



## **A Profile of Virginia’s Uninsured, 2025**

**Prepared for  
The Virginia Health Care Foundation  
6850 Paragon Place, Suite 250  
Richmond, Virginia 23230**

**March 2025**

Laura Skopec, Vincent Pancini, Avani Pugazhendhi, Noah Kennedy, and Jennifer Haley

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.

## Overview

- The Virginia Health Care Foundation’s (VHCF) [2025 Profile of Virginia’s Uninsured](#) provides a detailed picture of the Commonwealth’s uninsured, using the most recent data available from the American Community Survey (ACS) and the Behavioral Risk Factor Surveillance Survey (BRFSS). Both were conducted in 2023 and reflect a 2-year lag with respect to data collection.
- The *Profile* shows the **uninsured rate in Virginia fell** from 14.2% in 2013 to 7.6% (530,000 nonelderly uninsured Virginians) in 2023.
- The *Profile* includes slides, maps and detailed tables describing the uninsured who have family incomes consistent with eligibility thresholds for Virginia’s Medicaid and Children’s Health Insurance Programs (CHIP, also known as FAMIS), also known collectively in Virginia as Cardinal Care starting in 2023. It does not consider other factors that affect eligibility.
- The *Profile* also includes **ACS data for key years over a 10-year time period to show trends in uninsurance (2013, 2019, 2021, 2022, and 2023)**.<sup>1</sup>

## Methods and Limitations

- All data are from the 2013, 2019, 2021, 2022, and 2023 American Community Survey (ACS) and the 2022 and 2023 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*

---

<sup>1</sup> Estimates of Virginia’s uninsured developed using US Census data collected during the COVID-19 pandemic and pandemic-related continuous coverage period (2021-2025) cannot be compared to estimates in earlier *Profiles of Virginia’s Uninsured*. We do not include estimates from the 2020 ACS, due to data quality concerns raised by the US Census Bureau related to data collection during the COVID-19 pandemic. See [An Assessment of the COVID-19 Pandemic’s Impact on the 2020 ACS 1-Year Data](#).

*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, similar to the *Profiles* released in 2023 and 2024. The Medicaid continuous coverage requirement implemented in response to the COVID-19 pandemic increased the apparent misreporting of Medicaid coverage<sup>2</sup> and made the Urban Institute’s usual adjustment methodology<sup>3</sup> less effective.
- In January 2019, Virginia expanded its Medicaid program to include nonelderly adults with family income up to 138% of the federal poverty level (FPL) under the Affordable Care Act.
- From 2021 through 2025, Marketplace subsidies were enhanced under the American Rescue Plan Act and the Inflation Reduction Act.<sup>4</sup> In addition, in 2022 Virginia extended Medicaid post-partum coverage to 12 months through a Section 1115 waiver.<sup>5</sup>
- The federal continuous coverage requirement went into effect in March of 2020 to help people maintain health insurance coverage during the pandemic. The unwinding of the continuous coverage provision in Medicaid began on April 1, 2023 and it ended by May 2024 in Virginia when eligibility redeterminations were completed for most Medicaid/CHIP members.<sup>6</sup> Because the ACS is administered on a rolling basis and states proceeded with unwinding at different rates, the 2023 ACS estimates do not fully reflect coverage before or after the Medicaid unwinding.<sup>7</sup>

---

<sup>2</sup> 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](https://www.shadac.org/sites/default/files/publications/Medicaid_Undercount%202020-2021.pdf)

<sup>3</sup> 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>.

<sup>4</sup> Bantlin J., Buettgens M., Simpson M., and Levitis J. 2024. “Who Benefits from Enhanced Premium Subsidies in the Marketplace?” Washington, DC: The Urban Institute. Available from:

<https://www.urban.org/research/publication/who-benefits-enhanced-premium-tax-credits-marketplace>.

<sup>5</sup> Virginia Department of Medical Assistance Services. 2021. “Virginia Medicaid Announces 12 Month Postpartum Coverage.” Richmond, VA: DMAS. Available from: <https://www.dmas.virginia.gov/media/4123/virginia-medicaid-announces-12-month-postpartum-coverage.pdf>.

<sup>6</sup> Centers for Medicare & Medicaid Services. 2024. “Scheduled State Timeliness for Completing Unwinding-Related Renewals.” Baltimore, MD: CMS. Available at: <https://www.medicaid.gov/resources-for-states/downloads/sst-cmpltng-unwndng-rnwls-prlmnry-anlys-05312024.pdf>.

<sup>7</sup> Hest, Robert, and Andrea Stewart. 2024. “2023 ACS: After Two Years of Decline, Uninsured Rates Increased for Children; Public and Private Coverage Rates See Variations Across the States.” Available at:

<https://www.shadac.org/news/american-community-survey-data-2023-health-insurance-coverage-estimates>.

- Actual uninsured rates in 2023 and 2024 may be higher than in prior years due to the unwinding of the continuous coverage requirement. Virginia Medicaid/CHIP enrollment fell from 2.0 million in March 2023 to 1.8 million in October 2024,<sup>8</sup> though Marketplace enrollment increased by about 27,000 Virginia residents over this period.<sup>9</sup>
- Changes in access to care, health status, and oral health reported in the 2023 BRFSS are likely to lag health insurance coverage changes. These access and use measures include a 12-month look-back period, where the insurance coverage question is asked at the time the survey is conducted.
- 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.

## Overall Uninsurance in Virginia

- There were about 530,000 nonelderly (ages 0-64) uninsured in Virginia in 2023, or 7.6% of nonelderly Virginians.
- Between 2013 and 2023, the Virginia nonelderly uninsured rate fell 6.7 percentage points (from 14.3% to 7.6%.) The change in uninsurance from 2022 to 2023 was not statistically significant (7.7% and 7.6%, respectively).
- A number of state and federal policy changes since 2013 have reduced the number of uninsured Virginians:
  - Allowing young adults to stay on their parents’ health insurance plan until age 26 beginning in 2010 under the Affordable Care Act.

---

<sup>8</sup> Centers for Medicare & Medicaid Services. 2023. “Medicaid and CHIP Unwinding Operations Snapshot – April 2023.” Baltimore, MD: CMS. Available from: <https://www.medicaid.gov/resources-for-states/downloads/medicaid-chip-unwinding-oper-snap-april2023-07072023.pdf>. CMS. 2024. “October 2024 Medicaid and CHIP Enrollment Data Highlights.” Baltimore, MD: CMS. Available from: <https://www.medicaid.gov/medicaid/program-information/medicaid-and-chip-enrollment-data/report-highlights/index.html>.

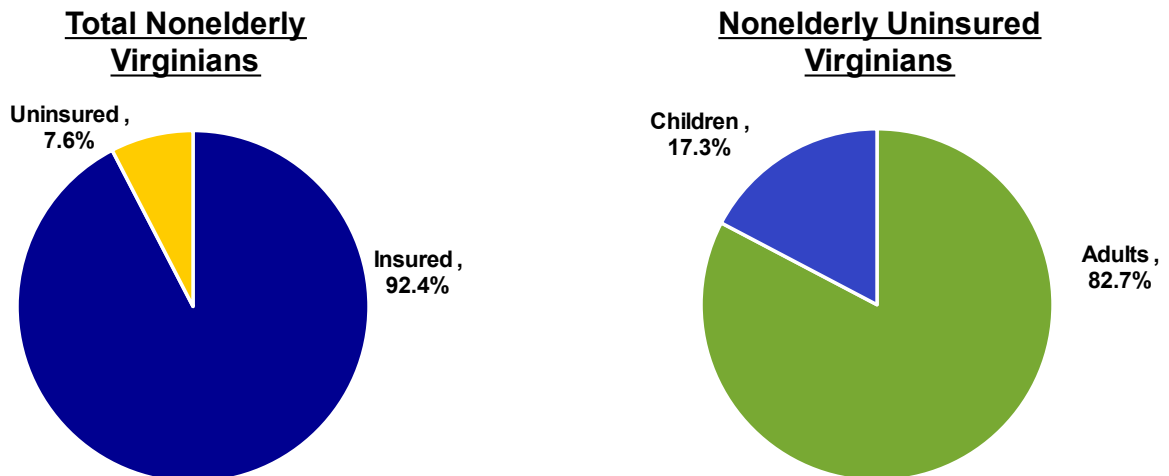
<sup>9</sup> Centers for Medicare & Medicaid Services. 2023. “[Marketplace 2023 Open Enrollment Period Report: Final National Snapshot](https://www.cms.gov/newsroom/fact-sheets/marketplace-2023-open-enrollment-period-report-final-national-snapshot).” Baltimore, MD: CMS. Available from: <https://www.cms.gov/newsroom/fact-sheets/marketplace-2023-open-enrollment-period-report-final-national-snapshot>. Centers for Medicare & Medicaid Services. 2025. “Marketplace 2025 Open Enrollment Period Report: National Snapshot.” Baltimore, MD: CMS. Available from: <https://www.cms.gov/newsroom/fact-sheets/marketplace-2025-open-enrollment-period-report-national-snapshot-1>.

- Introduction of subsidized coverage available through new Marketplaces beginning in 2014 under the Affordable Care Act.
  - The state’s expansion of Medicaid to include low-income nonelderly adults in 2019.
  - The federal continuous coverage provisions during the COVID-19 pandemic (2020-2023).
  - The state’s extension of post-partum Medicaid coverage to 12 months in 2022.
  - Expanded Marketplace subsidies under the American Rescue Plan Act and Inflation Reduction Act (2021-2025).
- Most (82.7%) nonelderly uninsured Virginians were adults (ages 19-64), and 83.9% were in families with at least one working adult. The nonelderly uninsured in Virginia represent a mix of races and ethnicities.
  - Uninsured adult Virginians were much more likely than insured adults to have unmet health needs due to cost (42.8% versus 7.7%) and less likely to receive preventive services like routine checkups (47.2% versus 80.0%).

## Uninsurance Among Key Populations in Virginia

- 8.7% of Virginians ages 19 to 64 had no health insurance in 2023, or 439,000 non-elderly adults. Among children ages 0 to 18, 4.6% were uninsured (92,000) (Figure 1).

**530,000 Virginians lacked health insurance coverage in 2023, 82.7% of whom were adults**



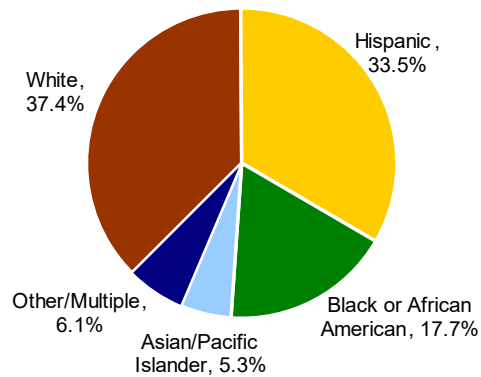
**Figure 1**

Source: Urban Institute, March 2025. Based on the 2023 American Community Survey (ACS) data from the Integrated Public Use Microdata Series (IPUMS).

- Uninsured Virginians under age 65 were racially and ethnically diverse (Figure 2).

## Uninsured nonelderly Virginians were diverse with respect to race and ethnicity in 2023

### Share of Nonelderly Uninsured



**Figure 2**

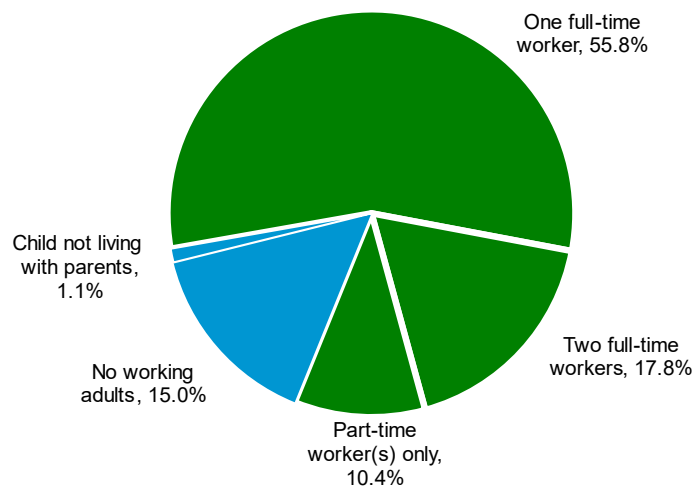
Source: Urban Institute, March 2025. Based on the 2023 American Community Survey (ACS) data from the Integrated Public Use Microdata Series (IPUMS).

Notes: Estimates may not sum to 100% due to rounding. See tables for uninsured rates by race, ethnicity, and other demographic breakdowns.

- The majority of uninsured Virginians under age 65 were part of families with at least one full-time worker in 2023 (73.6%, or 390,000), and 88.6% were in families with at least one working adult (445,000) (Figure 3).

## Most uninsured Virginians (73.6%) lived in families with at least one full-time worker in 2023

Share of Nonelderly Uninsured



**Figure 3**

Source: Urban Institute, March 2025. Based on the 2023 American Community Survey (ACS) data from the Integrated Public Use Microdata Series (IPUMS).

Notes: Family work status is based on the work status of adults in the tax unit. Estimates may not sum to 100% due to rounding.



- Over a third (36.2%, or 192,000) of all uninsured Virginians under age 65 lived in families<sup>10</sup> with income  $\leq$ 138% of the Federal Poverty Level (FPL) in 2023 (data not shown).<sup>11</sup>
- Over a third (37.1%, or 163,000) of uninsured Virginia adults ages 19 to 64 lived in families with income  $\leq$ 138% FPL (Figure 4) in 2023. This is the income threshold for Medicaid eligibility for adults under Medicaid expansion, which went into effect in Virginia on January 1, 2019.<sup>12</sup> Among these uninsured nonelderly Virginians with incomes  $\leq$ 138% FPL, about 47,000 were parents.
- Of the 92,000 children in Virginia without health insurance in 2023, 49.7% (46,000) had family incomes  $\leq$ 205% FPL,<sup>13</sup> the income threshold for Medicaid/CHIP eligibility for children (Figure 4).<sup>14</sup>

---

<sup>10</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/CHIP eligibility.

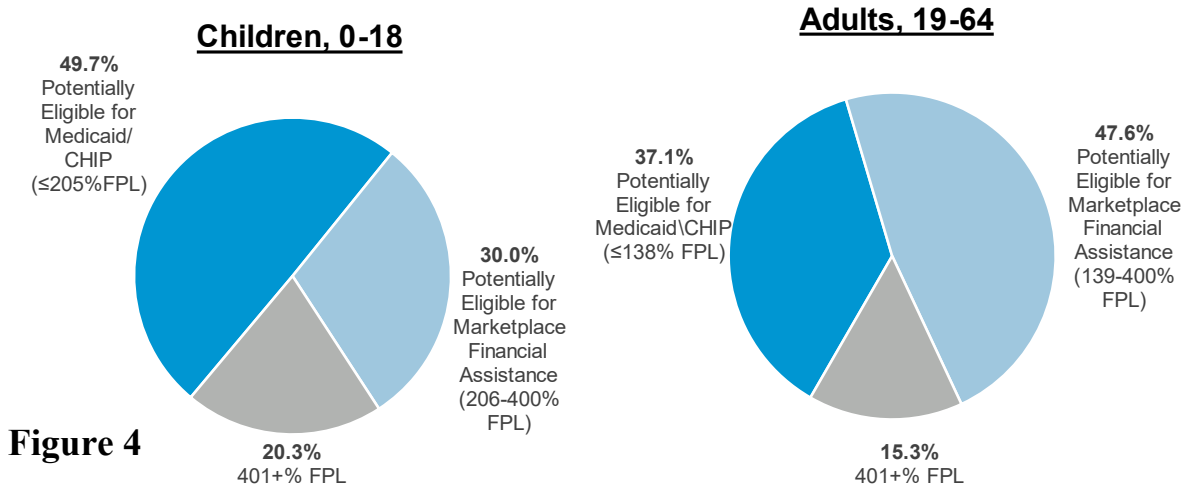
<sup>11</sup> Income estimates are based on tax unit Modified Adjusted Gross Income and use the 2023 FPL Guidelines as defined by the Department of Health and Human Services. Our estimates of uninsurance among those with family income at or below 138% FPL reflect eligibility determination approaches in Medicaid/CHIP, 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.

<sup>12</sup> The estimated number of uninsured adults with income  $\leq$ 138% FPL in 2023 cannot be interpreted as the number of nonelderly adults in Virginia who are eligible for, but not enrolled in, Medicaid. Some of the uninsured in this income group may not be enrolled due to other factors that affect their eligibility.

<sup>13</sup> This is the income limit for Medicaid/CHIP coverage for children in Virginia.

<sup>14</sup> The estimated number of uninsured children with income  $\leq$ 205% FPL in 2023 cannot be interpreted as the number of children in Virginia who are eligible for, but not enrolled in, Medicaid/CHIP. Some of the uninsured in this income group may not be enrolled due to other factors that affect their eligibility.

**Almost half of uninsured children (49.7%) and 37.1% of uninsured adults in Virginia have family incomes that would make them potentially eligible for Medicaid/CHIP**



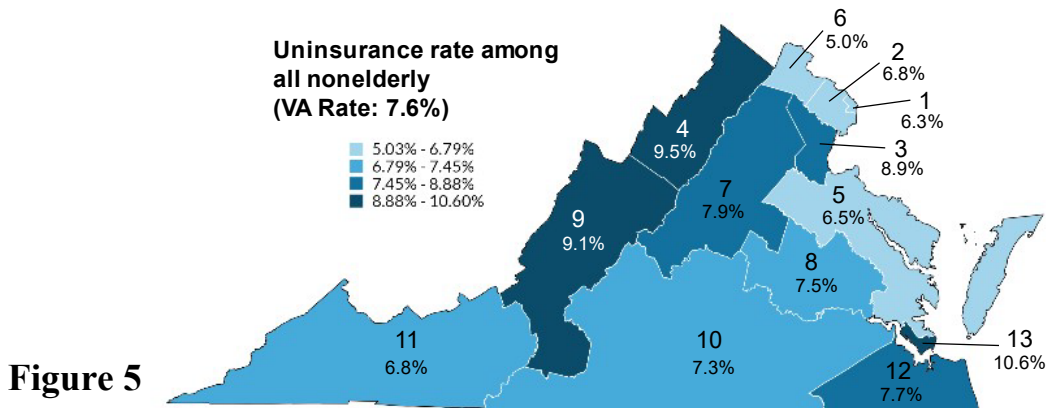
**Figure 4**

Source: Urban Institute, March 2025. Based on the 2023 American Community Survey (ACS) data from the Integrated Public Use Microdata Series (IPUMS).

Note: Those with incomes above 400% FPL may be eligible for Marketplace financial assistance under the American Rescue Plan Act/Inflation Reduction Act if their premiums are more than 8.5% of tax unit income, which is set to expire at the end of 2025. Marketplace eligibility is also conditional on offers of coverage from employers.

- Across Virginia, the uninsured rate among the nonelderly (ages 0-64) was highest in Newport News and Hampton (10.6%), the upper Shenandoah Valley area (9.5%), and Roanoke County and the Western Mountain area (9.1%). The uninsured rate was lowest in Loudoun (5.0%), Arlington and Alexandria (6.3%) and Williamsburg/Northern Neck (6.5%) (Figure 5).

## Uninsured rate for all nonelderly (0 -64) in each region of Virginia in 2023



Source: Urban Institute, March 2025. Based on the 2023 American Community Survey (ACS) data from the Integrated Public Use Microdata Series (IPUMS). For area definitions, see “Guide to Regions of Virginia”.

Note: In 2022, the Census Bureau changed the Public Use Microdata Areas based on the 2020 Census. Regional estimates for 2023 are not comparable to estimates prior to 2022 as a result.