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## Virginians Who Lack Insurance On Rise

Study Says Many Pay More of Health Costs

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The percentage of Virginians going without health insurance is on the rise, and many of those who have coverage through their jobs are paying higher premiums than other U.S. employees, according to a report being released today.

The study, "Feeling the Pinch: The State of Working Virginia," analyzed census data released last month and found that 14.8 percent of Virginians lacked health insurance last year, up from 13.3 percent in 2006. Nationally, the number of uninsured Americans fell slightly during the same period, from 15.8 to 15.3 percent, according to census data.

There was a slight decline in uninsured District residents over the past couple of years, while the numbers stayed about the same in Maryland.

The Virginia report cites federal data that found that health-care premiums for Virginia workers skyrocketed in 2006, the most recent year for which data are available. On average, workers in Virginia paid about 25 percent -- or about \$4,100 per year -- of their single-coverage health premiums, the highest in the nation. The national average was about 19 percent, according to the [Agency for Healthcare Research and Quality](#).

Workers with family coverage paid 31 percent of their total premiums, or \$11,300, the third-highest level in the country. The data were culled from numbers provided by the Agency for Healthcare Research and Quality, part of the Department of Health and Human Resources. The report shows that health insurance access and affordability eroded faster in Virginia than it did nationwide in 2006 and 2007, even as the median family income increased in the state.

Authors of the study, developed by the Richmond-based Commonwealth Institute for Fiscal Analysis, said Virginia's stingy public health-care program, combined with more companies eliminating health insurance from their benefits, contributed to the increasing number of uninsured. Virginia ranks 47th in the nation in per-capita [Medicaid](#) spending, spending only about 60 percent of the national average. In addition, the number of workers in Virginia covered by employer-sponsored health-care programs declined in 2007, dropping from 66.7 to 62 percent, the report found.

"I think the limited role of our public insurance program is at play here," said Michael Cassidy, executive director of the Commonwealth Institute. "When you couple the decline of people getting employer-sponsored coverage and our Medicaid program, you're going to see this increase in the number of uninsured."

A similar study in Maryland, also being released today, found that although 250,000 fewer Maryland residents have health insurance than did in 2001, there was little change in the number of uninsured Marylanders from 2006 to 2007.

The Maryland data, gathered by the Progressive Maryland Education Fund and the Maryland Budget and Tax Policy Institute, do not include any changes that might result from the state's new health-care program, which is intended to provide insurance to 100,000 people.

There was a slight decline in the number of uninsured D.C. residents over the past two years, according to census statistics. In the District and Maryland, single-payer and family premiums held steady between 2005 and 2006.

Cassidy said higher employee-paid premiums are probably a sign that many employers are having a tough time paying for coverage and are passing the expense on to employees.

Health-care advocates said that if premiums continue to rise, families will have a tough time paying for health insurance along with other increasing expenses.

"It really shows that even if you have insurance, it can really be a strain to afford it in Virginia," said Debbie Oswalt, executive director of the Virginia Health Care Foundation.

The Virginia health-care analysis was part of a wide-ranging study of several economic indicators in the state. For example, the study found that although the state's median family income increased to nearly \$60,000 in 2007, the poverty rate also increased slightly, from 9.6 to 9.9 percent.

The data were gathered before the economic downturn that began earlier this year. In addition, the report found that last year, 27 percent of unemployed Virginians received unemployment benefits, one of the lowest percentages in the country. Only seven other states extended benefits to a smaller percentage of unemployed workers last year.

Meanwhile, in Maryland, which now has the highest median family income in the country, the percentage of the state's residents working full time but still living below the poverty line rose from 15 to 18 percent in 2007, based on census data. The poverty rate also increased slightly during that time.

"The big picture here is that the fruits of the economic expansion in Maryland during this decade did not trickle down to the middle class and to blue-collar workers," said [Sean Dobson](#), executive director of the Progressive Maryland Education Fund.

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