

# **A Profile of Virginia's Uninsured, 2016**

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## Methods

- All data are from the 2009-2016 American Community Survey (ACS) and the 2015-2016 Behavioral Risk Factor Surveillance System (BRFSS), which are conducted by the US Census Bureau 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 Marketplaces 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.
- ACS estimates reflect additional Urban Institute adjustments for the potential misreporting of Medicaid/CHIP developed by Victoria Lynch under a grant from the Robert Wood Johnson Foundation.<sup>1</sup>

## Distribution of the Uninsured in Virginia (2016)

(See Tables 1-6)

- 718,000 Virginians under the age of 65 lacked health insurance in 2016 according to the American Community Survey (ACS). That is an estimated 10.3% of nonelderly Virginians (see Table 1).
- Nonelderly adults (19 to 64) constitute 86.5% of all nonelderly uninsured in Virginia. An estimated 36.6% of all uninsured are between the ages of 19 and 34, while an estimated 13.5% of all uninsured are between the ages of 0 and 18. Among children (0 to 18), an estimated 75.5% of uninsured are between the ages of 6 and 18 years (see Tables 1 and 2).

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<sup>1</sup> 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>.

- The majority (70.3%, or 504,000) of uninsured Virginians are living in families<sup>2</sup> with income at or below 200% of the Federal Poverty Level (FPL).<sup>3</sup> Many of them (43.0%, or 309,000) live in families at or below the FPL. However, the uninsured are also found at higher income levels. Over one-in-ten (15.4%, or 111,000) of the uninsured live in families with incomes above 300% of the FPL (see Table 1).
- Almost two-thirds (60.8%, or 59,000) of uninsured children live in families with income at or below 200% of the FPL, compared to 71.7% (445,000) of uninsured adults (see Tables 2 and 3).
- Nearly one third (29.2%, or 28,000) of uninsured children live in families with income below 100% of the FPL, compared to 45.1% (280,000) of uninsured adults (see Tables 2 and 3).
- More than half (57.3%, or 356,000) of uninsured nonelderly adults in Virginia live in families with income at or below 138% of the FPL, which is the Medicaid income threshold for childless adult coverage under the Affordable Care Act's Medicaid expansion (see Table 3).<sup>4</sup>
- More than three-quarters (79.6%) of the uninsured in Virginia are part of working families.<sup>5</sup> Nearly two-thirds (63.1%) of the uninsured are part of families with one or more full-time workers. An estimated 16.4% are part of families with at least one part-

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<sup>2</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 eligibility.

<sup>3</sup> Income estimates are based on tax unit Modified Adjusted Gross Income and use the 2016 FPL Guidelines as defined by the Department of Health and Human Services (e.g. \$20,160 for a family of three).

<sup>4</sup> As of February 2018, Virginia has not expanded Medicaid coverage to adults with income at or below 138% of the FPL under the Affordable Care Act. The estimated number of uninsured adults with incomes below 138% of the FPL cannot be interpreted as the number of nonelderly adults in Virginia who would be newly eligible for Medicaid under Medicaid expansion. Among the uninsured in this income group, some are already eligible for Medicaid and some may not meet other Medicaid eligibility requirements due to their immigration status.

<sup>5</sup> 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 19.7% are part of families with no working adults (see Table 1).<sup>6</sup>

- The estimated 453,000 nonelderly uninsured individuals in Virginia who are in families with at least one full-time worker are distributed widely across income categories: 58.5% (265,000) have income at or below 200% of the FPL and 41.5% (188,000) have income above 200% of the FPL. Among part-time workers and their families and non-workers and their families, a much larger proportion of the uninsured have income at or below 200% of the FPL (88.5%, or 104,000, and 92.0%, or 130,000, respectively). Overall, 64.7% of nonelderly uninsured Virginians who are in families with at least one part-time or full-time worker have income at or below 200% of the FPL (see Tables 4, 5, and 6).
- The uninsured are from diverse racial/ethnic backgrounds: 44.8% are white, non-Hispanic; 19.6% are black, non-Hispanic; 26.0% are Hispanic; 5.7% are Asian/Pacific Islander; and 3.8% are of other or multiple racial/ethnic backgrounds. However, Hispanics are uninsured at a higher rate than any other ethnic group (26.7%) (see Table 1).
- More than three-quarters (76.3%) of uninsured Virginians are U.S. citizens. Among children, 83.0% of the uninsured are U.S. citizens, and 75.3% of uninsured adults are U.S. citizens (see Tables 1, 2, and 3).

## **Changes in Uninsurance, 2015 to 2016 (ACS)**

*(See Tables 7-18)*

- Between 2015 and 2016, uninsurance declined 0.4 percentage points in Virginia among the nonelderly, from 10.7% to 10.3%, a statistically significant change. The uninsured rate declined for nonelderly adults between 2015 and 2016, falling 0.7 percentage points for adults aged 19 to 64 (13.1% to 12.4%). The uninsured rate increased for children from 4.7% in 2015 to 4.9% in 2016; not a statistically significant change (Tables 7, 8, and 9).
- Between 2015 and 2016, the uninsured rate for the nonelderly in the US as a whole declined 0.9 percentage points, compared to 0.7 percentage points in Virginia. In 2016,

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<sup>6</sup> The remaining 0.7% are children not living with their parents for whom family work status could not be determined.

the uninsured rate for the US was statistically lower than that for Virginia (9.9% and 10.3%, respectively) for the first time since the ACS began collecting insurance coverage data in 2008. In 2016, the Virginia uninsured rate for nonelderly adults aged 19 to 64 was not statistically different from the US average (12.4% and 12.2%, respectively), but the Virginia uninsured rate for children aged 0 to 18 was higher than the US average (4.9% and 4.3%, respectively) (see Tables 2, 3, 7, 11, and 15).

- The combined estimated changes occurring between 2009 and 2016 show a 3.3 percentage point decrease (13.5% to 10.3%) in the uninsured rate among the nonelderly in Virginia. Statistically significant decreases were found among all groups studied, including by age, income, race and ethnicity, citizenship, and SNAP recipient status. Nationally, the uninsured rate fell 7.6 percentage points over this time period, including statistically significant declines across all demographics groups studied (see Tables 11 and 15).
- In Virginia, there were an estimated 779,000 uninsured nonelderly adults, for an uninsured rate of 16.4% in 2009, 876,000 (17.9%) in 2010, 871,000 (17.6%) in 2011, 866,000 (17.8%) in 2012, 888,000 (17.8%) in 2013, 759,000 (15.1%) in 2014, 655,000 (13.1%) in 2015, and 621,000 (12.4%) in 2016. For children, there were an estimated 132,000 uninsured in 2009 (6.7%), 125,000 (6.4%) in 2010, 113,000 (5.7%) in 2011, 109,000 (5.5%) in 2012, 109,000 (5.5%) in 2013, 115,000 (5.8%) in 2014, 93,000 (4.7%) in 2015, and 97,000 (4.9%) in 2016 (see Tables 12 and 13).
- The share of the nonelderly uninsured with family income at or below 200% of the FPL has increased slightly since 2009. Among the nonelderly uninsured in Virginia, 69.2% (631,000) had incomes below 200% of the FPL in 2009, compared to 70.3% (504,000) in 2016 (derived from Table 11).
- Among uninsured children in Virginia, 62.2% (82,000) had family incomes below 200% of the FPL in 2009, compared to 60.8% (59,000) in 2016 (derived from Table 12).
- Uninsurance rates in Virginia declined significantly between 2009 and 2016 among young adults (aged 19-26), falling from 26.3% to 14.7%. Nationally, an even more dramatic decline was found in uninsurance for this age group between 2009 and 2016 (31.9% to 14.5%) (see Tables 14 and 18).

## How Does Health Insurance Coverage Vary Across Virginia? (ACS)

(See Tables R1-R13; Maps 1-8)

- Maps and tables with regional estimates show uninsured rates for 13 regions in Virginia based on 2016 ACS data.<sup>7</sup>
- Three regions in Virginia had uninsured rates among the nonelderly (0 to 64) that were significantly lower than the 10.3% statewide average in 2016, including Loudoun County (Region 6, 7.2%), one in the eastern portion of the state near the Chesapeake Bay (Region 5, 9.1%), and one in the central part of the state that includes the City of Richmond (Region 8, 7.3%) (see Map 1).
- Among nonelderly adults (19 to 64), Regions 2 (Fairfax County), 6 (Loudoun County), and 8 (including Richmond City) all had uninsured rates significantly lower than the 12.4% uninsured rate for the rest of the state (11.4% for Region 2, and 8.1% for Region 6, and 9.4% for Region 8) (see Map 2).
- Among children (0 to 18), two regions had uninsured rates statistically below the 4.9% uninsured rate in the rest of the state. These include one in the central part of the state that includes Richmond City (Region 8, 1.7%) and one in the southeast portion of the state that includes Virginia Beach and Norfolk (Region 12, 3.9%) (see Map 3).
- Four regions in Virginia had uninsured rates among the nonelderly (0 to 64) that were statistically above the 10.3% statewide average in 2016, including one in the northern part of the state that includes Fredericksburg City and Prince William County (Region 3, 12.3%); one in the central part of the state that includes Charlottesville City and the upper Piedmont (Region 7, 13.8%); one in the Southside area that runs from Colonial Heights City to Emporia City and westward to Lynchburg City and Martinsville City (Region 10, 11.7%); and one in the far southwest portion of the state (Region 11, 12.2%). All of these regions also had significantly higher uninsured rates among nonelderly adults (19 to 64) than the rest of Virginia (14.0% for Region 3, 16.1% for Region 7, 14.3% for Region 10, and 14.9 for Region 11) (see Maps 1 and 2).

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<sup>7</sup> 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.

- Among children, two regions had an uninsured rate statistically higher than the 4.9% statewide average, including one in the northern part of the state that includes Fredericksburg City and Prince William County (Region 3, 8.6%), and one in the central part of the state that includes Charlottesville City and the upper Piedmont (Region 7, 7.7%) (see Map 3).
- Among nonelderly adults with family income at or below 138% of the FPL, two regions had uninsured rates statistically above the 23.1% average uninsured rate for Virginia.<sup>8</sup> These include one in the northern part of the state that includes Fredericksburg City and Prince William County (Region 3, 26.7%), and one in the central part of the state that includes Charlottesville City and the upper Piedmont (Region 7, 30.0%) (see Map 8).

### **Access to Care, Health Status, and Oral Health among Nonelderly Adults in Virginia (2016) (Behavioral Risk Factor Surveillance System)** *(See Tables 22-25)*

- In 2016, 29.3% of nonelderly adults in Virginia reported not having a routine check-up in the past 12 months. This was less than the 33.2% in the rest of the nation (see Table 22).<sup>9</sup>
- In 2016, some nonelderly adult Virginians faced difficulty affording care. Overall, 15.4% of all nonelderly adult Virginians reported not seeing a doctor when needed in the past 12 months due to cost, compared to 15.1% in the rest of the nation, not a statistically significant difference. In addition, 8.9% of nonelderly adult Virginians reported not taking medication as prescribed due to cost in the past 12 months, less than the 11.2% in the rest of the nation (see Table 22).

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<sup>8</sup> As of February 2018, Virginia has not expanded Medicaid coverage to adults with income at or below 138% of the FPL under the Affordable Care Act. The estimated number of uninsured adults with incomes below 138% of the FPL cannot be interpreted as the number of nonelderly adults in Virginia who would be newly eligible for Medicaid under Medicaid expansion. Among the uninsured in this income group, some are already eligible for Medicaid and some may not meet other Medicaid eligibility requirements due to their immigration status.

<sup>9</sup> Estimates for the rest of the nation do not include Virginia.

- Nonelderly adult Virginians were more likely to report a dental visit in the past 12 months than nonelderly adults in the rest of the nation (70.6 vs 65.2%), and were less like to report having lost any permanent teeth (35.5% vs 37.7%) (see Table 22).
- Nonelderly adult Virginians reported 3.7 days in poor mental health in the past month in 2016, compared to 4.0 days in the rest of the nation (see Table 22).
- Between 2015 and 2016, the share of all nonelderly adult Virginians with a regular provider fell slightly from 75.4% to 74.2%, not a statistically significant change. During the same period, the share of nonelderly adults in the rest of the nation with a regular provider fell from 74.6% to 74.0%, not significantly different from the change in Virginia (see Table 25).
- Between 2015 and 2016, the share of nonelderly adult Virginians who did not see a doctor when needed due to cost rose from 14.8% to 15.4%, compared to a decline from 15.4% to 15.1% in the rest of the nation, a statistically significant difference from the change in Virginia (see Table 25).
- In Virginia, uninsured nonelderly adults were less likely than those with insurance to report having a regular provider (35.9% vs 80.9%), a routine checkup (45.5% vs 74.6%), or a flu shot (20.1% vs 40.6%), and were more likely to report unmet needs for care due to cost in 2016 (49.8% vs 10.0%) (see Table 24).
- Uninsured nonelderly adult Virginians were less likely than those with insurance to have a dental visit in the past 12 months (42.6% vs 75.0%) and were more likely to have lost one or more permanent teeth to decay or gum disease (47.8% vs 33.6%) in 2016 (see Table 24).