of uninsured adults (see Tables 2 and 5).

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<sup>2</sup> 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.

<sup>3</sup> Income estimates are based on tax unit Modified Adjusted Gross Income and use the 2018 FPL Guidelines as defined by the Department of Health and Human Services. Our estimates of uninsurance among those with family incomes at or below 138 percent FPL reflect eligibility determination approaches in Medicaid, including certain exceptions to the modified adjusted gross income rules that apply in the Health Insurance Marketplaces. Estimates for all other income breaks reflect MAGI income as used in eligibility determination for the Health Insurance Marketplaces.

<sup>4</sup> This is the income limit for Medicaid and Children's Health Insurance Program coverage for children in Virginia.

- More than half (51.0%, or 318,000) of uninsured nonelderly adults in Virginia lived in families with income at or below 138% FPL, which is the income threshold for Medicaid eligibility for adults under the Affordable Care Act’s Medicaid expansion, which went into effect in Virginia on January 1, 2019 (see Table 5).<sup>5</sup>
- About one-in-seven young adults (19 to 26) were uninsured in 2018 (14.6% or 128,000). Two-thirds (66.1% or 85,000) of these uninsured young adults lived in families with income at or below 138% FPL (see Table 9).
- More than three-quarters (79.4% or 564,000) of the uninsured in Virginia were part of working families.<sup>6</sup> Nearly two-thirds (64.2% or 457,00) of the uninsured were part of families with one or more full-time workers. An estimated 15.2% (107,000) were part of families with at least one part-time worker (and no one working full-time), and 19.7% (141,000) were part of families with no working adults (see Table 1).<sup>7</sup>
- The estimated 457,000 nonelderly uninsured individuals in Virginia who were in families with at least one full-time worker were distributed across income categories: 51.0% (233,000) had income at or below 200% FPL. Among uninsured part-time workers and their families, 87.2%, (93,000) had income at or below 200% FPL. Among uninsured non-workers and their families, 89.4%, (125,000) had income at or below 200% FPL. Overall, 57.8% of nonelderly uninsured Virginians who were in families with at least one full-time or part-time worker had income  $\leq$ 200% FPL (derived from Tables 11, 12, and 13).
- The uninsured were from diverse racial/ethnic backgrounds: 43.4% (309,000) were white, non-Hispanic; 22.2% (158,000) were black, non-Hispanic; 25.4% (181,000) were Hispanic; 5.3% (37,000) were Asian/Pacific Islander; and 3.7% (27,000) were of other or multiple racial/ethnic backgrounds. Hispanics were uninsured at higher rates than any other ethnic group (24.6%) (see Table 1).

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<sup>5</sup> The estimated number of uninsured adults with incomes  $<$ 138% FPL in 2018 cannot be interpreted as the number of nonelderly adults in Virginia who would be newly eligible for Medicaid under Medicaid expansion for many reasons. For example, 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.

<sup>6</sup> 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.

<sup>7</sup> The remaining 1.0% are children not living with their parents for whom family work status was not determined.

## **Trends in Uninsurance in Virginia, 2017 to 2018 and 2009 to 2018 (ACS)**

*(See Tables 14-39)*

- Uninsurance among nonelderly people in Virginia remained stable between 2017 (10.3%)<sup>8</sup> and 2018 (10.2%). The uninsured rate also did not change significantly for nonelderly adults (12.5% in 2017 and 12.4% in 2018) or for children (4.5% in 2017 and 4.4% in 2018) between 2017 and 2018 (see Tables 14, 15, and 18).
- Between 2017 and 2018, 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 14). In 2018, the Virginia uninsured rate was not statistically different from the US average (10.2% and 10.3%), respectively (see Table 1).
- The combined estimated changes occurring between 2009 and 2018 showed a 3.1 percentage point decrease (13.3% to 10.2%) in the uninsured rate among the nonelderly in Virginia, or 199,000 fewer uninsured. Statistically significant decreases were found among nearly all groups studied, including most age, income, and work status groups, all racial and ethnic groups, citizens and non-citizens, and SNAP recipients and non-recipients. Nationally, the uninsured rate fell 7.1 percentage points over this time period, meaning 18.2 million fewer uninsured, including statistically significant declines across all demographics groups studied. Though Virginia had a lower uninsured rate than the nation as a whole in 2009, by 2018, the national uninsured rate was not statistically different from the uninsured rate in Virginia (see Tables 1 and 27).

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<sup>8</sup> The estimates presented here differ from those released in prior years because of a programming change to correct how tax unit income was being defined for the purposes of potential Medicaid eligibility. Overall, with the exception of estimated uninsured rates and numbers uninsured by income, this change resulted in almost no change in the uninsured estimates. In terms of income, the overall patterns remained the same, with uninsured rates higher for lower-income groups and the majority of the uninsured having incomes below 200 percent FPL. Complete data is available in the accompanying tables and chartbook.

- In Virginia, there were an estimated 623,000 uninsured nonelderly adults in 2018, for an uninsured rate of 12.4% compared to:

Year	# uninsured nonelderly adults (19 – 64)	% of Virginians
2009	779,000	16.0%
2010	876,000	17.5%
2011	871,000	17.3%
2012	886,000	17.8%
2013	888,000	17.8%
2014	760,000	15.1%
2015	656,000	13.1%
2016	620,000	12.4%
2017	630,000	12.5%
2018	623,000	12.4%

- For children, there were an estimated 89,000 uninsured in 2018, for an uninsured rate of 4.4%, compared to:

Year	# uninsured children (0-18)	% of Virginians
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	118,000	5.9%
2015	94,000	4.7%
2016	97,000	4.9%
2017	89,000	4.5%
2018	89,000	4.4%

- The share of the nonelderly uninsured with family income at or below 200% FPL decreased slightly between 2009 and 2018. Among the nonelderly uninsured in Virginia, 69.2% (631,000) had incomes below 200% FPL in 2009, compared to 64.4% (458,000) in 2018 (derived from Tables 1 and 27).

- The share of uninsured nonelderly adults with family income at or below 200% FPL decreased between 2009 and 2018. Among uninsured nonelderly adults in Virginia, 70.4% (548,000) had incomes below 200% FPL in 2009, compared to 65.6% (409,000) in 2018 (derived from Tables 5 and 31).
- Among uninsured children in Virginia, 62.2% (82,000) had family incomes at or below 200% FPL in 2009, compared to 55.7% or (49,000) in 2018 (derived from Tables 2 and 28).
- Uninsurance rates in Virginia declined significantly between 2009 and 2018 among young adults (aged 19-26), falling from 25.0% to 14.6%. Nationally, an even more dramatic decline was found in uninsurance for this age group between 2009 and 2018 (31.4% to 14.9%) (derived from Tables 9 and 35).

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

(See Tables R1-R13; Maps 1-13)

- Maps and tables with regional estimates show uninsured rates for 13 regions in Virginia based on 2018 ACS data.<sup>9</sup>
- Five regions in Virginia had uninsured rates among the nonelderly (0 to 64) that were significantly lower than the 10.2% statewide average in 2018, including Region 1 (Arlington/Alexandria area, 9.1%), Region 2 (Fairfax County area, 8.9%), Region 5 (Williamsburg/Northern Neck, 9.4%), Region 6 (Loudoun County, 5.9%), and Region 7 (Charlottesville area and the upper Piedmont, 8.6%) (see Map 1).
- Among nonelderly *adults* (19 to 64), Region 1 (Arlington/Alexandria area), Region 2 (Fairfax County area), Region 5 (Williamsburg/Northern Neck), Region 6 (Loudoun County), and Region 7 (Charlottesville area and the upper Piedmont) had uninsured rates significantly lower than the 12.4% uninsured rate for the rest of the state (Region 1: 10.4%; Region 2: 10.9%; Region 5: 11.9%; Region 6: 8.0%; Region 7: 10.4%) (see Map 5).

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<sup>9</sup> 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* (0 to 18), five regions had uninsured rates statistically below the 4.4% uninsured rate in the rest of the state. These include Region 5 (Williamsburg/Northern Neck, 3.4%), Region 6 (Loudoun County, 1.7%), Region 7 (Charlottesville area and the upper Piedmont, 4.0%), Region 8 (greater Richmond area, 4.0%), and Region 9 (Roanoke County and western mountain area, 3.3%) (see Map 12).
- Six regions in Virginia had uninsured rates among the nonelderly (0 to 64) and non-elderly adults that were statistically above the 10.2% (nonelderly) and 12.4% (nonelderly adult) statewide average in 2018, including:
  - Region 3 (Fredericksburg City and Prince William County area): 10.8% for nonelderly; 13.3% for nonelderly adults.
  - Region 4 (Northern Shenandoah Valley area that includes Frederick County): 12.2% for nonelderly; 14.1% for nonelderly adults.
  - Region 9 (Roanoke County and western mountain area): 11.0% for nonelderly; 13.9% for nonelderly adults.
  - Region 10 (Southside part of the state that runs from the City of Colonial Heights to the City of Emporia and westward to Lynchburg City and the City of Martinsville): 12.8% for nonelderly; 15.6% for nonelderly adults.
  - Region 11 (Far Southwest portion of the state): 12.2% for nonelderly; 14.5% for nonelderly adults.
  - Region 13 (the Peninsula area): 12.0% for nonelderly; 14.8% for nonelderly adults (see Maps 1 and 5).
- Among *children*, five regions had an uninsured rate statistically higher than the statewide average of 4.4%, including: Region 3 (Fredericksburg City and Prince William County area, 5.3%), Region 4 (Northern Shenandoah Valley area that includes Frederick County, 7.4%), Region 10 (Southside part of the state that runs from the City of Colonial Heights to the City of Emporia and westward to Lynchburg City and the City of Martinsville, 5.4%), Region 11 (Far Southwest portion of the state, 5.4%), and Region 13 (the Peninsula area, 5.4%) (see Map 12).



## **Access to Care, Health Status, and Oral Health among Nonelderly Adults in Virginia (2018) (Behavioral Risk Factor Surveillance System)**

*(See Tables 40-43)*

- In 2018, 76.2% of nonelderly adults in Virginia reported having a routine check-up in the past 12 months. This was higher than the 72.5% reported in the rest of the nation (see Table 40).<sup>10</sup>
- In 2018, 15.0% of nonelderly adult Virginians reported not seeing a doctor when needed in the past 12 months due to cost. This was similar to the 15.1% in the rest of the nation (see Table 40).
- In Virginia, uninsured nonelderly adults were less likely than those with insurance to report having a regular provider (40.4% compared to 79.8%), a routine checkup (55.0% compared to 79.7%), or a flu shot (14.7% compared to 37.1%), and were more likely to report unmet need for care due to cost in 2018 (44.4% compared to 10.1%) (see Table 42). In addition, uninsured nonelderly adult Virginians reported more poor mental health days in the past month than those with insurance (5.8 days compared to 4.1 days), and more days in which poor physical or mental health had restricted their normal activities in the past month (3.5 days compared to 2.3 days) (see Table 41).
- Between 2017 and 2018, the share of nonelderly adult Virginians with a regular provider rose from 72.6% to 74.0%. During the same period, the share of nonelderly adults in the rest of the nation with a regular provider fell slightly from 73.3% to 72.8%. Both changes were statistically significant, as was the difference between the changes for Virginia and the United States (see Table 43).
- Between 2017 and 2018, the share of nonelderly adult Virginians who did not see a doctor when needed due to cost fell slightly from 15.7% to 15.0%, not a statistically significant change. In the rest of the nation, this share fell from 15.7% to 15.1%, not statistically different from the change in Virginia (see Table 43).
- In 2018, 71.3% of nonelderly adult Virginians reported having a dental visit in the past 12 months, not statistically different from 2017 (69.9%). In 2018, 33.2% reported having lost any permanent teeth, significantly lower than 2017 (35.8%) (see Table 43).

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<sup>10</sup> Estimates for the rest of the nation do not include Virginia.