



A Profile of Virginia’s Uninsured, 2021

**Prepared for
The Virginia Health Care Foundation
707 East Main Street, Suite 1350
Richmond, Virginia 23219**

May 25, 2022

Adele Shartzter and Michael Karpman

Support for this research was provided by the Virginia Health Care 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 Genevieve M. Kenney for her thoughtful review and comments, and Jennifer Haley and Clare Pan for analysis of ACS data.

Methods

- All data are from the Current Population Survey Annual Social and Economic Supplement (CPS-ASEC) conducted by the US Census Bureau and Bureau of Labor Statistics in 2017-2021 and the Behavioral Risk Factor Surveillance System (BRFSS) conducted by the Centers for Disease Control and Prevention in 2019 and 2020.
- Pandemic-related data collection challenges necessitated a shift to the CPS-ASEC from the American Community Survey (ACS) used in previous *Profiles*. Comparisons of trends over time should use a consistent data source and methodology. As a result, estimates in this chartbook should not be compared to estimates in other reports.
- CPS uninsurance estimates reflect coverage reported at the time of the survey, with most data collection occurring in March. This is in contrast to the ACS, which also collects information on coverage at the time of the survey but is fielded continuously throughout the year.
- The family structures and corresponding income and employment estimates presented in the CPS analyses are based on health insurance units, or groups of individuals whose income would likely be counted together for the purposes of eligibility for Medicaid or the Marketplace. Health insurance units are generally smaller than Census-reported families, and their income is generally lower than the Census estimates of family-based income. *As a result, the CPS estimates of the number of uninsured by income may not match those from other sources that are based on alternative family and income units.*
- Changes in access to care, health status, and oral health reported in the 2020 BRFSS are likely to lag health insurance coverage changes. These access and use measures include a 12-month look back period, including portions of 2019. The years 2019 and 2020 marked a period of change in Virginia, both through the expansion of the Medicaid program to low-income nonelderly adults in January 2019 followed by the global COVID-19 pandemic in early 2020 and subsequent responses, including the Medicaid maintenance of effort requirements. These factors had major impacts on the economy and access to health care in Virginia and elsewhere.¹

¹ For more information about national changes in health insurance coverage between 2019 and 2021, see S. McMorrow, M. Karpman, A. Green, and J. Banthin. "Bolstered by Recovery Legislation, the Health Insurance Safety Net Prevented a Rise in Uninsurance between 2019 and 2021," Urban Institute Issue Brief, March 2022, accessible online at

<https://www.urban.org/research/publication/bolstered-recovery-legislation-health-insurance-safety-net-prevented-rise>

Uninsurance Rates among Nonelderly Virginians (CPS-ASEC 2021)

(See Tables 1-3)

- In 2021, 455,000 Virginians under the age of 65 lacked health insurance coverage according to the March Current Population Survey Annual Social and Economic Supplement (CPS-ASEC). That was an estimated 6.5% of nonelderly Virginians (see Table 1).
- The uninsured rate among nonelderly adults (ages 19 to 64) was 8.2% in 2021, representing 415,000 uninsured nonelderly adults in Virginia. The uninsurance rate was highest among adults ages 27 to 39 (9.1%). The Affordable Care Act expanded access to coverage for young adults (ages 19-26) as a dependent; the uninsurance rate among 19-26 year-old adults was 8.1%.
- In 2021, the uninsurance rate among children in Virginia was 2.1%, or about 41,000 children. Children in families with income at or below 205% of the Federal Poverty Level (FPL) were more likely to be uninsured than children in higher-income families (5.0% vs. 0.7%).
- Among nonelderly adult Virginians, the highest uninsurance rates were among those with family income at or below 138% of the Federal Poverty Level (FPL) in 2021; 18.7% of nonelderly adult Virginians in this income category were uninsured.
- Uninsurance rates were much higher for nonelderly Virginians in families with part-time-only workers or with no workers (17.0% and 15.1%, respectively) than families with two or more full-time workers (1.8%). The uninsurance rate among nonelderly Virginians with one full-time worker in the family was 5.3%.
- The uninsurance rate among white nonelderly Virginians was 4.4%; Black or African American Virginians and Hispanic Virginians had significantly higher uninsurance rates in 2021 (7.4% and 16.7%, respectively).²

² Race/ethnicity categories are based on the CPS-ASEC questionnaire wording.

- In 2021, the uninsured rate among all nonelderly citizens in Virginia was 5.0%; this stands in contrast to the significantly higher uninsurance rate among noncitizens, 26.6%.

Uninsurance Trends in Virginia, 2017 to 2021 (CPS-ASEC)

(See Tables 4-6a)

Changes among the Nonelderly Population

- Uninsurance among the nonelderly in Virginia decreased between 2017 (11.3%) and 2021 (6.5%). This represents about 327,000 fewer uninsured Virginians in 2021. This change reflects a decrease in the uninsured rate for nonelderly adults (from 13.6% in 2017 to 8.2% in 2021) as well as a decrease among children (5.5% in 2017 and 2.1% in 2021) (see Tables 4, 5, and 6).
- Between 2017 and 2021, the uninsured rate for the nonelderly in the US as a whole increased 0.9 percentage points, compared to the 4.8 percentage point decrease in uninsurance among nonelderly Virginians. In 2021, the Virginia nonelderly uninsurance rate (6.5%) was lower than the US average (10.9%) (see Table 4). For children under age 19, the uninsured rate for US children as a whole increased slightly between 2017 (5.4%) and 2021 (6.1%) while decreasing for Virginia children (5.5% in 2017 to 2.1% in 2021).

Statistically significant decreases in uninsurance between 2017 and 2021 were found among most groups of Virginians studied, including most age and work status groups, families with low incomes, white and Black residents, citizens, and SNAP recipients and non-recipients. Nationally, uninsurance remained stable or increased between 2017 and 2021 for these groups.

- In Virginia, there were an estimated 415,000 uninsured nonelderly adults in March 2021, for an uninsured rate of 8.2% compared to:

Year	# Uninsured Nonelderly Virginia Adults (ages 19 – 64)	Uninsured Rate among Nonelderly Virginia Adults (ages 19 to 64)
2017	672,000	13.6%
2018	635,000	12.7%
2019	559,000	11.3%
2020	435,000	8.8%
2021	415,000	8.2%

- For children, there were an estimated 41,000 uninsured in 2021, for an uninsured rate of 2.1%, compared to:

Year	# Uninsured Virginia Children (ages 0-18)	Uninsured Rate among Virginia Children (ages 0-18)
2017	110,000	5.5%
2018	134,000	6.7%
2019	129,000	6.6%
2020	55,000	2.9%
2021	41,000	2.1%

Changes in Uninsurance Rates among Specific Populations

- The uninsured rate decreased between 2017 and 2021 from 27.1% to 14.7% for nonelderly Virginians in families with income at or below 100% FPL and from 27.7% to 12.9% for those with family income between 101-138% FPL. This resulted in 227,000 fewer uninsured nonelderly Virginians with income in this range. Over the same time period, there were also slight decreases in uninsurance rates among other income groups, though the changes were not statistically significant (see Table 4).
- Among nonelderly Virginians in households receiving SNAP, the uninsured rate fell from 20.7% to 6.1% between 2017 and 2021. This resulted in 123,000 fewer uninsured individuals in households receiving SNAP (see Table 4).
- Though the uninsurance rate among noncitizens showed a potential decrease between 2017 and 2021 (35.4% and 26.6%, respectively), the change was not statistically significant, possibly because of small sample size. Among Virginia citizens, the uninsured rate decreased from 9.3% to 5.0% during the same time period (see Table 4).
- The uninsured rate among individuals in families with only part-time workers did not change significantly between 2017 and 2021. The uninsured rate for individuals in families with no workers decreased from 23.0% to 15.1% between 2017 and 2021. Individuals in families with at least one full-time worker also experienced a significant decrease in uninsurance between 2017 and 2021 (10.9% to 5.3% for families with one full-time worker and 4.1% to 1.8% for two or more full-time workers) (see Table 4).

- The uninsured rate in Virginia declined significantly between 2017 and 2021 among young adults (ages 19-26), falling from 20.2% to 8.1%. Nationally, uninsurance among this age group remained steady between 2017 and 2021 (14.7% to 15.5%), following a significant decline in the early years of the ACA when dependent coverage on employer-sponsored insurance was expanded for 19-26 year-old adults.

Access to Care, Health Status, and Oral Health among Nonelderly Adults in Virginia (2020) **(Behavioral Risk Factor Surveillance System, BRFSS)**

(See Tables 7-10)

- In 2020, 73.4% of nonelderly adults in Virginia reported having a routine check-up in the past 12 months. This was higher than the 70.3% reported in the rest of the nation (see Table 7).³
- In 2020, 12.2% of nonelderly adult Virginians reported not seeing a doctor when needed in the past 12 months due to cost, a rate similar to the rest of the nation (12.5%) (see Table 7).
- In Virginia, uninsured nonelderly adults were less likely than those with insurance to report having a regular provider (35.6% compared to 77.7%), a routine checkup (45.1% compared to 77.9%), or a flu shot (21.6% compared to 49.4%) and were more likely to report unmet needs due to cost during the last 12 months for care (36.6% compared to 8.3%) in 2020 (see Table 9).
- In 2020, 74.4% of nonelderly adults in Virginia said that they had a type of insurance coverage that paid for some or all of their routine dental care (Table 7); nonelderly adults without health insurance in Virginia were much less likely to have dental coverage (13.9% compared to 84.0%) (see Table 9). Nonelderly adults without dental coverage were less likely to have had a dental visit (46.8% compared to 77.7%) and were significantly more likely to have lost any permanent teeth (43.5% compared to 28.6%) (see Table 10).

Changes in Access to Care, Health Status, and Oral Health among Nonelderly Adults in Virginia (2019-2020) **(BRFSS)**

(See Table 11)

- 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

³ Estimates for the rest of the nation do not include Virginia.

including portions of 2019 when enrollment in the Medicaid expansion was ramping up. These two years marked a period of dramatic change in Virginia, both through the expansion of the Medicaid program to low-income nonelderly adults in 2019 followed by the global COVID-19 pandemic in 2020, which had major impacts on access to health care in Virginia and elsewhere.

- Between 2019 and 2020, the share of nonelderly adult Virginians with a regular provider decreased (74.3% to 71.8%). In the rest of the United States, there was no change in the share of nonelderly with a regular provider (72.0% to 72.3%) (see Table 11).
- Between 2019 and 2020, the share of nonelderly adult Virginians who did not see a doctor when needed due to cost decreased significantly from 14.1% to 12.2%. In the rest of the nation, this share fell from 15.9% to 12.5%.
- In 2020, 69.2% of nonelderly adult Virginians reported having a dental visit in the past 12 months, not statistically different from 2019 (70.0%). In 2020, 31.3% reported having lost any permanent teeth, significantly lower than 2019 (35.1%) (see Table 11). In 2019, Medicaid in Virginia included limited dental benefits for adults; in July 2021, the state implemented a comprehensive dental benefit for adults in Medicaid, so there may be changes in oral health access in future *Profiles*.