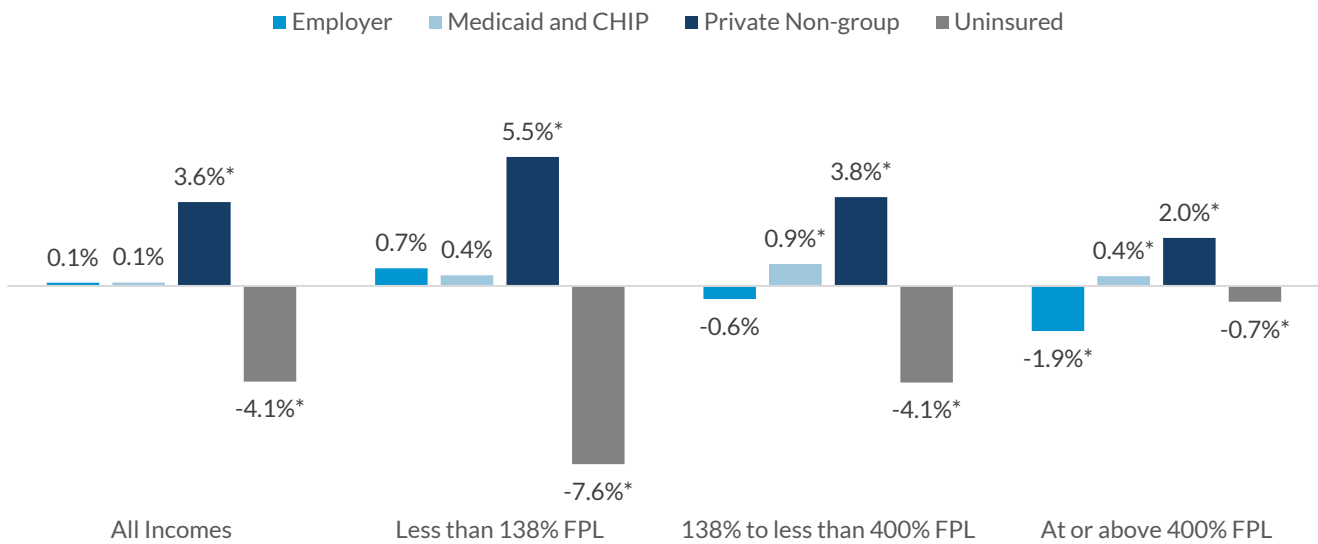


Changes in Health Insurance Coverage in Virginia, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Virginia fell from 14.3 percent to 10.3 percent, meaning 276,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in private non-group coverage (3.6 percentage points) (Figure 1), reflecting Virginia’s lack of Medicaid expansion.

FIGURE 1
Percentage-Point Changes in Insurance Coverage by Income in Virginia, 2013 to 2016



Source: Urban Institute analysis of American Community Survey data from 2013 and 2016 using the Integrated Public Use Microdata Series

Notes: CHIP = Children’s Health Insurance Program. FPL = federal poverty level. Estimates reflect income for the health insurance unit developed by the State Health Access Data Assistance Center and include adjustments for misreporting of health insurance coverage on the American Community Survey developed by Victoria Lynch et al. Coverage through the Civilian Health and Medical Program of the Uniformed Services and Medicare is not shown because such coverage changes little year to year among the civilian, non-institutionalized nonelderly.

* Change is statistically significant at the 5 percent level.

Among nonelderly with incomes below 138 percent of the Federal Poverty Level (FPL), who were targeted by Medicaid expansion in other states, the uninsured rate fell from 27.4 percent to 19.8 percent, meaning 163,000 fewer low-income Virginia residents uninsured. This coverage increase was driven by increases in private non-group coverage (5.5 percentage points).

In 2016, the South region had an uninsured rate for the nonelderly of 13.6 percent, compared to 10.3 percent in Virginia. Nationally, the 2016 uninsured rate was 10.0 percent. Among the nonelderly with incomes below 138 percent of the FPL in 2016, the uninsured rate in South region was 22.0 and the national uninsured rate was 16.5 percent, compared to 19.8 percent in Virginia.

TABLE 1

Percentage-Point Changes in Insurance Coverage by Income in Virginia, 2013 to 2016

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
All Incomes						
Employer	4,248,000	61.8%	4,272,000	62.0%	23,000	0.1%
Medicaid and State	890,000	13.0%	903,000	13.1%	13,000	0.1%
CHAMPUS/Medicare	450,000	6.6%	467,000	6.8%	16,000	0.2%
Private Nongroup	297,000	4.3%	543,000	7.9%	246,000 *	3.6% *
Uninsured	985,000	14.3%	709,000	10.3%	-276,000 *	-4.1% *
HIU less than 138% FPL						
Employer	513,000	26.4%	506,000	27.1%	-7,000	0.7%
Medicaid and State	658,000	33.9%	640,000	34.3%	-18,000	0.4%
CHAMPUS/Medicare	181,000	9.3%	191,000	10.2%	9,000	0.9% *
Private Nongroup	59,000	3.0%	158,000	8.5%	100,000 *	5.5% *
Uninsured	533,000	27.4%	370,000	19.8%	-163,000 *	-7.6% *
HIU 138 to less than 400% FPL						
Employer	1,492,000	63.9%	1,457,000	63.4%	-34,000	-0.6%
Medicaid and State	204,000	8.7%	222,000	9.7%	19,000 *	0.9% *
CHAMPUS/Medicare	141,000	6.1%	138,000	6.0%	-3,000	-0.1%
Private Nongroup	126,000	5.4%	211,000	9.2%	85,000 *	3.8% *
Uninsured	372,000	15.9%	272,000	11.8%	-100,000 *	-4.1% *
HIU at or above 400% FPL						
Employer	2,244,000	86.5%	2,309,000	84.6%	64,000 *	-1.9% *
Medicaid and State	28,000	1.1%	41,000	1.5%	13,000 *	0.4% *
CHAMPUS/Medicare	128,000	4.9%	138,000	5.1%	10,000	0.1%
Private Nongroup	113,000	4.4%	175,000	6.4%	62,000 *	2.0% *
Uninsured	81,000	3.1%	66,000	2.4%	-14,000 *	-0.7% *

Source: Urban Institute analysis of American Community Survey data from 2013 and 2016 using the Integrated Public Use Microdata Series

Notes: CHIP = Children's Health Insurance Program. FPL = federal poverty level. Estimates reflect income for the health insurance unit developed by the State Health Access Data Assistance Center and include adjustments for misreporting of health insurance coverage on the American Community Survey developed by Victoria Lynch et al.

* Change is statistically significant at the 5 percent level.

ADDITIONAL READING

Changes in Health Insurance Coverage 2013-2016: Medicaid Expansion States Lead the Way

Laura Skopec, John Holahan, and Caroline Elmendorf

<https://www.rwjf.org/en/library/research/2018/09/changes-in-health-insurance-coverage-2013-2016.html>