

## **Profile of Virginia's Uninsured, 2014**

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## Methods

- All data are from the 2009-2014 American Community Survey (ACS), the 2014-2015 Current Population Survey (CPS), and the 2013-2014 Behavioral Risk Factor Surveillance System (BRFSS).
- 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 or the Marketplaces. 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 underreporting 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 (2014)

*(See Tables 1-6)*

- According to the American Community Survey (ACS), an estimated 12.5 percent of Virginians (878,000 total) under the age of 65 lacked health insurance in 2014 (see Table 1).
- Nonelderly adults (19 to 64) constitute 86.8 percent of all uninsured in Virginia. An estimated 39.3 percent of all uninsured are between the ages of 19 and 34, while an estimated 13.2 percent of all uninsured are between the ages of 0 and 18. Among children (0 to 18), an estimated 76.6 percent of uninsured are between the ages of 6 and 18 years (see Tables 1 & 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.

- The majority (71.2 percent, or 643,000) of uninsured Virginians are living in families<sup>2</sup> with income at or below 200 percent of the federal poverty level (FPL).<sup>3</sup> Many (39.2 percent, or 343,000) live in families at or below the federal poverty level. However, the uninsured are also found at higher income levels. Over one-in-ten (15.1 percent, or 132,000) of the uninsured live in families with incomes above 300 percent of the FPL (see Table 1).
- Over half (64.9 percent, or 75,000) of uninsured children live in families with income at or below 200 percent of the FPL, compared to 72.2 percent (547,000) of uninsured adults (see Tables 2 & 3).
- Over one third (35.3 percent, or 41,000) of uninsured children live in families with income below 100 percent of the FPL, compared to 39.8 percent (302,000) of uninsured adults (see Tables 2 & 3).
- The majority of the uninsured (76.6 percent) in Virginia are part of working families.<sup>4</sup> Over half of the uninsured (58.3 percent) are part of families with one or more full-time workers, though only 8.7 percent of the total uninsured are part of families with two-full time workers. An estimated 18.3 percent are part of families with at least one part-time worker (and no one working full-time), and 22.9 percent are part of families with no working adults.
- The estimated 514,000 uninsured individuals in Virginia who are in families with at least one full-time worker are distributed widely across income categories—over half (56.3 percent, or 287,000) have income at or below 200 percent of the FPL and under half (43.7 percent, or 223,000) have income above 200 percent of the FPL. Among part-time

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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 Medicaid or Health Insurance Marketplace eligibility.

<sup>3</sup> Income estimates are based on tax unit Modified Adjusted Gross Income and use the 2014 Federal Poverty Level (FPL) Guidelines as defined by the Department of Health and Human Services.

<sup>4</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.

workers and their families, and non-workers and their families, a much larger proportion of the uninsured have income at or below 200 percent of the FPL (90.6 percent, or 145,000, and 93.3 percent, or 187,000, respectively) relative to the uninsured in Virginia families with full-time workers (see Tables 4, 5 & 6).

- The uninsured are from diverse racial/ethnic backgrounds: 44.3 percent are white, non-Hispanic; 23.9 percent are black, non-Hispanic; 21.4 percent are Hispanic; 7.4 percent are Asian/Pacific Islander; and 3.0 percent are of other or multiple racial/ethnic backgrounds. However, Hispanics are uninsured at higher rates than any other ethnic group (27.6 percent) (see Table 1).
- The majority (77.6 percent) of the uninsured are U.S. citizens. Among children, 82.4 percent of the uninsured are U.S. citizens, and 76.9 percent of uninsured adults are U.S. citizens (see Tables 1, 2, 3).

## **Changes in Uninsurance, 2013 to 2014 (ACS)**

*(See Tables 7-18)*

- Between 2013 and 2014, uninsurance declined 1.8 percentage points in Virginia among the nonelderly, from 14.3 percent in 2013 to 12.5 percent in 2014, a statistically significant change. This was driven by a decline in the uninsured rate for nonelderly adults aged 19-64, which fell 2.7 percentage points (17.8 percent in 2013 to 15.1 percent in 2014).
- There was not a statistically significant change in the uninsured rate for children in Virginia between 2013 (5.5 percent) and 2014 (5.8 percent).
- Between 2013 and 2014, the uninsured rate for the nonelderly in the US as a whole declined 3.6 percentage points, compared to 1.8 percentage points in Virginia. In both 2013 and 2014, the uninsured rate for the nonelderly remained lower in Virginia than in the US. For nonelderly adults, the uninsured rates in 2013 and 2014 were 3.3 and 1.4 percentage points lower in Virginia than in the nation as a whole, respectively. For children, the uninsured rate in 2013 was 1.5 percentage points lower than the nation as a whole, but the uninsured rate in 2014 was not different from that of the nation as a whole (5.8 percent) (see Tables 7, 8, 9).

- The combined estimated changes occurring between 2009 and 2014 show a 1.1 percentage point decrease (13.5 percent to 12.5 percent) in the uninsured rate among the nonelderly in Virginia. Statistically significant decreases were found among those under the age of 35, nonelderly with family incomes at or below 300 percent of the FPL, and all racial and ethnic groups except for those with other or multiple racial/ethnic backgrounds. Over this same time period, uninsurance increased among those with family incomes above 400 percent of the FPL (see Table 11). Nationally, the uninsured rate fell for non-elderly adults across all demographics groups studied during this time period (see Table 15).
- In Virginia, there were an estimated 779,000 uninsured nonelderly adults, for an uninsured rate of 16.4 percent in 2009, 876,000 (17.9 percent) in 2010, 871,000 (17.6 percent) in 2011, 866,000 (17.8 percent) in 2012, 888,000 (17.8 percent) in 2013, and 759,000 (15.1 percent) in 2014. For children, there were an estimated 132,000 uninsured in 2009 (6.7 percent), 125,000 (6.4 percent) in 2010, 113,000 (5.7 percent) in 2011, 109,000 (5.5 percent) in 2012, 109,000 (5.5 percent) in 2013, and 115,000 (5.8 percent) in 2014 (see Tables 12 and 13).
- The share of the nonelderly uninsured with family income at or below 200 percent of the FPL has increased since 2009. Among the nonelderly uninsured in Virginia, 69.2 percent (631,000) had incomes below 200 percent of the FPL in 2009, 70.4 percent (705,000) had incomes below 200 percent of the FPL in 2010, 70.6 percent (695,000) had incomes below 200 percent of the FPL in 2011, 71.9 percent (716,000) had incomes below 200 percent of the FPL in 2012, 71.2 percent (710,000) had incomes below 200 percent of the FPL in 2013, and 71.2 percent (622,000) had incomes below 200 percent of the FPL in 2014.
- Among uninsured children in Virginia, 62.2 percent (82,000) had family incomes below 200 percent of the FPL in 2009, 63.3 percent (79,000) had family incomes below 200 percent of the FPL in 2010, 61.8 percent (70,000) had family incomes below 200 percent of the FPL in 2011, 65.0 percent (71,000) had family incomes below 200 percent of the FPL in 2012, 60.4 percent (66,000) had family incomes below 200 percent of the FPL in 2013, and 64.9 percent (75,000) had family incomes below 200 percent of the FPL in 2014.
- Uninsurance rates in Virginia declined significantly between 2009 and 2014 among young adults (aged 19-26), falling from 26.3 percent to 19.4 percent. Nationally, an even

more dramatic decline was found in uninsurance for this age group between 2009 and 2014 (31.9 percent to 21.0 percent) (see Tables 14 and 18).

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

*(See Tables R1-R13; Maps 1-4)*

- Maps and tables with regional estimates show uninsured rates for 13 regions in Virginia based on 2014 ACS data.<sup>5</sup>
- Three regions in Virginia, two in the northeast portion of the state (Regions 2, and 6) and one in the central part of the state (Region 8) experienced uninsured rates significantly lower than the 12.5 percent uninsured rate in the rest of the state in 2014 (11.3 percent for Region 2, 7.0 percent for Region 6, and 11.7 percent for Region 8).
- Among nonelderly adults, Regions 1, 2, and 6 all had uninsured rates significantly lower than the 15.1 percent uninsured rate for the rest of the state (12.6 percent for Region 1, 13.6 percent for Region 2, and 8.5 percent for Region 6).
- Five regions in Virginia, two in the northern and three in the southern parts of the state, experienced an uninsured rate statistically above that of the rest of the state in 2014 (13.7 percent for Region 3, 15.4 percent for Region 4, 13.9 percent for Region 10, 13.9 percent for Region 11, and 15.6 percent for Region 13). All of these regions had significantly higher uninsured rates among nonelderly adults than the rest of Virginia (16.7 percent for Region 3, 18.7 percent for Region 4, 16.7 percent for Region 10, 17.1 percent for Region 11, and 18.4 percent for Region 13).
- Among children, three regions had uninsured rates statistically below the 5.8 percent uninsured rate in the rest of the state (3.9 percent for Region 6, 4.3 percent for Region 11, and 4.5 percent for Region 12). Only one region had an uninsured rate for children statistically higher than the rest of the state (8.8 percent for Region 13).

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<sup>5</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.

## Changes in Uninsurance, 2014 to 2015 (Current Population Survey)

(See Tables 22-23)

- The following estimates compare the March 2014 and March 2015 Current Population Survey (CPS). These estimates are for a different time period than the ACS estimates above, and are derived from a different, and smaller, survey. Due to differences in survey questions, survey methods, survey timing, sample size, and sample characteristics, estimates from the 2014 CPS do not match estimates from the 2014 ACS. The estimates from the CPS provide the most up-to-date picture of uninsurance in Virginia, while ACS estimates provide the most detail on the characteristics of the uninsured.
- According to the Current Population Survey (CPS) Annual Social and Economic Supplement,<sup>6</sup> between March 2014 and March 2015, the uninsured rate in Virginia for the nonelderly (ages 0-64) fell by 2.8 percentage points. During the same time period, the US uninsured rate for the nonelderly fell 3.4 percentage points. The difference in uninsured rate change for the nonelderly between Virginia and the US was not statistically significant.
- Among nonelderly adults in Virginia, the uninsured rate fell 3.9 percentage points from March 2014 to March 2015, a statistically significant change. In the nation as a whole, the uninsured rate for nonelderly adults fell 4.2 percentage points during the same time period. The difference in uninsured rate change for nonelderly adults between Virginia and the US was not statistically significant.
- The uninsured rate for children in Virginia fell 0.1 percentage points from March 2014 to March 2015, not a statistically significant change. The uninsured rate for children in the US as a whole fell 0.6 percentage points during that time period. The difference in uninsured rate change for children between Virginia and the US was not statistically significant.

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<sup>6</sup> The CPS Annual Social and Economic Supplement collects information on health insurance coverage and other topics during March of each year. Beginning in March 2014, the CPS began collecting point-in-time insurance coverage at the time of the survey in addition to coverage over the preceding calendar year. Using the new point-in-time insurance question, we estimated changes in the uninsured rate in Virginia and the US between March 2014 and March 2015.

- The uninsured rate for the nonelderly with family incomes at or below 200 percent of the FPL in Virginia fell 7.1 percentage points between March 2014 and March 2015. The uninsured rate for Virginians with higher incomes did not change significantly, falling 1.9 percentage points over the same time period.

## **Access to Care and Health Status Among Nonelderly Adults in Virginia (2014) (Behavioral Risk Factor Surveillance System)**

*(See Tables 24-26)*

- In 2014, nonelderly adults in Virginia were more likely to have a routine checkup in the past 12 months than nonelderly adults nationally (69.8 percent and 65.7 percent, respectively). They were also more likely to have a dental visit in the past 12 months (69.0 percent and 64.0 percent, respectively).
- Nonelderly adults in Virginia reported somewhat fewer days in poor mental health than adults in the rest of the nation (3.5 days and 4.0 days, respectively), but these differences, though statistically significant, were small.<sup>7</sup>
- In Virginia, the uninsured were less likely than those with insurance to report having a regular provider, a routine checkup, a dental visit, or a flu shot, and were more likely to report unmet needs for care due to cost in 2014. These gaps persisted even when adjusting for differences in the demographic characteristics of both groups.
- Between 2013 and 2014, the share of nonelderly adults in Virginia reporting unmet needs for care due to cost fell 2.6 percentage points, from 17.6 percent to 15.0 percent. During the same time period, the share of nonelderly adults in the rest of the nation reporting unmet needs for care due to cost fell 1.9 percentage points, from 18.5 to 16.6 percent, not significantly different from the change in Virginia.

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<sup>7</sup> Estimates for the rest of the nation do not include Virginia.