



## **A Profile of Virginia’s Uninsured, 2026**

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

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

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## Overview

- The Virginia Health Care Foundation’s (VHCF) [\*2026 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 2024 and reflect health insurance coverage at the time of the survey in 2024 and access in the 12 months prior, respectively.
- This report **does not** reflect the impact of federal policy changes from 2025/2026, including the expiration of enhanced Marketplace subsidies on December 31, 2025.
- The *Profile* shows the **uninsured rate in Virginia increased** slightly in 2024, from the historic low of 7.6% in 2023 to 8.1% in 2024 (an increase from 530,000 nonelderly uninsured Virginians in 2023 to 573,000 in 2024). This was similar to the national trend, as states resumed regular Medicaid/CHIP renewals after they were paused during the COVID-19 pandemic, which kept most people continuously enrolled in Medicaid/CHIP coverage from 2020-2023. Nationally, the uninsured rate increased from 9.4% in 2023 to 9.8% in 2024.
- Additionally, in 2024, Virginia had a lower uninsured rate among both nonelderly adults (9.3%) and children (5.2%) than the US as a whole (11.3% and 6.0%, respectively), consistent with prior years.
- 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 take into account income and family size fluctuations throughout the year or other factors that affect eligibility, such as immigration status.
- The *Profile* also includes **ACS data for key years over an 11-year time period to show trends in uninsurance (2013, 2019, 2023, and 2024).**<sup>1</sup>

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<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

## Methods, Limitations, and Considerations

- All data are from the 2013, 2019, 2023, and 2024 American Community Survey (ACS) and the 2023 and 2024 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/CHIP.
  - 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.***
- Over the last two decades, multiple state and federal policy changes were enacted that increased access to and affordability of health coverage in Virginia, including:
  - Allowing young adults to stay on their parents' health insurance plan until age 26 beginning in 2010 under the Affordable Care Act.
  - Introduction of subsidized private health coverage available through new Marketplaces beginning in 2014 under the Affordable Care Act.
  - In January 2019, Virginia expanded its Medicaid program under the Affordable Care Act to include nonelderly adults with family income up to 138% of the federal poverty level (FPL).
  - From 2021 through 2025, Marketplace subsidies were enhanced under the American Rescue Plan Act and the Inflation Reduction Act, resulting in improved affordability for Marketplace coverage.<sup>2</sup>
  - In 2021, Virginia expanded coverage to pregnant individuals who do not meet the immigration status requirements for other Medicaid/CHIP coverage through the From-Conception-to-the-End-of-Pregnancy option.

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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](#).

<sup>2</sup> Banthin 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>.

- In 2022, Virginia extended Medicaid/CHIP postpartum coverage from 60 days to 12 months for postpartum women who meet the income criteria and are citizens or lawfully present immigrants.<sup>3</sup>
- In January 2024, Virginia implemented 12-month continuous coverage for children enrolled in Medicaid/CHIP as required by the Consolidated Appropriations Act, meaning their coverage is protected and cannot be reduced or ended for the 12 months after enrollment.
- Additionally, during the COVID-19 pandemic, the federal government temporarily allowed people to keep their Medicaid/CHIP coverage without having to renew it each year. This continuous coverage requirement ended on March 31, 2023, at which point annual renewals were once again required. This restarting of annual Medicaid/CHIP renewals was also known as the “unwinding” of continuous coverage, a process that continued throughout 2023 and 2024.
- Beginning in April 2023, everyone enrolled in Medicaid/CHIP nationwide had to have their eligibility reviewed by their state to determine if they were still eligible. Some people were no longer eligible, while others were still eligible but lost coverage due to administrative or paperwork issues. Depending on individual circumstances, people who lost coverage may have transitioned to other coverage, become uninsured, and/or eventually re-enrolled in Medicaid/CHIP (a process often known as “churn”).
- Virginia completed this unwinding process for most Medicaid/CHIP members by August 2024, but unwinding-related renewals continued well into 2025.<sup>4</sup> Virginia Medicaid/CHIP enrollment fell from 2.0 million in March 2023 to 1.8 million in December 2024;<sup>5</sup> Marketplace enrollment increased by about 27,000 Virginia residents over this period, which did not fully offset the Medicaid/CHIP coverage losses.<sup>6</sup>

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<sup>3</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>4</sup> The Commonwealth Institute. 2024. “Virginia’s Medicaid Unwinding Winds Down: A Look at the Numbers and Next Steps to Connect People to Health Coverage.” Richmond, VA: The Commonwealth Institute. Available from: [https://thecommonwealthinstitute.org/tci\\_research/virginias-medicaid-unwinding-winds-down-numbers-next-steps-to-connect-people-to-health-coverage/](https://thecommonwealthinstitute.org/tci_research/virginias-medicaid-unwinding-winds-down-numbers-next-steps-to-connect-people-to-health-coverage/).

<sup>5</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. “December 2024: Medicaid and CHIP Eligibility Operations and Enrollment Snapshot.” Baltimore, MD: CMS. Available from: <https://www.medicaid.gov/resources-for-states/downloads/eligib-oper-and-enrol-snap-december2024.pdf>.

<sup>6</sup> Centers for Medicare & Medicaid Services. 2023. “Marketplace 2023 Open Enrollment Period Report: Final National Snapshot.” Baltimore, MD: CMS. Available from: <https://www.cms.gov/newsroom/fact->

- The increase in uninsurance in Virginia between 2023 and 2024 corresponds with the unwinding of the Medicaid continuous coverage provision, though other economic factors, like increasing unemployment rates or employer decisions to offer coverage, may also have played a role. The 2024 uninsurance rate also does not fully reflect coverage after the completion of the unwinding of the Medicaid continuous coverage provision in Virginia because the ACS is administered on a rolling basis throughout the year.
- Changes in uninsurance in Virginia over time are not adjusted to account for changes in the Virginia population, such as shifts in the age, citizenship status, or income of Virginia’s nonelderly residents. These population changes may affect the share of Virginians who are eligible for Medicaid/CHIP or Marketplace coverage.
- This year’s *Profile* does not include additional adjustments for potential misreporting of Medicaid/CHIP coverage,<sup>7</sup> similar to the *Profiles* released in 2023, 2024, and 2025. Because the 2026 *Profile* does **not** include these coverage edits, it may overestimate the uninsured rate relative to earlier *Profiles* developed using US Census data collected prior to 2020. **However, all data shown in the 2026 *Profile* applies consistent methods to ensure comparability over time.**
- Changes in access to care, health status, and oral health reported in the BRFSS are likely to lag health insurance coverage changes. These access and use measures include a 12-month look-back period, whereas the insurance coverage question pertains to the time the survey is conducted. Differences in access to care, health status, and oral health in the BRFSS over time and between insured and uninsured populations are also not adjusted for differences in age, income, health status, or other factors between populations.
- This report provides more in-depth information than tables produced by the US Census, as well as trends in uninsurance over time.

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[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>.

<sup>7</sup> The Medicaid continuous coverage requirement increased the apparent misreporting of Medicaid coverage (see Hest R., Lukanen E., and Blewett, L. “Medicaid Undercount Doubles, Likely Tied to Enrollee Misreporting of Coverage.” SHADAC Brief, December 2022. Available from: [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)) and made the Urban Institute’s pre-pandemic adjustment methodology (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-s.pdf>) less effective. While the Urban Institute’s coverage edits do not have a large effect on uninsured rates, some respondents may be assigned to other coverage who report uninsurance.

- “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 subgroup.

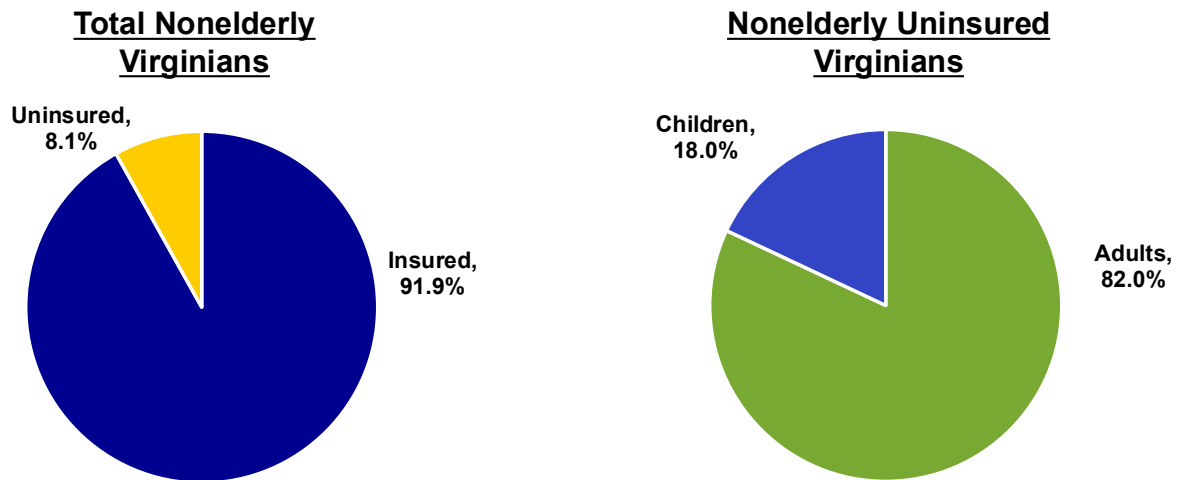
## Overall Uninsurance in Virginia

- There were about 573,000 nonelderly (ages 0-64) uninsured in Virginia in 2024, amounting to 8.1% of nonelderly Virginians. There was a statistically significant increase in uninsurance from 2023 to 2024, from 7.6% to 8.1%, with 43,000 more Virginians found to be uninsured in 2024 relative to 2023.
- Between 2019 (prior to the COVID-19 pandemic but after the implementation of Medicaid Expansion in Virginia) and 2024, the Virginia nonelderly uninsured rate fell 1.3 percentage points (from 9.4% to 8.1%), with 81,000 fewer Virginians uninsured relative to 2019.
- Between 2013 (prior to the implementation of major components of the Affordable Care Act) and 2024, the Virginia nonelderly uninsured rate fell 6.2 percentage points (from 14.3% to 8.1%), with 424,000 fewer Virginians uninsured relative to 2013.
- Most (82.0%) nonelderly uninsured Virginians in 2024 were adults (ages 19-64), and 83.8% were in families with at least one working adult. The nonelderly uninsured in Virginia represent a mix of races and ethnicities.
- In 2024, as in prior years, uninsured Virginians ages 18 to 64 were more likely than insured adults to have unmet health needs due to cost (36.3% versus 9.8%) and less likely to receive preventive services like routine checkups (44.0% versus 78.9%). The uninsured were also far less likely than Virginians with health insurance to have a dental visit in the past 12 months (32.7% compared to 71.0%).

## Uninsurance Among Key Populations in Virginia

- Nonelderly adults (ages 19-64) were 1.8 times more likely to be uninsured than children in 2024. 9.3% of Virginians ages 19 to 64 had no health insurance in 2024, constituting 470,000 nonelderly adults. Among children ages 0 to 18, 5.2% were uninsured (103,000) (Figure 1). Virginia had a lower uninsured rate than the US as a whole for both groups in 2024, with 11.3% of adults ages 19 to 64 and 6.0% of children uninsured nationally.

**573,000 Virginians lacked health insurance coverage in 2024, 82% of whom were adults**

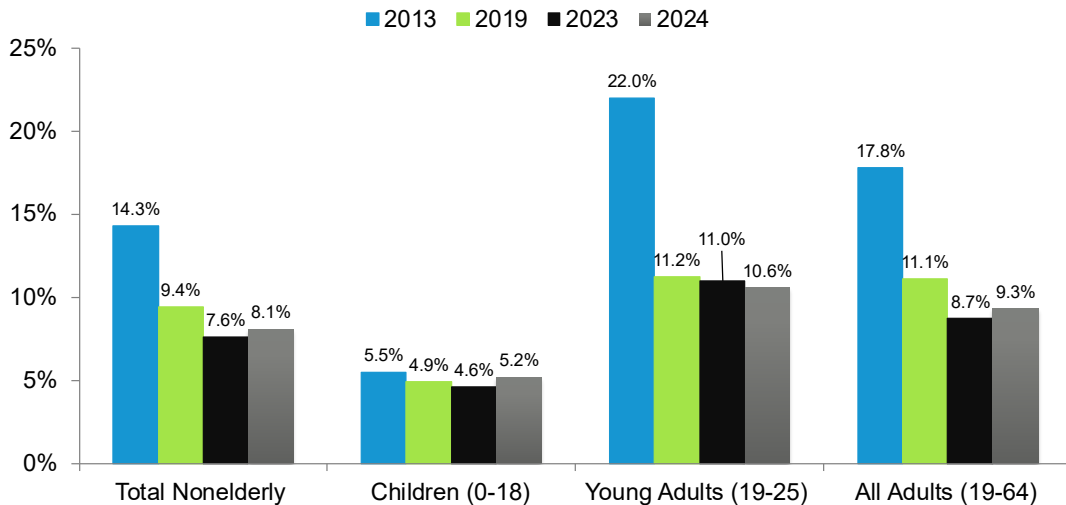


**Figure 1**

Source: Urban Institute, April 2026. Based on the 2024 American Community Survey (ACS) data from IPUMS.

- The uninsured rate increased for both adults (ages 19-64) and children (ages 0-18) between 2023 and 2024. Only young adults ages 19-25 had a decrease in the uninsured rate between 2023 and 2024 (with rates of 11.0% and 10.6% respectively), though the change was not statistically significant.
- Between 2019 (prior to the COVID-19 pandemic but after the implementation of Medicaid Expansion in Virginia) and 2024, the uninsured rate for adults (ages 19-64) decreased from 11.1% in 2019 to 9.3% in 2024. The uninsured rate for children increased slightly during that timeframe, from 4.9% in 2019 to 5.2% in 2024. While this change was not statistically significant, children’s uninsurance in Virginia should be monitored closely as more recent data become available.

## Uninsurance in Virginia increased between 2023 and 2024 for most age groups, but uninsured rates remained lower in 2024 than in 2013



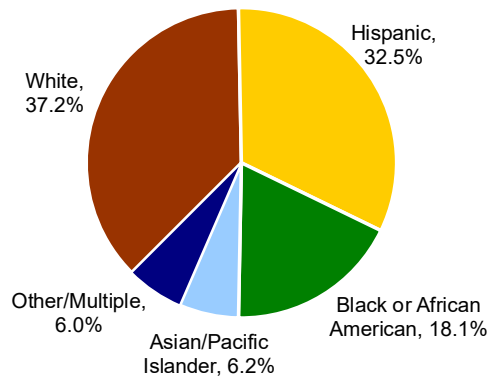
**Figure 2**

Source: Urban Institute, April 2026. Based on the 2013, 2019, 2023, and 2024 American Community Survey (ACS) data from IPUMS.

- Uninsured Virginians under age 65 were racially and ethnically diverse (Figure 3).

## Uninsured nonelderly Virginians were diverse with respect to race and ethnicity in 2024

### Share of Nonelderly Uninsured



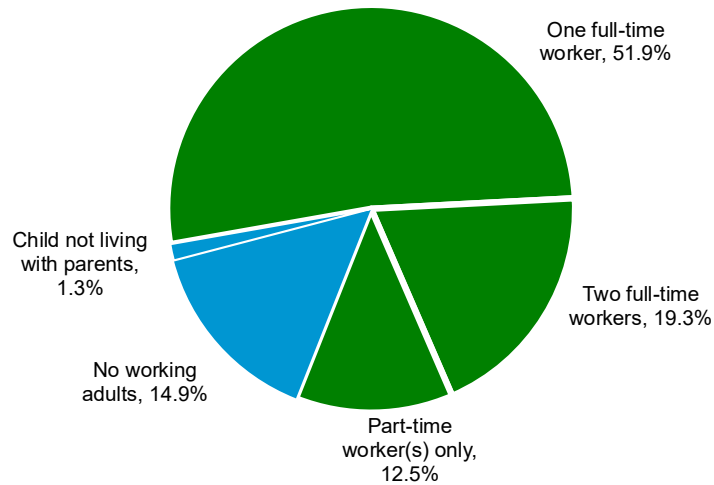
**Figure 3**

Source: Urban Institute, April 2026. Based on the 2024 American Community Survey (ACS) data from IPUMS. Notes: Estimates may not sum to 100% due to rounding. See tables for uninsured rates by race, ethnicity, and other demographic breakdowns. Hispanic includes Virginians of all races who identify as Hispanic; all other groups are non-Hispanic.

- The majority of uninsured Virginians under age 65 were part of families with at least one full-time worker in 2024 (71.2%, or 408,000), and 83.8% were in families with at least one working adult (480,000) (Figure 4).

## Most uninsured Virginians (71.2%) lived in families with at least one full-time worker in 2024

Share of Nonelderly Uninsured



**Figure 4**

Source: Urban Institute, April 2026. Based on the 2024 American Community Survey (ACS) data from the 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 (39.8%, or 182,000) of uninsured Virginia adults ages 19 to 64 lived in families with income  $\leq 138\%$  FPL in 2024 (Figure 5). This is the income threshold for Medicaid eligibility for adults under Medicaid expansion, which went into effect in Virginia on January 1, 2019.<sup>8</sup> Among these uninsured nonelderly Virginians with incomes  $\leq 138\%$  FPL, about 60,000 were parents.
- Of the 103,000 children in Virginia without health insurance in 2024, 51.4% (53,000) had family incomes  $\leq 205\%$  FPL,<sup>9</sup> the income threshold for Medicaid/CHIP eligibility for children (Figure 5).<sup>10</sup>
- Many of the remaining uninsured adults and children appear to have annual incomes that could qualify them for Marketplace coverage if they meet other eligibility criteria.

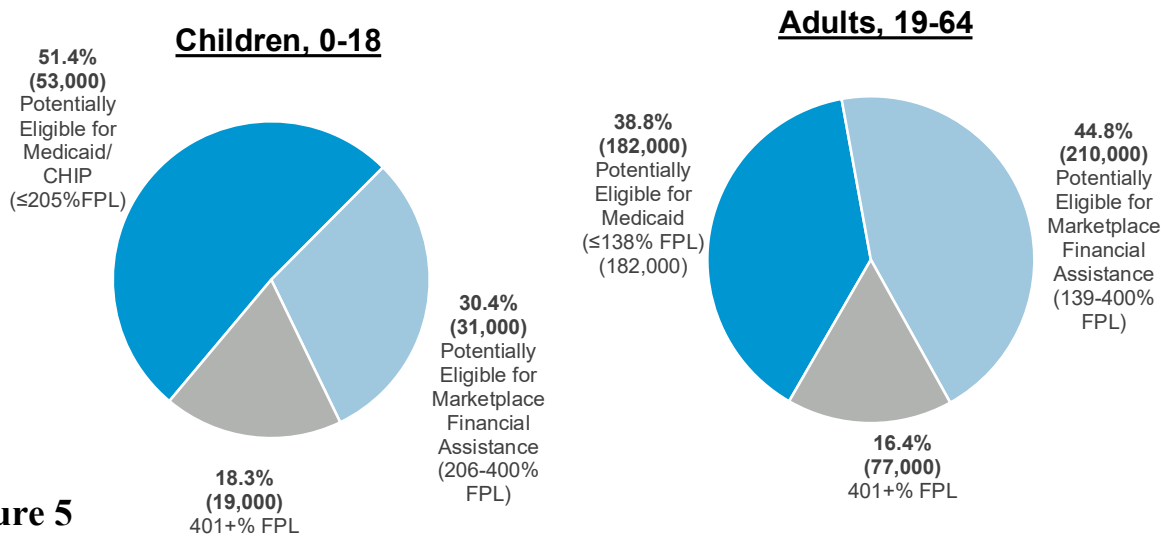
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<sup>8</sup> The estimated number of uninsured adults with income  $\leq 138\%$  FPL in 2024 cannot be interpreted as the number of nonelderly adults in Virginia who are eligible for, but not enrolled in, Medicaid. Some of the uninsured in this income group may also not be enrolled due to income and family size fluctuations throughout the year or other factors that affect eligibility, such as immigration status.

<sup>9</sup> This is the income limit for Medicaid/CHIP coverage for children in Virginia.

<sup>10</sup> The estimated number of uninsured children with income  $\leq 205\%$  FPL in 2024 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 other factors that affect their eligibility, such as their immigration status.

**About half of uninsured children (51.4%) and 38.8% of uninsured adults in Virginia have family incomes that would make them potentially eligible for Medicaid/CHIP**

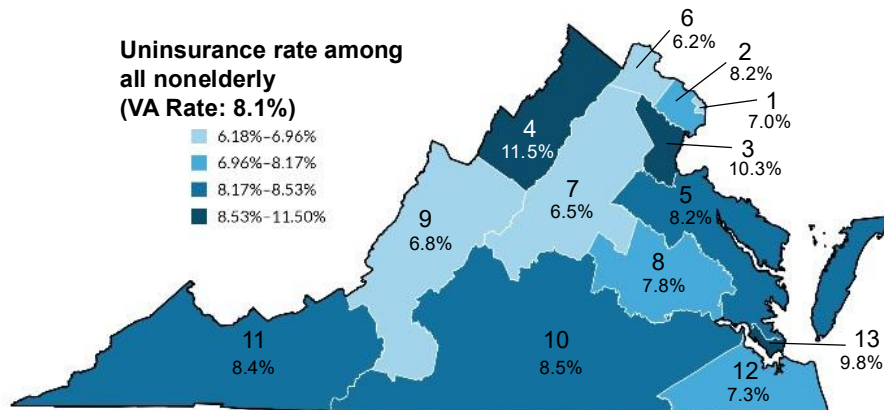


**Figure 5**

Source: Urban Institute, April 2026. Based on the 2024 American Community Survey (ACS) data from the IPUMS. Note: Some of the uninsured in the “potentially eligible for Medicaid/CHIP” and “potentially eligible for Marketplace financial assistance” groups may be ineligible due to factors other than income, such as immigration status or offers of coverage from employers.

- Across Virginia, the uninsured rate among the nonelderly (ages 0 to 64) was highest in region 4, the upper Shenandoah Valley area (11.5%); region 3, the Fredericksburg area (10.3%); and region 13, Newport News and Hampton (9.8%). The uninsured rate was lowest in region 6, Loudoun (6.2%); region 7, the Charlottesville Area (6.5%); and region 9, Roanoke County and the Western Mountain area (6.8%) (Figure 6).

## Uninsured rate for all nonelderly (0-64) in each region of Virginia in 2024



**Figure 6**

Source: Urban Institute, April 2026. Based on the 2024 American Community Survey (ACS) data from 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 2024 are not comparable to estimates prior to 2022 as a result.