



A Profile of Virginia’s Uninsured, 2019

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Adele Shartzer and Joshua Aarons

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Methods

- All data are from the 2010-2019 American Community Survey (ACS) and the 2018-2019 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 Marketplace 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 coverage 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.¹ Even with these adjustments, there still may be some measurement error in ACS coverage estimates.
- Virginia expanded its Medicaid program under the Affordable Care Act to nonelderly adults with family income up to 138 percent FPL, implemented in January 2019. ***The 2019 data were collected continually throughout the year, so these data reflect a coverage picture over the course of the year and not at the conclusion of 2019.***
- Changes in access to care, health status, and oral health reported in the 2019 BRFSS are likely to lag health insurance coverage changes. These access and use measures include a 12-month look back period which included the pre-expansion period for many survey respondents.

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-acs.pdf>.

Distribution of the Nonelderly Uninsured in Virginia (2019)

(See Tables 1-14)

Population Summary

- In 2019, 648,000 Virginians under the age of 65 lacked health insurance coverage according to the American Community Survey (ACS). That was an estimated 9.3% of nonelderly Virginians (see Table 1).
- Nonelderly adults (19 to 64) constituted 86.3% of all nonelderly uninsured in Virginia in 2019. An estimated 36.7% of all uninsured were between the ages of 19 and 34, while an estimated 13.7% of all uninsured were between the ages of 0 and 18 (see Table 1).
- The majority (58.9%, or 382,000) of uninsured Virginians were living in families² with income at or below 200% of the Federal Poverty Level (FPL) in 2019.³ Many of the uninsured (32.4%, or 210,000) lived in families at or below the FPL. However, the uninsured were also found at higher income levels. One in five (20.9%, or 136,000) uninsured individuals lived in families with income above 300% FPL (see Table 1).

Uninsured Children

- Among children from birth through age 18 in Virginia, 4.5% (88,000) were uninsured in 2019. An estimated 78.6% (70,000) were between the ages of 6 and 18 years, with a substantial number of uninsured children between the ages of 13 and 18 (42.6%, or 38,000) (see Table 1 and 2).

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 2019 FPL Guidelines as defined by the Department of Health and Human Services. Our estimates of uninsurance among those with family income 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 Marketplace. Estimates for all other income breaks reflect MAGI income as used in eligibility determination for the Health Insurance Marketplaces.

- More than half of uninsured children lived in families with income at or below 205% FPL⁴ in 2019 (52.5%, or 46,000). This was also true for adolescent children aged 13 to 18, of whom 55.6% (21,000) lived in families with income at or below 205% FPL (derived from Tables 2 and 3).
- Nearly one quarter (22.5%, or 20,000) of uninsured children lived in families with income at or below 100% FPL in 2019, compared to 34.0% (190,000) of uninsured adults (see Tables 2 and 5).

Uninsured Nonelderly Adults

- More than two in five (44.4%, or 248,000) 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).⁵
- Nearly one in seven young adults (ages 19 to 26) were uninsured in 2019 (13.7%, or 116,000). More than half (54.5%, or 63,000) of uninsured young adults lived in families with income at or below 138% FPL (see Table 10).

Demographics of the Uninsured

- Four-fifths (82.3%, or 533,000) of the uninsured in Virginia were part of working families.⁶ Two-thirds (68.2%, or 442,000) of the uninsured nonelderly were part of families with one or more full-time workers. One in seven (14.1%, or 92,000) were part of families with at least one part-time worker (and no one working full-time), and one in six (16.7%, or 141,000) were part of families with no working adults (see Table 1).⁷

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

⁵ The estimated number of uninsured adults with income \leq 138% FPL in 2019 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 were already eligible for Medicaid and some may not meet other Medicaid eligibility requirements due to their immigration status.

⁶ 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.

⁷ The remaining 1.0% (6,000) are children not living with their parents for whom family work status was not determined.

- Of the estimated 442,000 nonelderly uninsured individuals in Virginia who were in families with at least one full-time worker, 46.6% (206,000) had family income at or below 200% FPL. Among uninsured part-time workers and their families, 83.4%, (76,000) had family income at or below 200% FPL. Among uninsured non-workers and their families, 86.8%, (94,000) had family income at or below 200% FPL. Overall, 52.9% of nonelderly uninsured Virginians who were in families with at least one full-time or part-time worker had family income \leq 200% FPL (derived from Tables 12, 13, and 14).
- The uninsured were from diverse racial/ethnic backgrounds: 41.4% (268,000) were white, non-Hispanic; 29.5% (191,000) were Hispanic; 20.3% (131,000) were Black, non-Hispanic; 5.9% (38,000) were Asian/Pacific Islander; and 3.0% (20,000) were of other or multiple racial/ethnic backgrounds. Hispanic Virginians were uninsured at higher rates than any other ethnic group (25.5%) (see Table 1).

Uninsurance Trends in Virginia, 2018 to 2019 and 2010 to 2019 (ACS)

(See Tables 15-32)

Changes among the Nonelderly Population

- Uninsurance among the nonelderly in Virginia decreased between 2018 (10.2%) and 2019 (9.3%). This change was driven by a decrease in the uninsured rate for nonelderly adults (from 12.4% in 2018 to 11.2% in 2019), while the rate for children (4.4% in 2018 and 4.5% in 2019) did not change significantly between 2018 and 2019 (see Tables 15, 16, and 18).
- Between 2018 and 2019, the uninsured rate for the nonelderly in the US as a whole increased 0.4 percentage points, compared to the 0.9 percentage point decrease in uninsurance among nonelderly Virginians. In 2019, the Virginia nonelderly uninsured rate (9.3%) was lower than the US average (10.7%) (see Tables 1 and 15). For children under age 19, the uninsured rate for US children as a whole increased between 2018 (4.8%) and 2019 (5.2%) while holding steady for Virginia children.
- The combined estimated changes occurring between 2010 and 2019 showed a 5.1 percentage point decrease (14.4% to 9.3%) in the uninsured rate among the nonelderly in Virginia, or 354,000 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 18.4 million fewer uninsured, including statistically significant declines across all demographics groups studied (see Tables 1 and 25).

- In Virginia, there were an estimated 559,000 uninsured nonelderly adults in 2019, for an uninsured rate of 11.2% compared to:

Year	# Uninsured Nonelderly Virginia Adults (ages 19 – 64)	Uninsured Rate among Nonelderly Virginia Adults (ages 19 to 64)
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%
2019	559,000	11.2%

- For children, there were an estimated 88,000 uninsured in 2019, for an uninsured rate of 4.5%, compared to:

Year	# Uninsured Virginia Children (ages 0-18)	Uninsured Rate among Virginia Children (ages 0-18)
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%
2019	88,000	4.5%

Changes in Uninsurance Rates among Specific Populations

- The uninsured rate decreased from 21.9% to 17.1% between 2018 and 2019 for nonelderly Virginians in families with income below the federal poverty level, resulting in 73,000 fewer uninsured nonelderly Virginians. Over the same time period, there was an increase in uninsurance from 9.7% to 11.4% among families with income between 251% and 300% FPL and no significant change in uninsurance among families at all other income levels (see Table 15).
- Among nonelderly Virginians in households receiving SNAP, the uninsured rate fell from 16.4% to 10.4% between 2018 and 2019. This resulted in 48,000 fewer uninsured individuals in households receiving SNAP (see Table 15).
- Virginia's gains in insurance coverage were not realized by noncitizens, who had no significant change in uninsurance between 2018 and 2019 (36.2% and 36.3%, respectively). Among citizens in Virginia, the uninsured rate decreased from 8.4% to 7.4% (see Table 15).
- The uninsured rate among individuals in families with only part-time workers or no workers decreased between 2018 and 2019 (from 20.0% to 16.4% and 17.5% to 13.9%, respectively). Individuals in families with at least one full-time worker did not experience a significant change in uninsurance between 2018 (8.2%) and 2019 (8.0%) (see Tables 30, 31, and 32).
- The uninsured rate in Virginia declined significantly between 2010 and 2019 among young adults (ages 19-26), falling from 26.0% to 13.7%. Nationally, a similar decline was found in uninsurance for this age group between 2010 and 2019 (32.0% to 15.5%, respectively) (derived from Tables 10 and 29).

Changes in the Composition of the Uninsured Population

- The share of the nonelderly uninsured with family income at or below 200% FPL decreased between 2010 and 2019, reflecting expanded subsidies for coverage through the Marketplace and the Medicaid expansion to low-income adults. Among the nonelderly uninsured in Virginia, 70.4% (705,000) had family income below 200% FPL in 2010, compared to 58.9% (382,000) in 2019 (derived from Tables 1 and 25).
- The share of uninsured nonelderly adults with family income at or below 200% FPL decreased between 2010 and 2019. Among uninsured nonelderly adults in Virginia,

71.4% (626,000) had family income below 200% FPL in 2010, compared to 60.1% (336,000) in 2019 (derived from Tables 5 and 28).

- Among uninsured children in Virginia, the share who had family income at or below 205% FPL decreased between 2010 (64.0%, or 80,000 children) and 2019 (52.5%, or 46,000 children) in 2019 (derived from Tables 2, 3, 26, and 27).

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 2019 ACS data.⁸
- Five regions in Virginia had uninsured rates among the nonelderly (ages 0 to 64) that were significantly lower than the 9.3% statewide average in 2019. These were Region 1 (Arlington/Alexandria area, 7.7%), Region 5 (Williamsburg/Northern Neck, 7.6%), Region 6 (Loudoun County, 4.5%), Region 8 (greater Richmond area, 8.9%), and Region 9 (Roanoke Region and Virginia Mountains area, 8.5%) (see Map 1).
- Among nonelderly adults (ages 19 to 64), Region 1 (Arlington/Alexandria area, 9.0%), Region 5 (Williamsburg/Northern Neck, 9.2%), Region 6 (Loudoun County, 5.4%), and Region 9 (Roanoke Region and Virginia Mountains area, 10.2%) had uninsured rates significantly lower than the 11.2% statewide uninsurance rate (see Map 4).
- Among children (ages 0 to 18), four regions had uninsured rates statistically below the 4.5% uninsured rate in the rest of the state. These were Region 1 (Arlington/Alexandria area, 3.0%), Region 5 (Williamsburg/Northern Neck, 3.6%), Region 6 (Loudoun County, 2.6%), and Region 8 (greater Richmond area, 3.9%) (see Map 2).
- Five regions in Virginia had uninsured rates among the nonelderly and non-elderly adults that were statistically above the 9.3% (nonelderly) and 11.2% (nonelderly adult) statewide average in 2018, including:

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.

- Region 3 (Fredericksburg City and Prince William County area): 12.1% for nonelderly; 14.5% for nonelderly adults.
 - Region 7 (Charlottesville area and the upper Piedmont): 10.0% for nonelderly.
 - 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): 10.4% for nonelderly; 12.8% for nonelderly adults.
 - Region 11 (Far Southwest portion of the state): 11.0% for nonelderly; 13.0% for nonelderly adults.
 - Region 13 (Peninsula area): 10.1% for nonelderly; 12.7% for nonelderly adults (see Maps 1 and 4).
- Among children, three regions had an uninsured rate statistically higher than the statewide average of 4.5%, including: Region 3 (Fredericksburg City and Prince William County area, 6.8%), Region 7 (Charlottesville area and the upper Piedmont, 5.9%), and Region 11 (Far Southwest portion of the state, 5.2%) (see Map 2).

Access to Care, Health Status, and Oral Health among Nonelderly Adults in Virginia (2019) (Behavioral Risk Factor Surveillance System)

(See Tables 33-36)

- In 2019, 76.4% of nonelderly adults in Virginia reported having a routine check-up in the past 12 months. This was higher than the 72.2% reported in the rest of the nation (see Table 33).⁹
- In 2019, 14.1% of nonelderly adult Virginians reported not seeing a doctor when needed in the past 12 months due to cost. This was lower than the 15.9% in the rest of the nation. One in twelve (8.2%) nonelderly adults in Virginia reported not taking medication as prescribed in the past 12 months due to cost (see Table 33).
- In Virginia, uninsured nonelderly adults were less likely than those with insurance to report having a regular provider (37.1% compared to 79.9%), a routine checkup (49.3% compared to 80.4%), or a flu shot (18.7% compared to 47.1%) and were more likely to report unmet needs due to cost during the last 12 months for care (39.3% compared to 10.3%) and medications (14.8% compared to 7.2%) in 2019 (see Table 34). In addition,

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

uninsured nonelderly adult Virginians reported more poor mental health days in the past month than those with insurance (5.6 days compared to 4.3 days) (see Table 34).

- In 2019, 72.9% of nonelderly adults in Virginia had any kind of insurance coverage that paid for some or all of their routine dental care (Table 33); nonelderly adults in Virginia without health insurance were much less likely to have dental coverage (13.3% compared to 82.0%) (see Table 35). Nonelderly adults without dental coverage were less likely to have had a dental visit (70.7% compared to 78.4%), but not significantly more likely to have lost any permanent teeth (35.2% compared to 32.2%) (see Table 36).

Changes in Access to Care, Health Status, and Oral Health among Nonelderly Adults in Virginia (2018-2019) (Behavioral Risk Factor Surveillance System)

(See Table 37)

- Changes in access to care, health status, and oral health are likely to lag health insurance coverage changes. These access and use measures include a 12-month look back period which included the pre-expansion period for many survey respondents.
- Between 2018 and 2019, the share of nonelderly adult Virginians with a regular provider did not change notably (74.0% to 74.3%). This was significantly different from the rest of the United States, which experienced a decrease in the share of nonelderly with a regular provider (72.8% to 72.0%) (see Table 37).
- Between 2018 and 2019, the share of nonelderly adult Virginians who did not see a doctor when needed due to cost fell slightly from 15.0% to 14.1%, not a statistically significant change. In the rest of the nation, this share increased from 15.1% to 15.9%, statistically different from the change in Virginia (see Table 37).
- In 2019, 70.0% of nonelderly adult Virginians reported having a dental visit in the past 12 months, not statistically different from 2018 (71.3%). In 2019, 35.1% reported having lost any permanent teeth, significantly higher than 2018 (33.2%) (see Table 37). In 2018 and 2019, Medicaid in Virginia included limited dental benefits for adults; in July 2021, the state will implement expanded dental benefits for adults in Medicaid.