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A Profile of Virginia's Uninsured, 2026

May 2026

Urban Institute

Main Takeaways for 2024 (1)

- There were about 573,000 nonelderly (ages 0-64) uninsured in Virginia in 2024, an uninsured rate of 8.1%.
  - The Virginia uninsured rate **increased** from 7.6% in 2023 to 8.1% in 2024, meaning 43,000 more nonelderly Virginians were uninsured. This was similar to the US as a whole, where the uninsured rate increased from 9.4% in 2023 to 9.8% in 2024.
  - However, this represents a 6.2 percentage point reduction in the Virginia nonelderly uninsured rate since 2013, with **424,000 fewer Virginians uninsured** relative to 2013.
- The reduction in uninsurance since 2013 coincides with the expansion of coverage under the Affordable Care Act through the Marketplaces and dependent coverage provisions, Virginia's 2019 expansion of Medicaid to include low-income nonelderly adults, coverage extensions for pregnant and postpartum individuals, continuous coverage protections for children, the continuous coverage provisions during the COVID-19 pandemic (2020-2023), and expanded Marketplace subsidies under the American Rescue Plan Act and the Inflation Reduction Act (2021-2025).
- The increase in uninsurance between 2023 and 2024 corresponds with the unwinding of the Medicaid continuous coverage provision that occurred between beginning in April 2023, though other economic factors may also have played a role.
- This report **does not** reflect the impact of federal policy changes from 2025/2026, including the expiration of enhanced Marketplace subsidies December 31, 2025.

Main Takeaways for 2024 (2)

- Most (82.0%) nonelderly uninsured Virginians were adults (ages 19-64), and 83.8% were in families with at least one working adult. They represent a mix of races and ethnicities.
- Nonelderly uninsured rates were above 9 percent in three regions of the state: upper Shenandoah Valley area (11.5%), the Fredericksburg area (10.3%), and Newport News and Hampton (9.8%).
- Uninsured adult Virginians were much more likely than insured Virginia adults to have unmet health needs due to cost and less likely to receive routine care.
- 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 if they meet other eligibility criteria.

Policy Background

- A number of state and federal policy changes since 2010 have affected insurance coverage in Virginia:
  - 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 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 (Medicaid Expansion).
  - The state's expansion of coverage to pregnant individuals who do not meet the immigration status requirements for other Medicaid/CHIP coverage in 2021.
  - The state's extension of postpartum Medicaid/CHIP coverage to 12 months in 2022 and implementation of 12-month continuous Medicaid/CHIP coverage for children in early 2024.
  - The federal policy response to the COVID-19 pandemic, which included provisions to protect access to Medicaid/CHIP. As a result, very few people were disenrolled from Medicaid/CHIP from March 2020 through March 2023.
    - Unwinding of the Medicaid continuous coverage provision likely increased uninsurance in 2023 and 2024.
  - Enhanced Marketplace subsidies under the American Rescue Plan Act and Inflation Reduction Act (2021-2025), which expired on December 31, 2025.

The Medicaid Unwinding

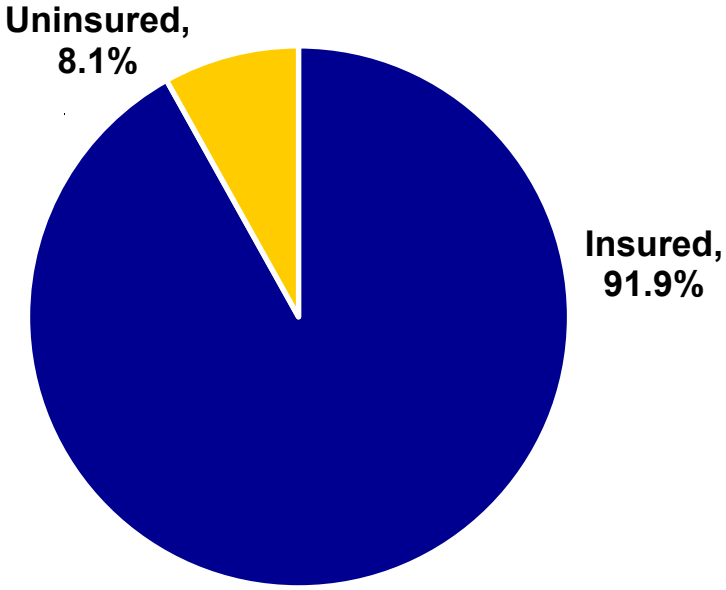
- The unwinding of Medicaid continuous coverage provisions began on April 1, 2023 and continued into 2024, with eligibility redeterminations for most Medicaid/CHIP members completed by August 2024 in Virginia. Because the ACS is administered on a rolling basis and states proceeded with unwinding at different rates, the 2024 ACS estimates do not fully reflect coverage after the unwinding.
- Higher uninsured rates in 2024 are likely due in part 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 December 2024, though Marketplace enrollment increased somewhat over this period.
- The federal continuous coverage provisions increased the potential misreporting of Medicaid/CHIP coverage. This year's Profile does not include additional adjustments for potential misreporting of Medicaid/CHIP coverage, 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.

Methods and Limitations

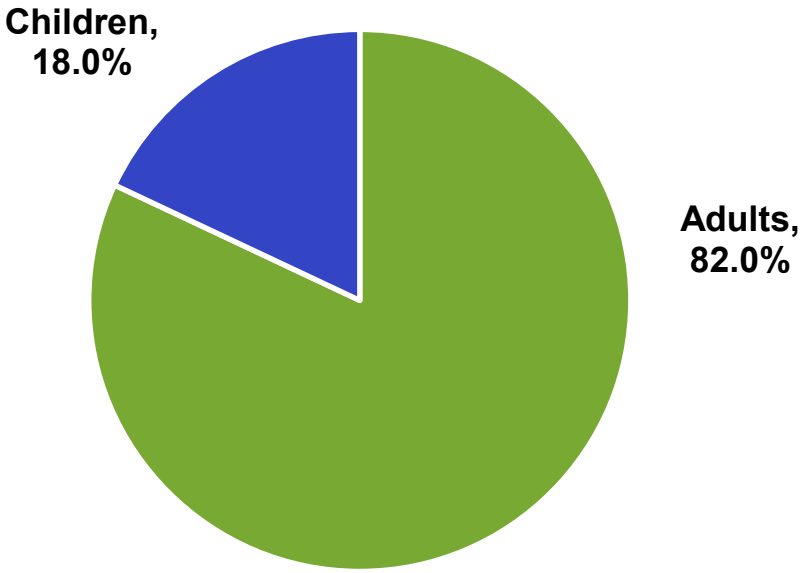
- All data used in the 2026 Profile of Virginia's Uninsured are from the American Community Survey (ACS) and the Behavioral Risk Factor Surveillance System (BRFSS), which are conducted by the US Census Bureau and the Centers for Disease Control and Prevention, respectively.
- This report provides more in-depth information than the tables produced by the US Census Bureau.
- 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 Medicaid/Children's Health Insurance Programs (CHIP, also known as FAMIS) (Medicaid/FAMIS are known collectively in Virginia as Cardinal Care), or the Marketplace.
  - Tax 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 ACS estimates of the number of uninsured by income may not match those from other sources that use other family and income units.*

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

Total Nonelderly Virginians

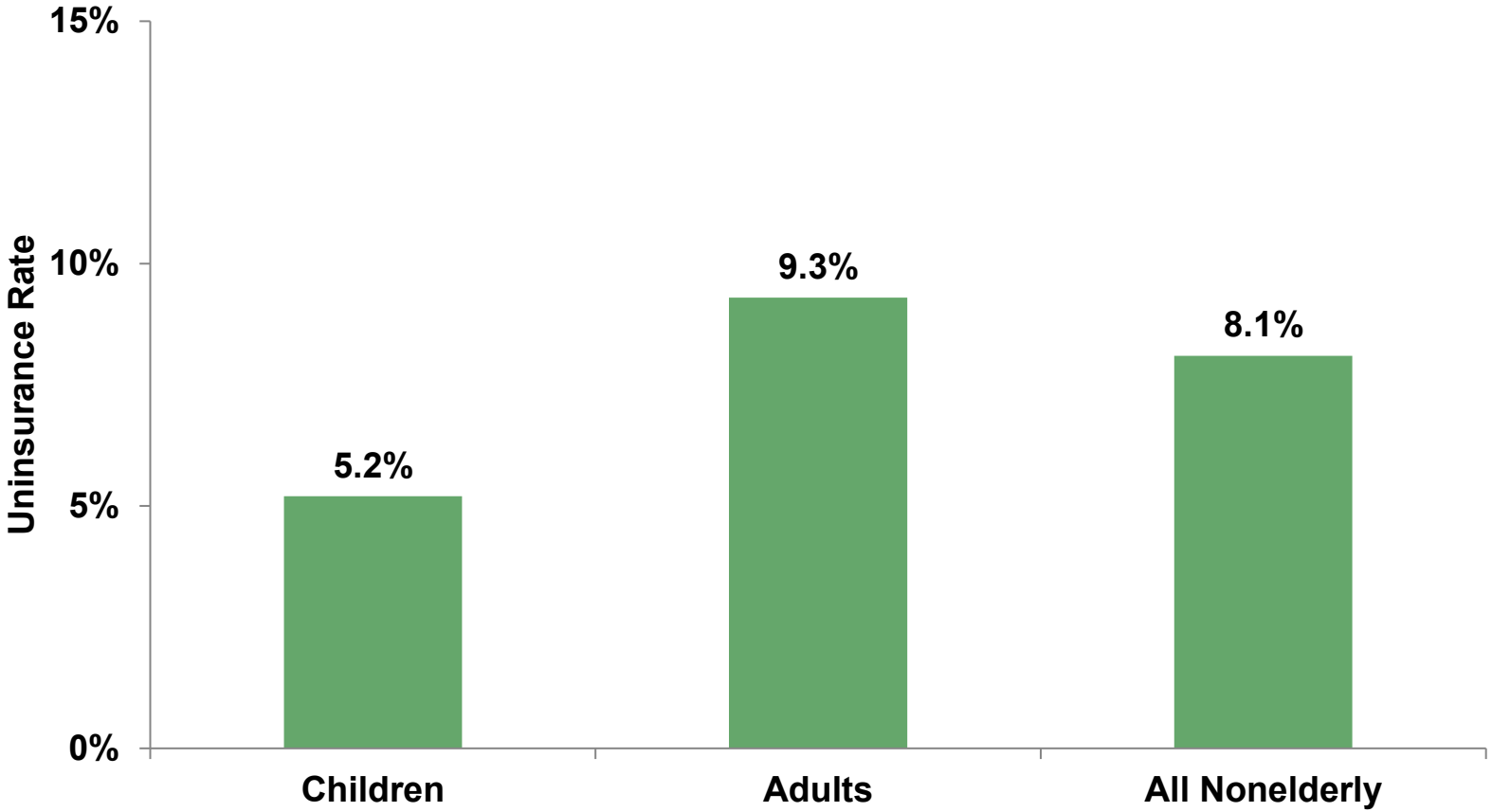


Nonelderly Uninsured Virginians



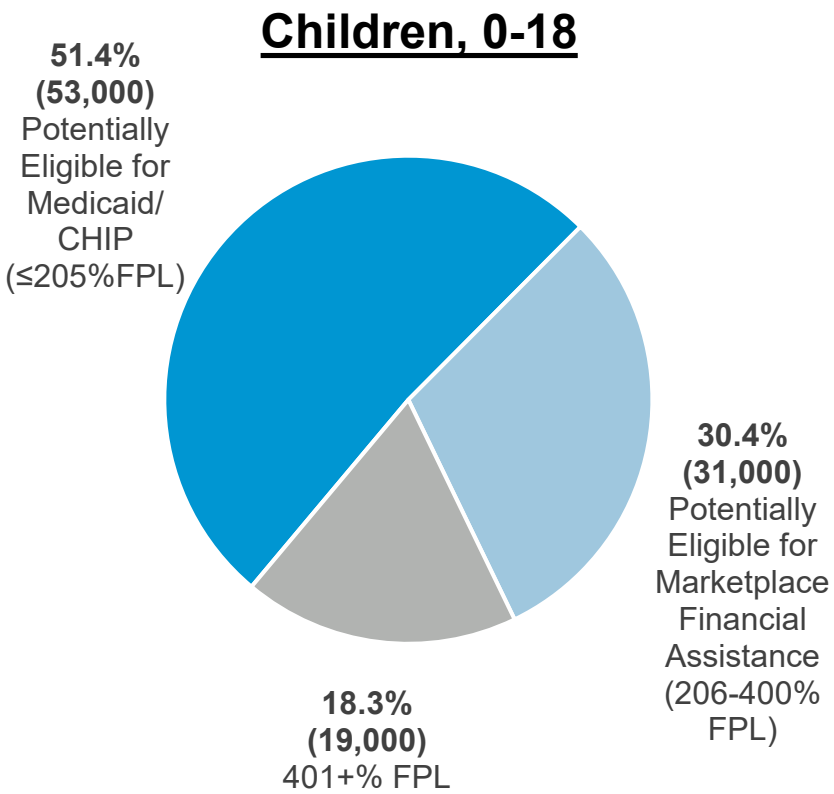
Source: Urban Institute, April 2026. Based on the 2024 American Community Survey (ACS) data from IPUMS.

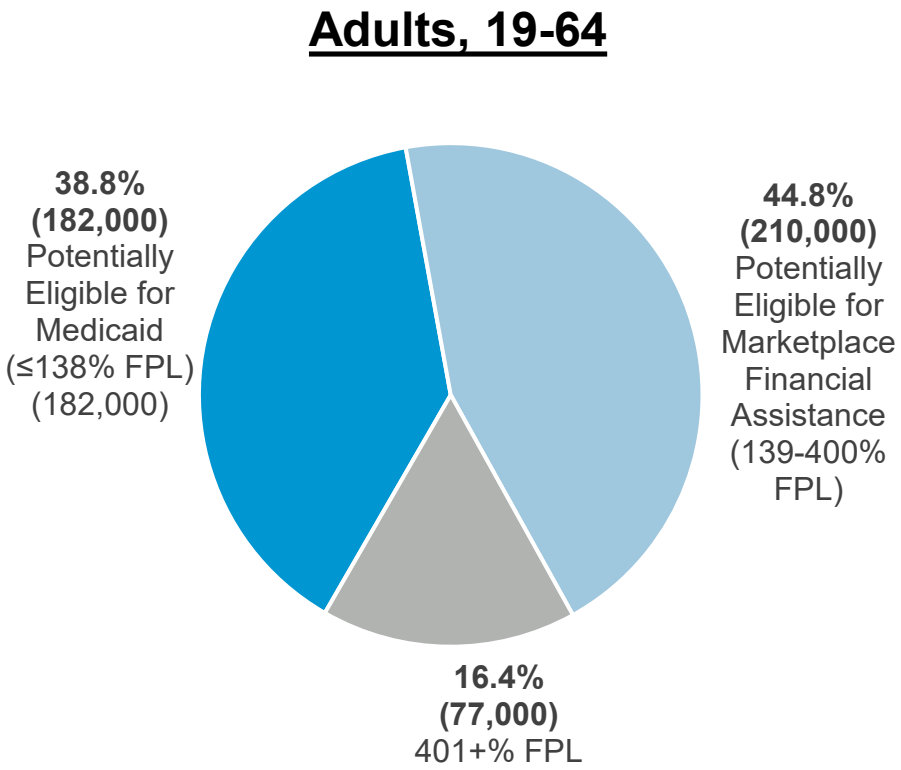
Nonelderly adults (19-64) were 1.8 times as likely to be uninsured as children in Virginia in 2024



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

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

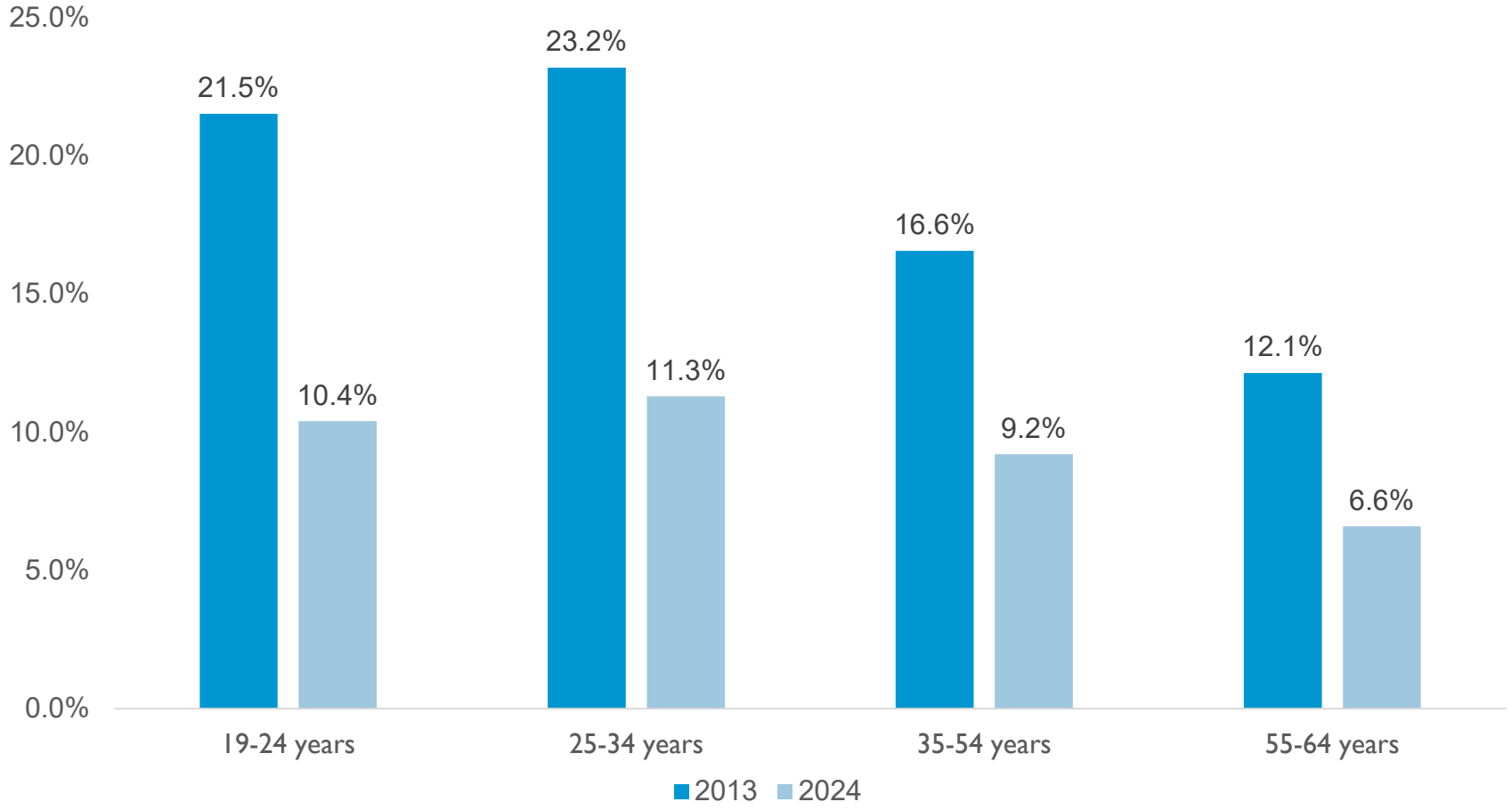




Source: Urban Institute, April 2026. Based on the 2024 American Community Survey (ACS) data from IPUMS.

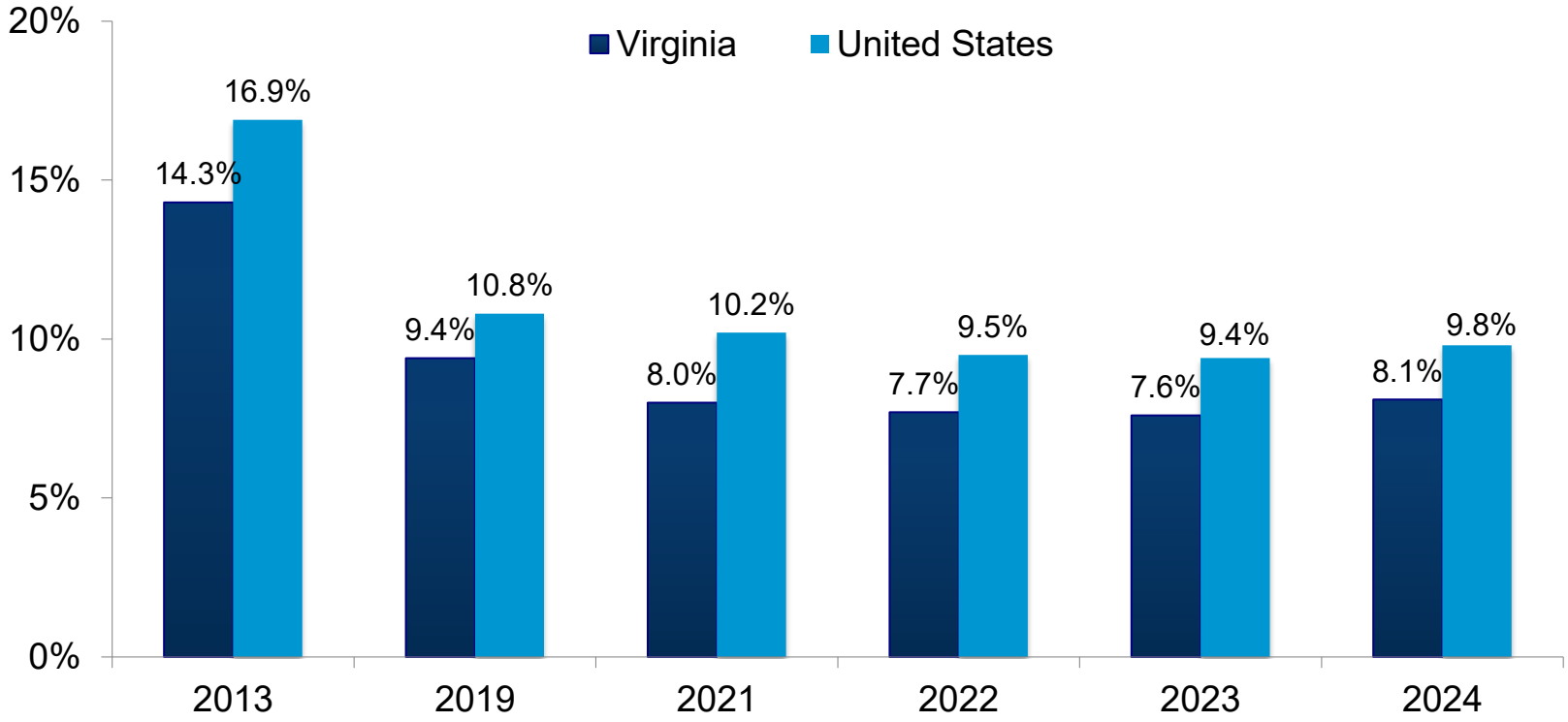
Note: Some of the uninsured in the "potentially eligible for Medicaid/CHIP," "potentially eligible for Medicaid," and "potentially eligible for Marketplace financial assistance" groups may be ineligible due to monthly fluctuations in income or family size, or due to factors other than income, such as immigration status or offers of coverage from employers.

The rate of uninsurance for nonelderly adult Virginians decreased significantly for every age group between 2013 and 2024



Source: Urban Institute, April 2026. Based on the 2024 American Community Survey (ACS) data from IPUMS. All differences between 2013 and 2024 are significant at the .10 level.

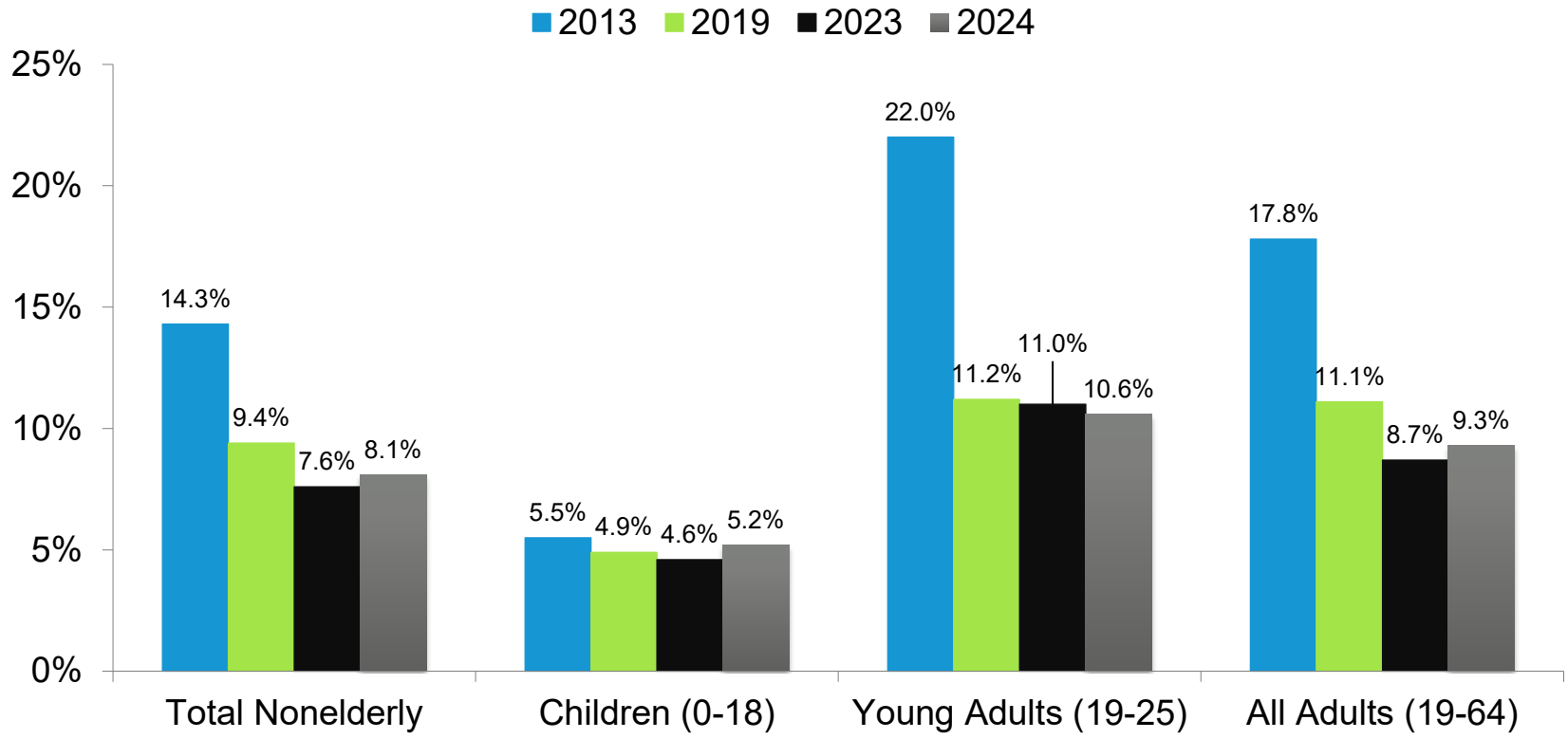
Virginia's nonelderly (0-64) uninsured rate remained below the US overall from 2013 through 2024, but the gap narrowed



Source: Urban Institute, April 2026. Based on the 2013, 2019, 2021, 2022, 2023, and 2024 American Community Survey (ACS) data from IPUMS.

Note: Implementation of primary elements of the Affordable Care Act began in 2014, to include the Health Insurance Marketplace and Marketplace-related financial assistance. Virginia's Medicaid eligibility requirements expanded to include nonelderly adults ≤138% FPL in 2019.

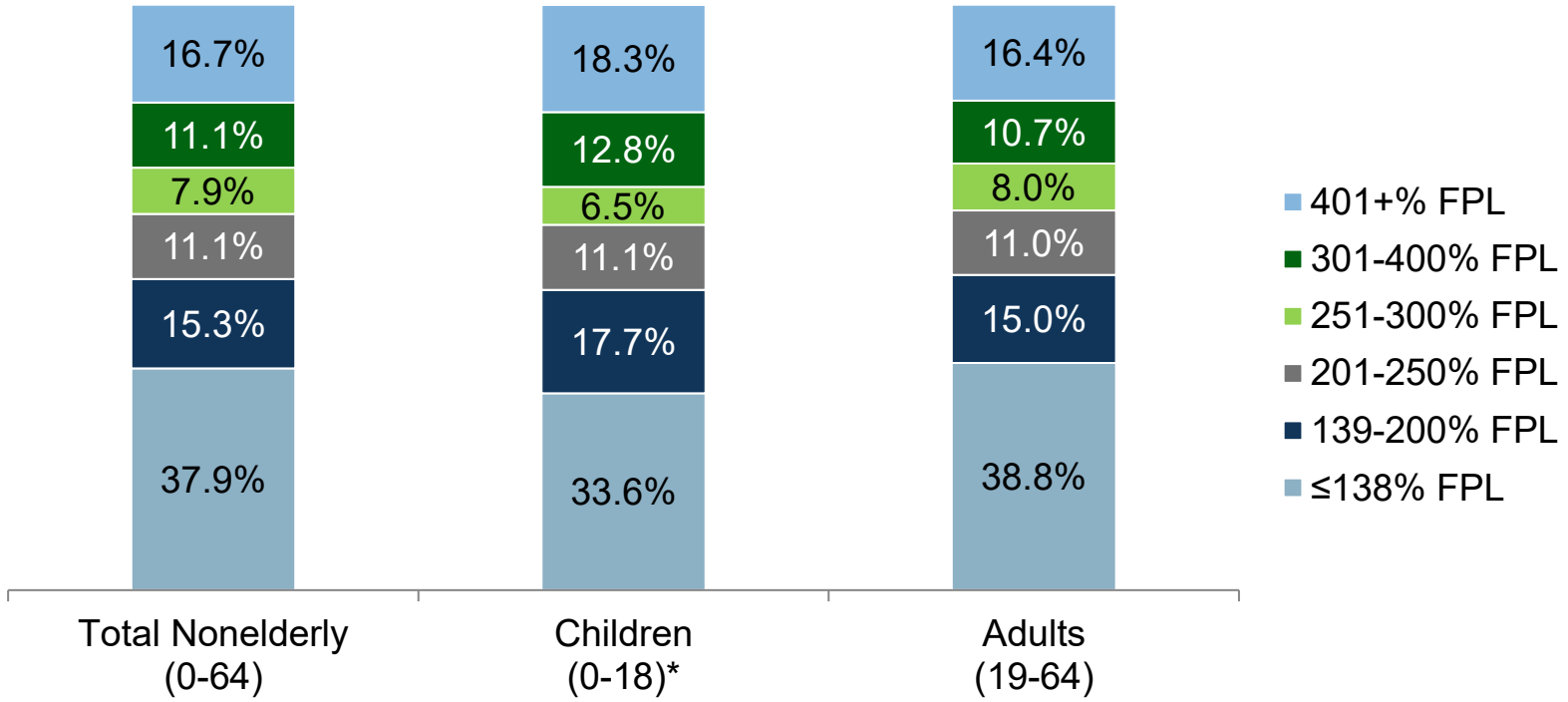
Uninsurance in Virginia increased between 2023 and 2024 for most age groups, but uninsured rates remained lower in 2024 than in 2013



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

Note: Implementation of primary elements of the Affordable Care Act began in 2014, to include the Health Insurance Marketplace and Marketplace-related financial assistance. Virginia's Medicaid eligibility requirements expanded to include adults ≤138% FPL in 2019.

Over one-in-three nonelderly uninsured Virginians (0-64) had family income ≤138% FPL in 2024



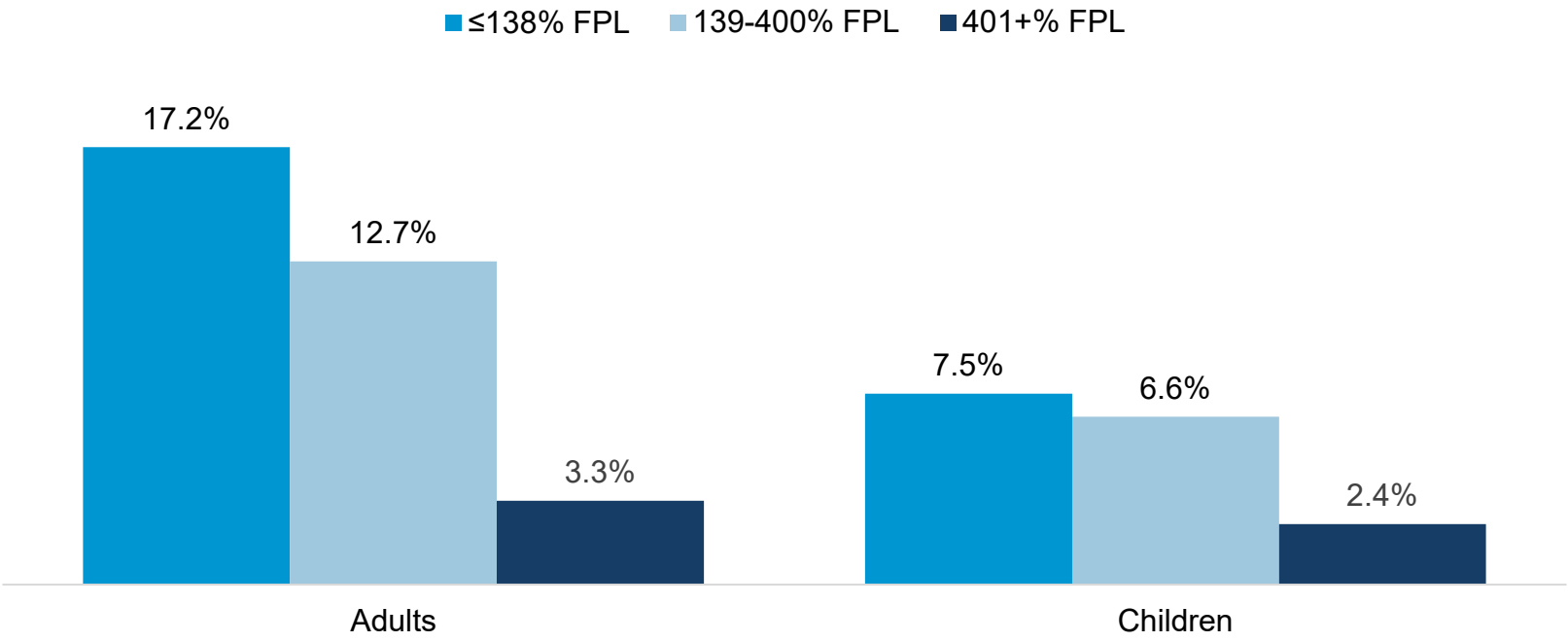
Source: Urban Institute, April 2026. Based on the 2024 American Community Survey (ACS) data from IPUMS.

Note: Family poverty level estimates are based on tax unit Modified Adjusted Gross Income and use the 2024 FPLs defined by the US Department of Health and Human Services.

** Income breaks are slightly different for children to correspond with their Medicaid/CHIP income eligibility limits in Virginia, as follows: 139-200% is instead 139-205%, 201-250% is instead 206-256%, and 251-300% is instead 256-300%.*

Adult Virginians (19-64) with incomes ≤138% FPL were more than 5 times as likely to be uninsured as those with incomes 401+% FPL in 2024

Children with family incomes ≤138% FPL were three times as likely to be uninsured as those in families with incomes 401%+ FPL.

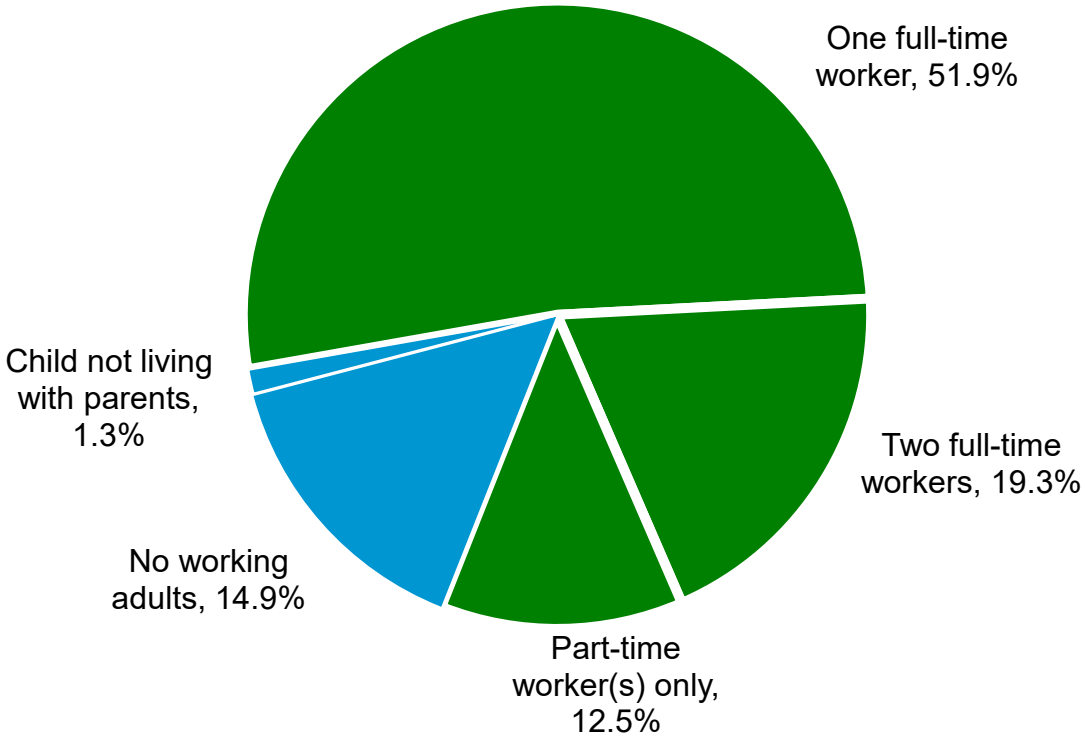


Source: Urban Institute, April 2026. Based on the 2024 American Community Survey (ACS) data from IPUMS.

Notes: Federal poverty level (FPL) estimates are based on tax unit Modified Adjusted Gross Income and use the 2024 FPLs defined by the US Department of Health and Human Services.

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

Share of Nonelderly Uninsured

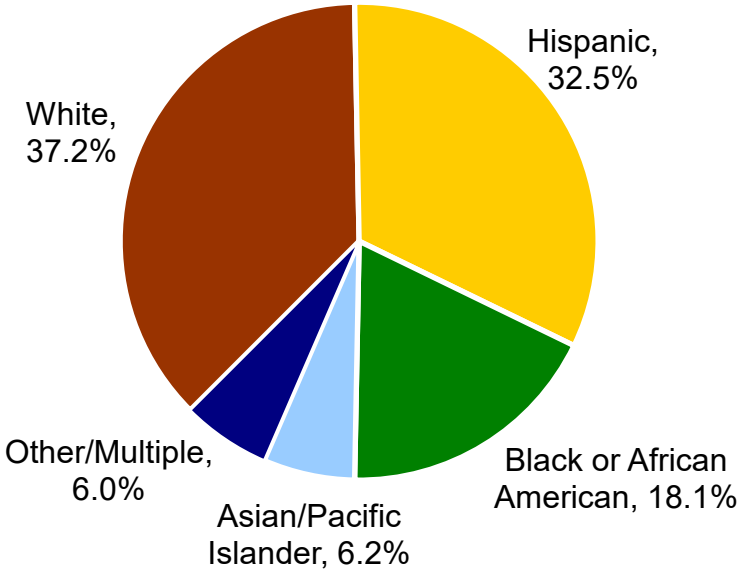


Source: Urban Institute, April 2026. Based on the 2024 American Community Survey (ACS) data from IPUMS.

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.

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

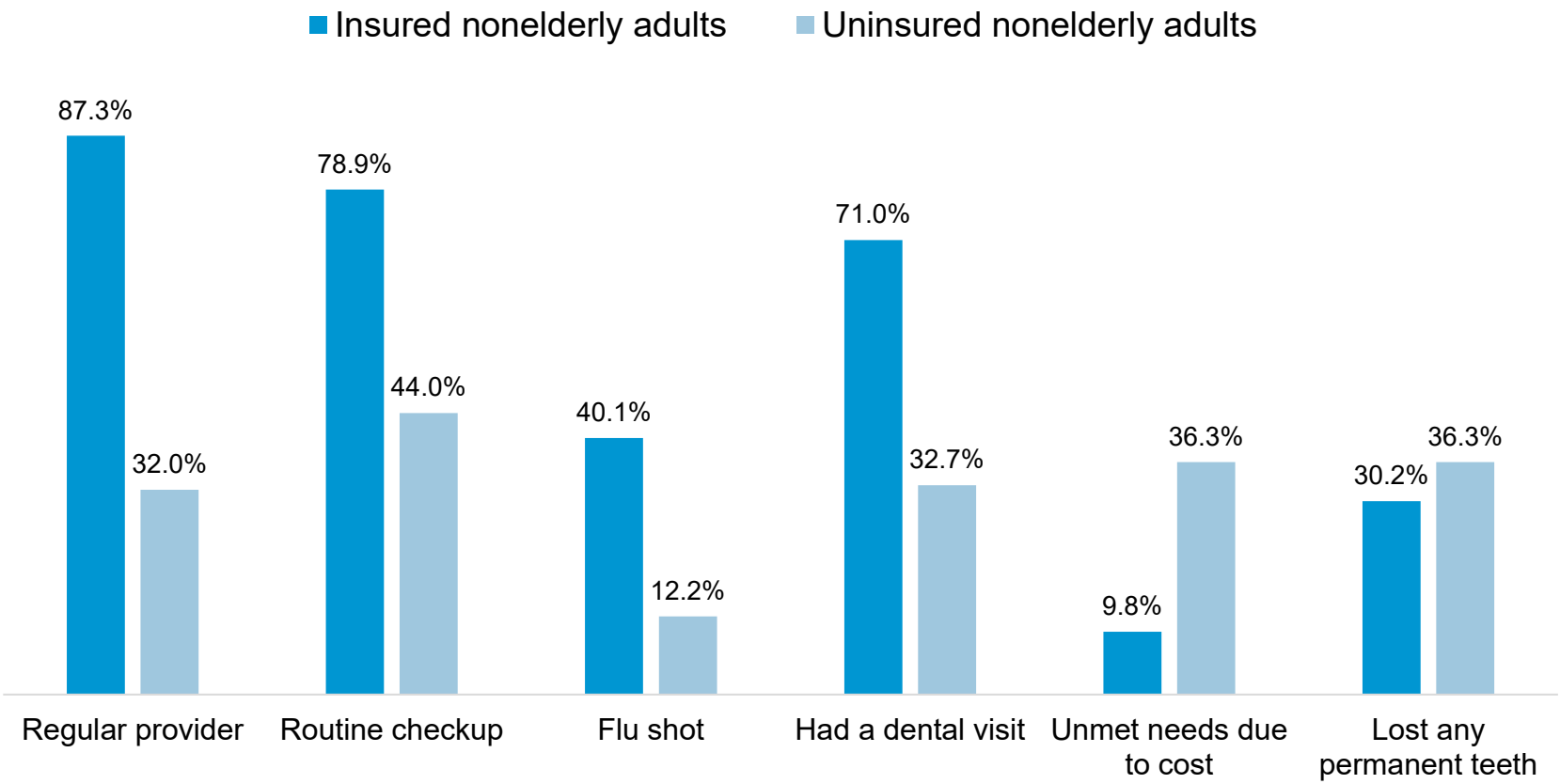
Share of Nonelderly Uninsured



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. Hispanic includes Virginians of all races who identify as Hispanic; all other groups are non-Hispanic.

Uninsured nonelderly adults in Virginia reported less access to care than insured nonelderly adults in 2024



Source: Urban Institute, April 2026. Based on the 2024 Behavioral Risk Factor Surveillance System.

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A Profile of Virginia's Uninsured, 2026: Maps

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Notes: "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. Maps showing rates use a blue color scheme. Maps showing share use a green color scheme.

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.

Guide to Regions of Virginia

Region 1
Alexandria City
Arlington

Region 2
Fairfax
Fairfax City
Falls Church

Region 3
Fredericksburg
Manassas
Manassas Park City
Prince William
Stafford

Region 4
Clarke
Frederick
Harrisonburg
Page
Rockingham
Shenandoah
Warren
Winchester

Region 5
Accomack
Caroline
Essex
Gloucester
James
King and Queen
King George
Lancaster
Mathews
Middlesex
Northampton
Northumberland
Poquoson
Richmond
Spotsylvania
Westmoreland
Williamsburg
York

Region 6
Loudoun

Region 7
Albemarle
Charlottesville
Culpeper
Fauquier
Fluvanna
Greene
Louisa
Madison
Nelson
Orange
Rappahannock

Region 8
Charles
Chesterfield
Goochland
Hanover
Henrico
King William
New Kent
Powhatan
Richmond City

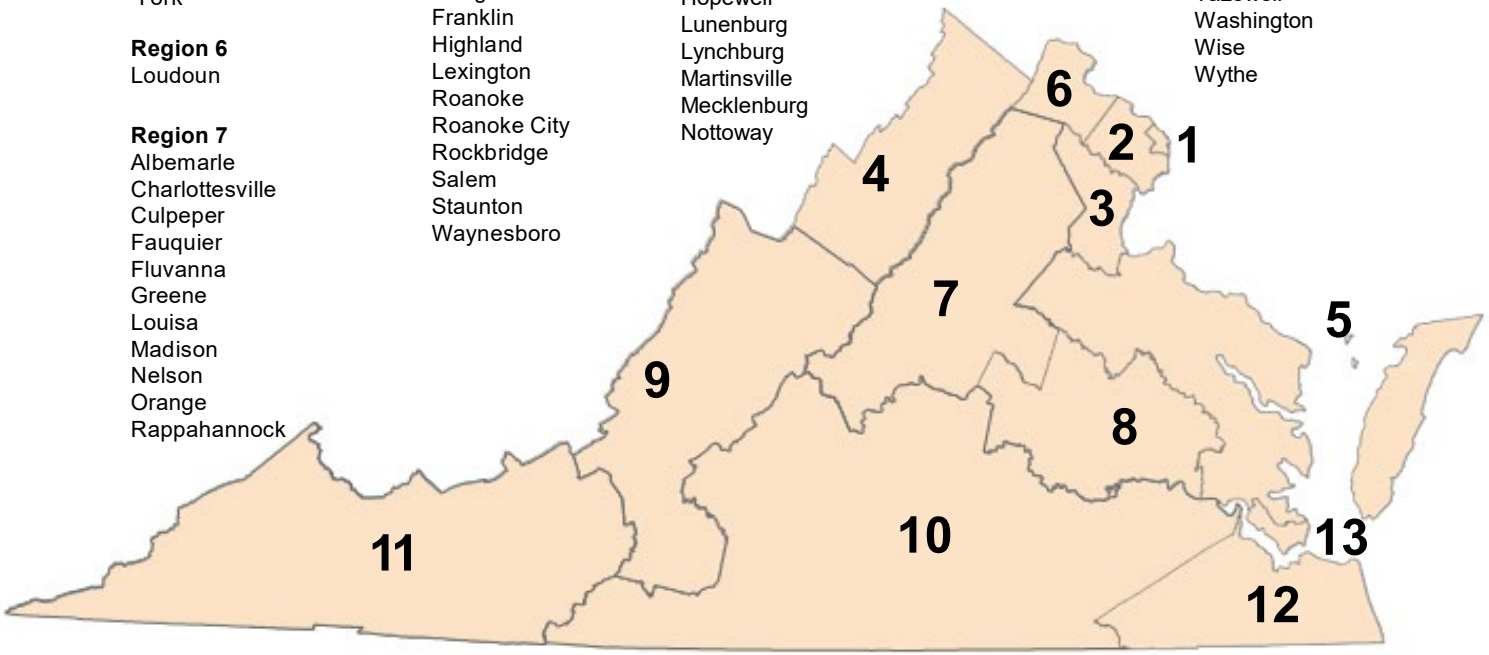
Region 9
Alleghany
Augusta
Bath
Botetourt
Buena Vista
Covington
Craig
Franklin
Highland
Lexington
Roanoke
Roanoke City
Rockbridge
Salem
Staunton
Waynesboro

Region 10
Amelia
Amherst
Appomattox
Bedford
Bedford City
Brunswick
Buckingham
Campbell
Charlotte
Colonial Heights
Cumberland
Danville
Dinwiddie
Emporia
Greensville
Halifax
Henry
Hopewell
Lunenburg
Lynchburg
Martinsville
Mecklenburg
Nottoway
Patrick
Petersburg
Pittsylvania
Prince Edward
Prince George
Surrey
Sussex

Region 11
Bland
Bristol
Buchanan
Carroll
Dickenson
Floyd
Galax
Giles
Grayson
Lee
Montgomery
Norton
Pulaski
Radford
Russell
Scott
Smyth
Tazewell
Washington
Wise
Wythe

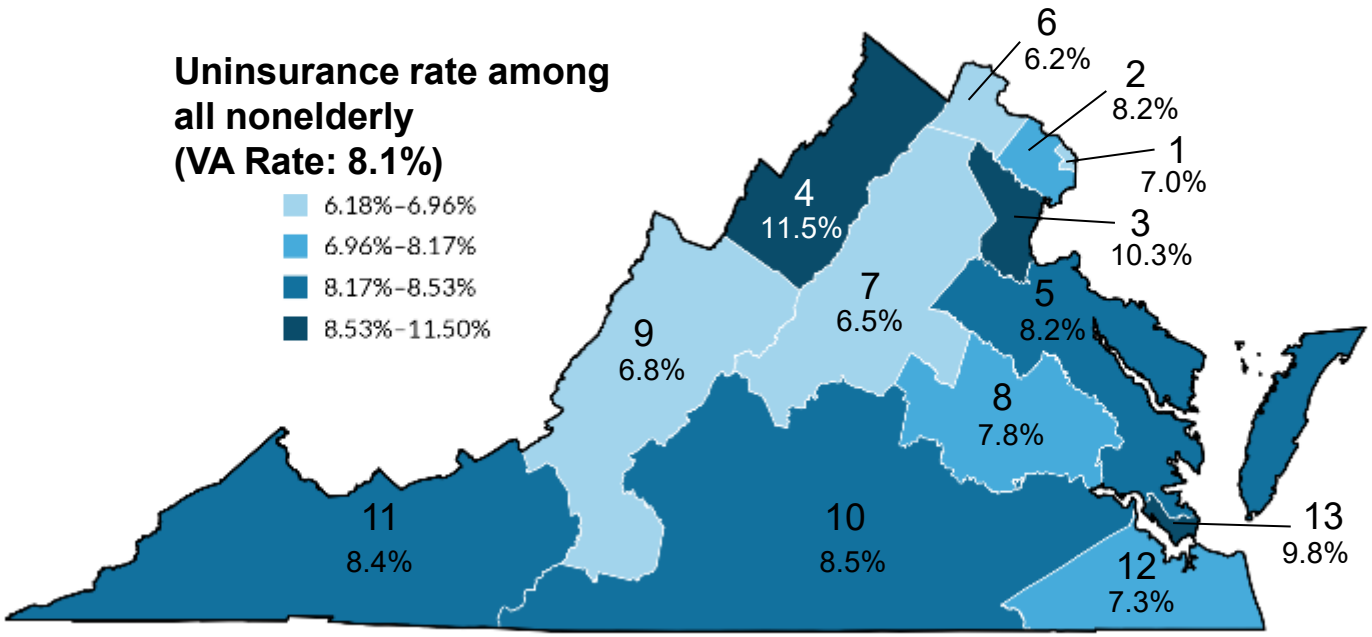
Region 12
Chesapeake
Franklin
Isle of Wight
Norfolk City
Portsmouth
Southampton
Suffolk
Virginia Beach

Region 13
Hampton
Newport News



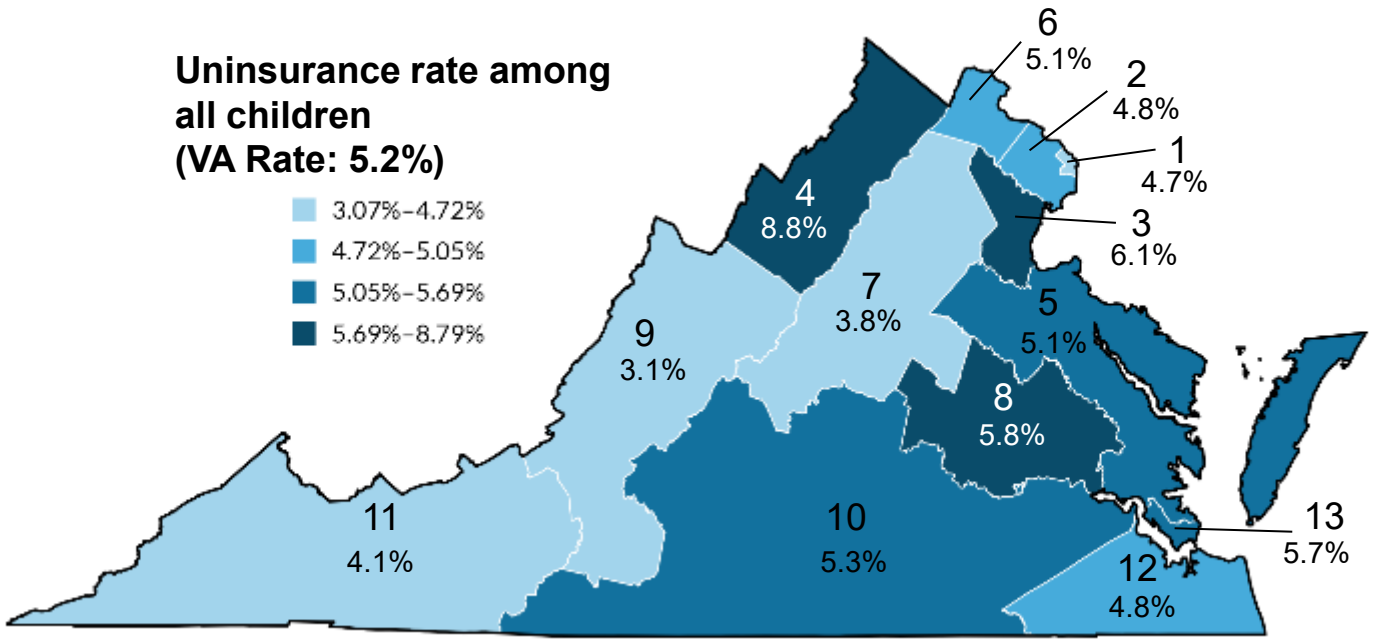
Note: Localities are grouped to ensure sufficient sample sizes at the regional level.

Map 1: Uninsured rate for all nonelderly (0-64) in each region of Virginia in 2024



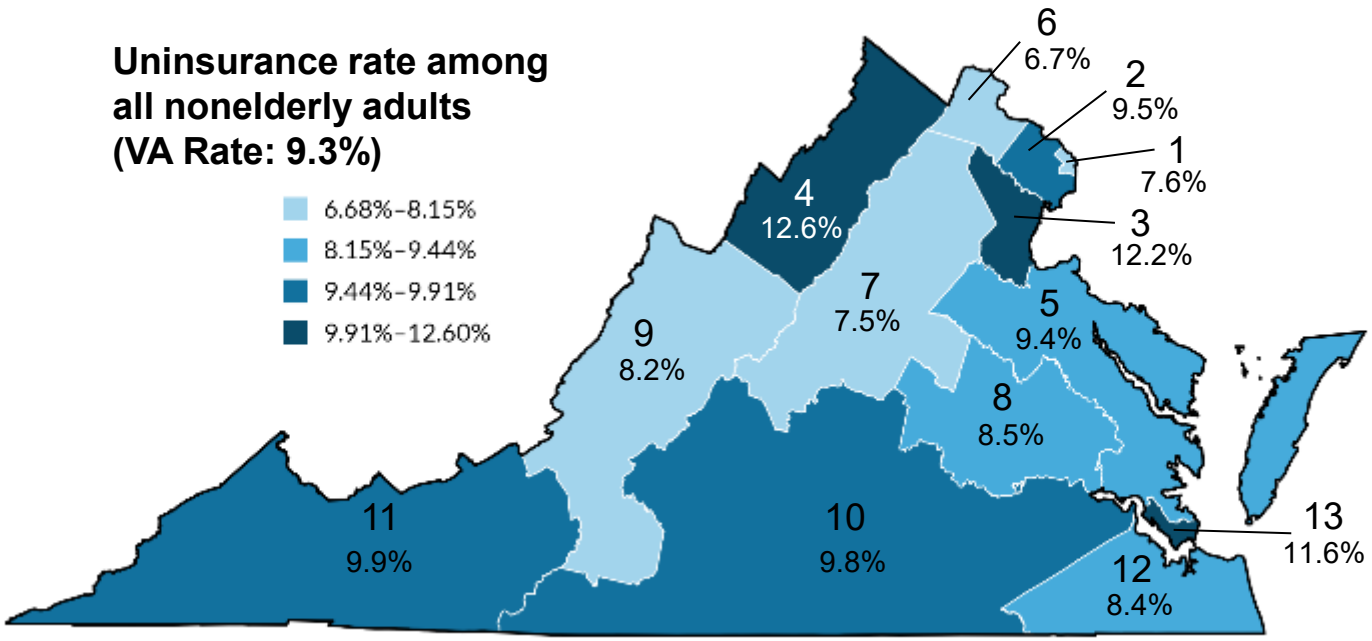
Source: Urban Institute, April 2026. Based on the 2024 American Community Survey (ACS) data from IPUMS. For area definitions, see "Guide to Regions of Virginia".

Map 2: Uninsured rate for all children (0-18) in each region of Virginia in 2024



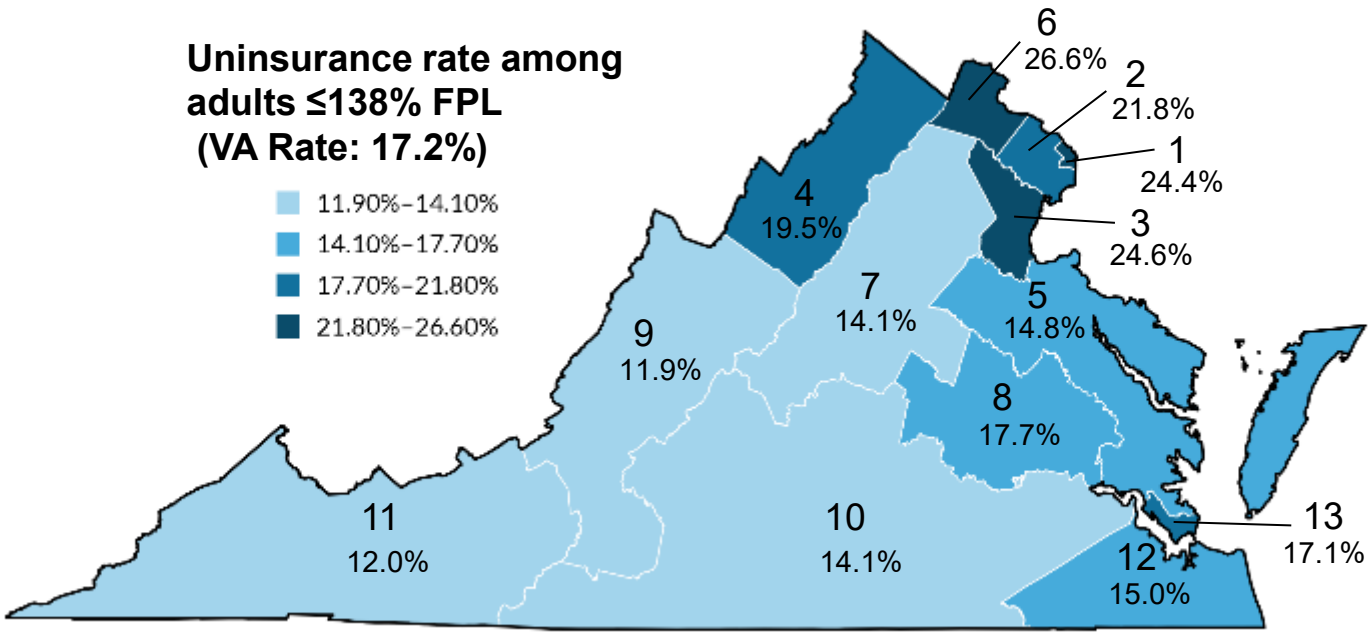
Source: Urban Institute, April 2026. Based on the 2024 American Community Survey (ACS) data from IPUMS. For area definitions, see "Guide to Regions of Virginia".

Map 3: Uninsured rate for all nonelderly adults (19-64) in each region of Virginia in 2024



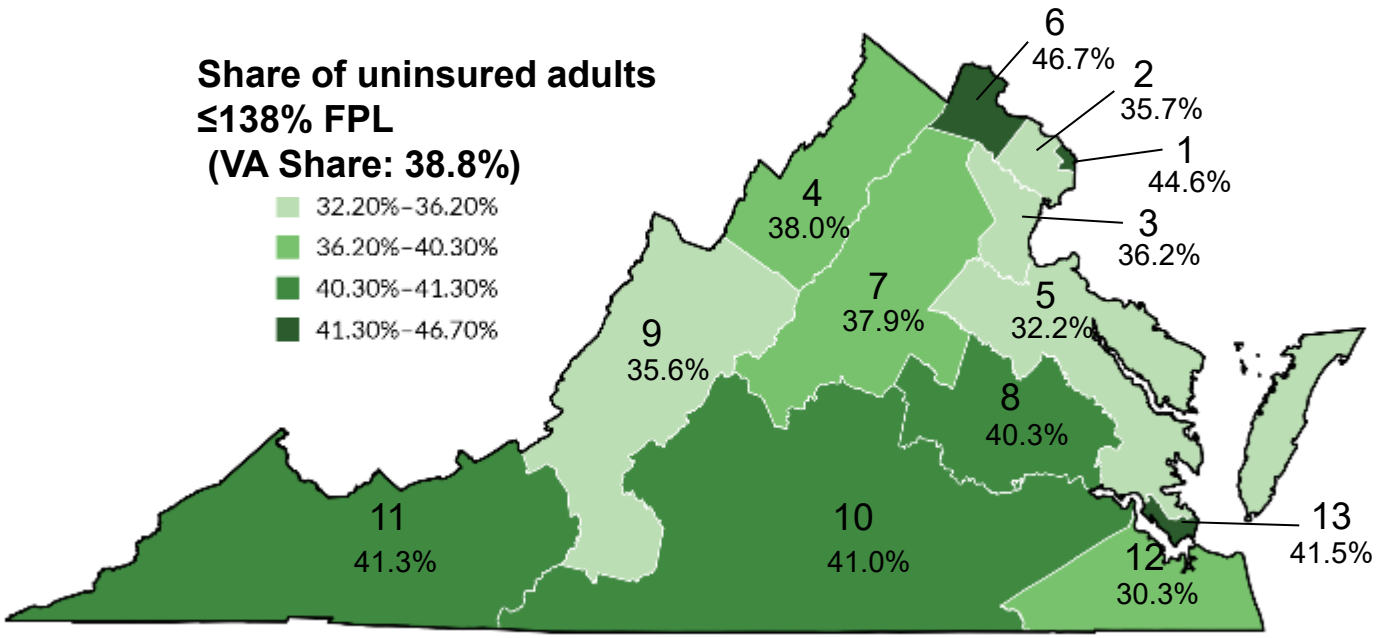
Source: Urban Institute, April 2026. Based on the 2024 American Community Survey (ACS) data from IPUMS. For area definitions, see "Guide to Regions of Virginia".

Map 4: Uninsured rate for nonelderly adults (19-64) in each region of Virginia with family income ≤138% FPL in 2024



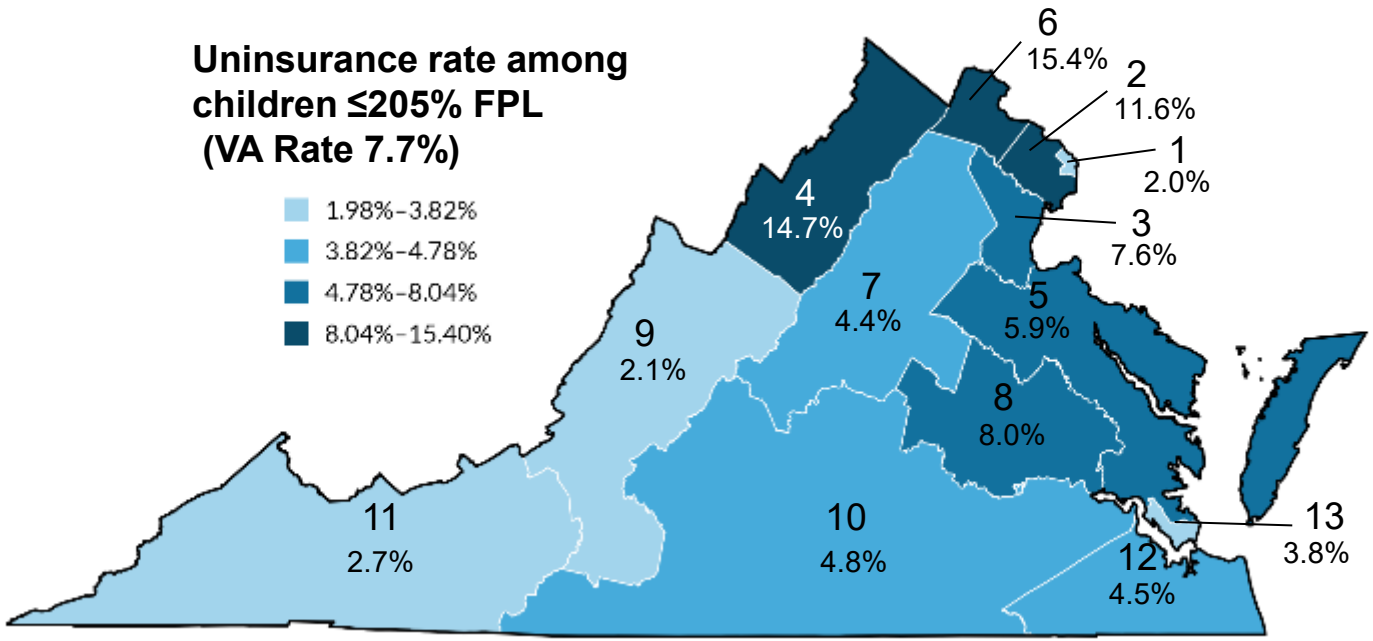
Source: Urban Institute, April 2026. Based on the 2024 American Community Survey (ACS) data from IPUMS. For area definitions, see "Guide to Regions of Virginia".

Map 5: Share of uninsured nonelderly adults (19-64) in each region of Virginia with family income ≤138% FPL in 2024



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".

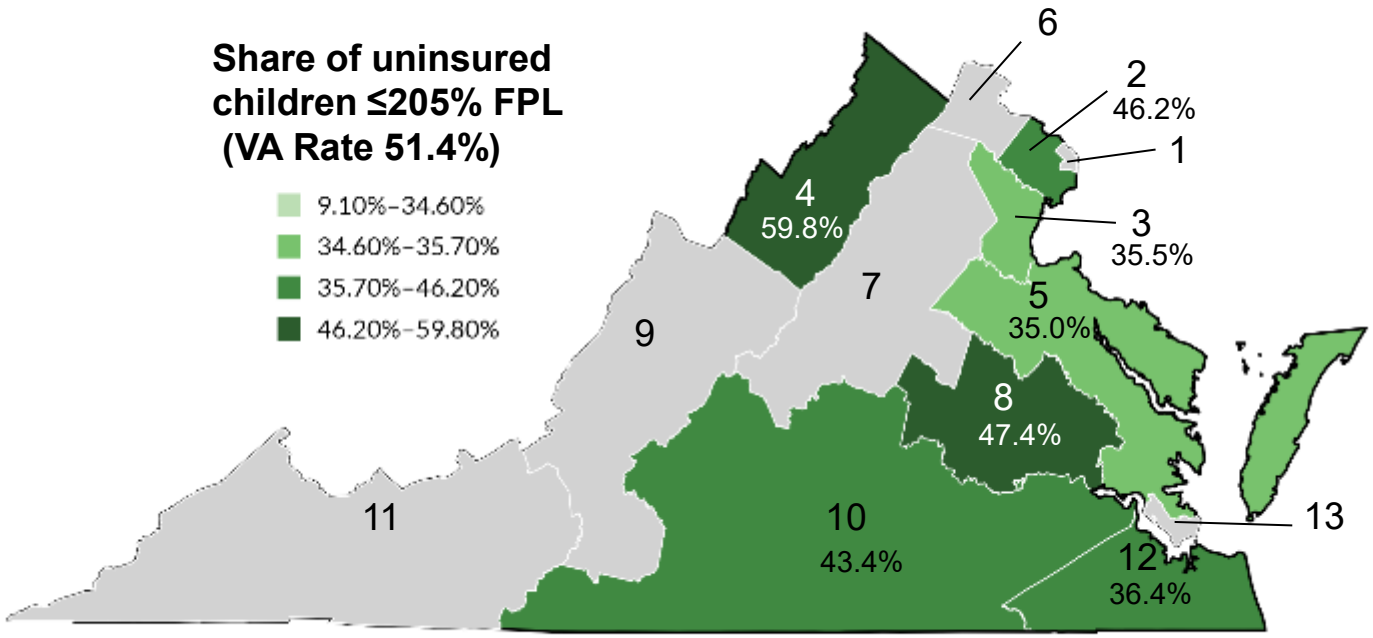
Map 6: Uninsured rate for children (0-18) in each region of Virginia with family income ≤205% FPL in 2024



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".

Map 7: Share of uninsured children (0-18) in each region of Virginia with family income ≤205% FPL in 2024

***Note**: Regions in gray have a sample size below 50 and have been suppressed.*



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".