



A Profile of Virginia’s Uninsured, 2021

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Adele Shartzter, Julia Long, and Avani Pugazhendhi

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Methods

- All data are from the 2013, 2018, 2019, and 2021 American Community Survey (ACS) and the 2019 and 2021 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.*
- This year’s Profile does not include additional adjustments for potential misreporting of Medicaid/CHIP coverage, which differs from the approach in previous years. The Medicaid continuous coverage requirement implemented in response to the COVID-19 pandemic has increased the apparent misreporting of Medicaid coverage¹ and made the usual adjustment methodology² less effective.
- In January 2019, Virginia expanded its Medicaid program under the Affordable Care Act to nonelderly adults with family income up to 138% of the federal poverty level (FPL).
- Changes in access to care, health status, and oral health reported in the 2021 BRFSS are likely to lag health insurance coverage changes. These access and use measures include a 12-month look back period.
- This report provides more in-depth information than tables produced by the US Census.
- “Uninsured rate” refers to the percentage of Virginians in the specified group who are uninsured. “Share of uninsured” refers to the percentage of the uninsured who are in the specified group.

¹ Hest R., Lukanen E., and Blewett, L. “Medicaid Undercount Doubles, Likely Tied to Enrollee Misreporting of Coverage.” SHADAC Brief, December 2022.

https://www.shadac.org/sites/default/files/publications/Medicaid_Undercount%202020-2021.pdf

² 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>.

Distribution of the Nonelderly Uninsured in Virginia (2021)

(See Tables 1-16)

Population Summary

- In 2021, 559,000 Virginians under the age of 65 lacked health insurance coverage according to the American Community Survey (ACS). That was an estimated 8.0% of all nonelderly Virginians (see Table 1).
- Nonelderly adults (19 to 64) constituted 84.4% of all nonelderly uninsured in Virginia in 2021. An estimated 35.6% of all uninsured were between the ages of 19 and 34, while an estimated 15.6% of all uninsured were between the ages of 0 and 18 (see Table 1).
- The majority (58.7%, or 328,000) of uninsured Virginians were living in families³ with income at or below 200% FPL in 2021.⁴ Many of the uninsured (30.8%, or 172,000) lived in families at or below the FPL. However, the uninsured were also found at higher income levels. One in four (24.6%, or 138,000) uninsured individuals lived in families with income above 300% FPL (see Table 1).

Uninsured Children

- Among children from birth through age 18 in Virginia, 4.4% (87,000) were uninsured in 2021. An estimated 70.2% (61,000) were between the ages of 6 and 18 years, with a substantial number of uninsured children between the ages of 13 and 18 (37.8%, or 33,000) (see Table 2).

³ 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.

⁴ Income estimates are based on tax unit Modified Adjusted Gross Income and use the 2021 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% FPL⁵ in 2021 (57.2%, or 50,000). This was also true for adolescent children aged 13 to 18, of whom 52.3% (17,000) lived in families with income at or below 205% FPL (see tables 2 and 5).
- In 2021, about three in ten uninsured children (29.0%, or 25,000) lived in families with income at or below 100% FPL in 2021. A similar share of uninsured nonelderly adults (31.1%, or 147,000) lived in families with income at or below the poverty level (see Tables 2 and 6).

Uninsured Nonelderly Adults

- More than two in five (41.2%, or 194,000) uninsured nonelderly adults in Virginia lived in families with income at or below 138% FPL. This 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 6).⁶
- One in ten young adults (ages 19 to 26) were uninsured in 2021 (11.2%, or 96,000). More than half (51.8%, or 49,000) of uninsured young adults lived in families with income at or below 138% FPL (see Table 12).

Demographics of the Uninsured

- Four-fifths (83.0%, or 464,000) of the nonelderly uninsured in Virginia were part of families with at least one adult working part-time or full-time.⁷ Two-thirds (70.1%, or 392,000) of the uninsured nonelderly were part of families with one or more full-time workers. One in eight (12.9%, or 72,000) were part of families with at least one part-

⁵ This is the income limit for Medicaid and Children's Health Insurance Program coverage for children in Virginia.

⁶ The estimated number of uninsured adults with income \leq 138% FPL in 2021 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 have met other Medicaid eligibility requirements due to their immigration status.

⁷ 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.

time worker (and no one working full-time), and one in six (16.4%, or 92,000) were part of families with no working adults (see Table 1).⁸

- Of the estimated 392,000 nonelderly uninsured individuals in Virginia who were in families with at least one full-time worker, almost half (48.2%, or 206,000) had family income at or below 200% FPL. Among uninsured part-time workers and their families, 80.0%, (58,000) had family income at or below 200% FPL. Among uninsured non-workers and their families, 85.8%, (79,000) had family income at or below 200% FPL. Overall, 53.1% 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 14, 15, and 16).
- The uninsured were from diverse racial/ethnic backgrounds: 37.7% (211,000) were white, non-Hispanic; 30.7% (171,000) were Hispanic; 16.8% (94,000) were Black, non-Hispanic; 6.2% (35,000) were Asian/Pacific Islander; and 8.6% (48,000) were of other or multiple racial/ethnic backgrounds. Hispanic Virginians were uninsured at higher rates than any other ethnic group (22.9%) (see Table 1).

Uninsurance Trends in Virginia, 2013 to 2021 (ACS)

(See Tables 17-34)

Changes among the Nonelderly Population

- Uninsurance among the nonelderly in Virginia decreased between 2019 (9.4%) and 2021 (8.0%). This change was driven by a significant decrease in the uninsured rate for nonelderly adults (from 11.1% in 2019 to 9.4% in 2021), accompanied by a smaller but still significant decrease for children (4.9% in 2019 and 4.4% in 2021) (see Tables 17, 18, 19, 20, 23 and 24).
- Between 2019 and 2021, the uninsured rate for the nonelderly in the US as a whole decreased 0.6 percentage points, compared to the 1.4 percentage point decrease in uninsurance among nonelderly Virginians (see Table 17). In 2021, the Virginia nonelderly uninsured rate (8.0%) was lower than the US average (10.2%) (see Table 2). For children under age 19, the uninsured rate decreased between 2019 and 2021 for US children as a

⁸ The remaining 0.6% (3,000) are children not living with their parents and for whom family work status was not determined.

whole (0.3 percentage point decrease) as well as for Virginia children (0.5 percentage point decrease) (see table 20).

- Between 2013 and 2021, there was a 6.3 percentage point decrease (14.3% to 8.0%) in the uninsured rate among the nonelderly in Virginia, or 437,000 fewer uninsured. This time period encompasses the implementation of many of the Affordable Care Act’s coverage provisions in 2014, Virginia’s expansion of Medicaid coverage to low-income adults in 2019, and the COVID-19 pandemic and associated policy response including Medicaid continuous coverage provisions starting in 2020. Statistically significant decreases were found among all groups, including 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 6.8 percentage points over this time period, constituting 17.7 million fewer uninsured, including statistically significant declines across all demographics groups studied (see Tables 17 and 18).

Changes in Uninsurance Rates among Specific Populations

- The uninsured rate decreased from 17.1% to 13.7% between 2019 and 2021 for all nonelderly Virginians in families with income at or below the federal poverty level, resulting in 38,000 fewer uninsured nonelderly Virginians. Over the same time period, uninsurance also decreased significantly for Virginians with family income between 101-138% FPL and between 201-400% FPL. There was no significant change in uninsurance among families with income between 139-200% FPL, nor among nonelderly Virginians with income above 400% FPL (see Tables 17 and 18).
- Among all nonelderly Virginians in households receiving SNAP, the uninsured rate fell from 10.7% to 9.2% between 2019 and 2021 as the total number of SNAP recipients increased. This resulted in 1,000 fewer uninsured individuals in households receiving SNAP during this time period (see Tables 17 and 18).

There remains a large and persistent disparity in uninsurance among noncitizens compared with citizens in Virginia. Among all nonelderly citizens in Virginia, the uninsured rate decreased significantly from 7.4% in 2019 to 6.3% in 2021. Among nonelderly noncitizens, the uninsured rate in 2019 was 36.3%, declining slightly (but not significantly) to 34.9% in 2021 (see Tables 17 and 18).

- The uninsured rate among all nonelderly individuals in families with only part-time workers or no workers decreased between 2019 and 2021 (from 16.6% to 13.2% and

13.9% to 11.2%, respectively). Uninsurance also decreased for individuals in families with at least one full-time worker (see Table 17).

- The uninsured rate in Virginia declined significantly between 2013 and 2021 among young adults (ages 19-26), falling 11 percentage points from 22.2% to 11.2%. Nationally, a similar decline was found in uninsurance for this age group between 2013 and 2021 (26.4% to 14.6%, respectively) (see Tables 27 and 28).

Changes in the Composition of the Uninsured Population

- The share of the nonelderly uninsured with family income at or below 200% FPL decreased between 2013 and 2021, likely due in part to the subsidies that were made available for coverage through the ACA’s Marketplaces and the Medicaid expansion to low-income adults. Among the nonelderly uninsured in Virginia, 71.1% (709,000) had family income below 200% FPL in 2013, compared to 58.7% (328,000) in 2021 (derived from Tables 1 and 17).
- Among uninsured nonelderly adults, the share with family income at or below 200% FPL decreased between 2013 and 2021. About seven in ten uninsured nonelderly adults in Virginia (72.6%, or 644,000) had family income below 200% FPL in 2013, compared to six in ten (59.0%, or 278,000) in 2021 (derived from Tables 6 and 23).
- Between 2013 and 2021, the percentage of uninsured children in Virginia with family income within Medicaid/CHIP eligibility limits remained similar. Among uninsured children in Virginia, the share who had family income at or below 205% FPL was 59.4% in 2013 and 56.8% in 2021 (derived from Table 19).

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 and the distribution (“share”) of uninsured by income for 13 regions in Virginia based on 2021 ACS data.⁹

⁹ 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.

- Four regions in Virginia had uninsured rates among the nonelderly (ages 0 to 64) that were significantly lower than the 8.0% statewide average in 2021. These were Region 5 (Williamsburg/Northern Neck, 6.9%), Region 6 (Loudoun County, 6.1%), Region 7 (Charlottesville area and the upper Piedmont, 7.3%) and Region 8 (greater Richmond area, 7.4%) (see Map 1).
- Two regions had uninsurance rates for the nonelderly that were significantly higher than the state average—Region 3 (Fredericksburg City and Prince William County area, 10.8%) and Region 4 (upper Shenandoah valley area, 10.3%) (see Map 1).
- Among nonelderly adults (ages 19 to 64), Region 1 (Arlington/Alexandria area, 8.5%), Region 2 (Fairfax, 3.9%), Region 5 (Williamsburg/Northern Neck, 8.3%), Region 6 (Loudoun County, 6.9%), and Region 8 (greater Richmond area, 8.4%) had uninsured rates significantly lower than the 9.4% statewide uninsurance rate (see Map 3).
- Among nonelderly adults, Region 3 (Fredericksburg City and Prince William County area, 12.8%), Region 4 (upper Shenandoah Valley area, 11.7%), and Region 13 (the Peninsula region, 10.4%) had uninsurance rates that were significantly higher than the state average of 9.4% (see Map 3).
- Among children (ages 0 to 18), five regions had uninsured rates statistically below the 4.4% uninsured rate in the state overall. These were Region 5 (Williamsburg/Northern Neck, 3.6%), Region 7 (Charlottesville area and the Upper Piedmont, 3.2%), Region 10 (Southside Virginia, 3.3%), Region 11 (far Southwest portion of the state, 2.0%), and Region 13 (greater Richmond area, 3.9%) (see Map 2).
- Among children, five regions had an uninsured rate statistically higher than the statewide overall average of 4.4%, including: Region 1 (Arlington/Alexandria area, 4.9%), Region 2 (Fairfax, 5.3%), Region 3 (Fredericksburg City and Prince William County area, 6.4%), Region 4 (upper Shenandoah Valley area, 6.9%), 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 (2021) (Behavioral Risk Factor Surveillance System)

(See Tables 35-38)

- In 2021, 73.0% of nonelderly adults overall in Virginia reported having a routine check-up in the past 12 months. This was higher than the 69.0% reported in the rest of the nation (see Table 35).¹⁰
- In 2021, 9.2% of nonelderly adult Virginians reported not seeing a doctor when needed in the past 12 months due to cost. This was lower than the 11.8% in the rest of the nation.
- In Virginia, uninsured nonelderly adults were less likely than those with insurance to report:
 - Having a regular provider (35.4% compared to 84.9%);
 - A routine checkup (37.0% compared to 75.4%); and
 - A flu shot (12.9% compared to 46.6%).
- Uninsured nonelderly adults were also more likely to report unmet needs due to cost of care during the last 12 months (38.5% compared to 7.0%) in 2021 (see Table 37).
- In 2021, 81.2% of nonelderly adults in Virginia had some kind of insurance coverage that paid for some or all of their routine dental care (Table 35); nonelderly adults in Virginia without health insurance were much less likely to have dental coverage than those with health insurance (9.1% compared to 86.0%) (see Table 37). Nonelderly adults without dental coverage were less likely to have had a dental visit (43.2% compared to 80.6%), and more likely to have lost any permanent teeth (44.5% compared to 31.4%) (see Table 38).

¹⁰ Estimates for the rest of the nation do not include Virginia.

Changes in Access to Care, Health Status, and Oral Health among Nonelderly Adults in Virginia (2019-2021) (Behavioral Risk Factor Surveillance System)

(See Table 39-40)

- 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 can span the implementation of policy changes affecting health insurance coverage and benefits. Coverage changes may also take time to ramp up.
- Between 2019 and 2021, the share of nonelderly adult Virginians with a regular medical provider increased (74.3% to 80.8%). In the rest of the United States, the share of nonelderly adults with a regular medical provider also increased (72.0% to 79.7%) over the same time period (see Table 39).
- Between 2019 and 2021, the share of nonelderly adult Virginians who did not see a doctor when needed due to cost fell from 14.1% to 9.2%. In the rest of the nation, this share decreased from 15.9% to 11.8% over the same time period (see Table 39).
- About 7 in ten nonelderly adult Virginians reported having a dental visit in the past 12 months in both 2019 and 2021 (70.0% and 69.3% respectively, including adults without dental coverage). In 2021, 22.0% reported having lost any permanent teeth, down from 25.1% in 2019 (see Table 39). In 2018 and 2019, Medicaid in Virginia provided very limited dental benefits for adults; in July 2021, the state implemented expanded dental benefits for all adults enrolled in full-benefit Virginia Medicaid.