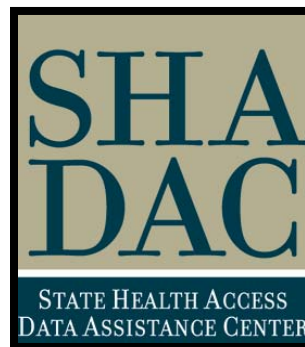


**VIRGINIA HRSA STATE PLANNING GRANT  
ADDITIONAL ANALYSES**

**2004 Virginia Health Care  
Insurance and Access Survey**

**Prepared by:**



**State Health Access Data Assistance Center  
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**April 2005**

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## **OVERVIEW**

This report represents additional analyses conducted by the State Health Access Data Assistance Center (SHADAC) using data from the 2004 Virginia Health Care Insurance and Access Survey. The survey was conducted by the Virginia Department of Health with a grant from the HRSA State Planning Grants program. The results of the survey are presented in a formal report entitled “2004 Virginia Health Care Insurance and Access Survey: Selected Results” that may be obtained from the Office of Health Policy and Planning, Virginia Department of Health.

There are 58 tables included in this report. The first set of tables describe rates of health insurance coverage at the state-level among different age and income groups, as well as health service utilization rates and employer health insurance offer rates. The second set of tables focuses on uninsured adults with a special emphasis on employment status and characteristics of employment that are associated with coverage. The last set of tables is devoted to a regional analysis that presents the same set of state-level tables provided in the first section of the report for each of the state’s five health service regions.

**STATE-LEVEL ANALYSES**

**Table 1. Uninsurance Rates for Virginia by Population Groups (2004)**

Population Group	Weighted Percent	Standard Error	Weighted Count <sup>b</sup>	*p<.05 **p<.01 ***p<.001
Total Population	8.9		639,618	
<b>Gender</b>				
Male	9.9	(0.97)	344,996	
Female	8.0	(0.76)	294,621	
<b>Age</b>				
0-5 (reference group)	6.4	(1.85)	39,130	
6-18	6.5	(1.22)	81,919	
19-24	25.5	(3.88)	143,972	***
25-34	14.7	(2.40)	128,965	**
35-54	7.9	(0.89)	166,667	
55-64	7.6	(1.22)	71,485	
65+	1.0	(0.57)	7,479	**
<b>Race/Ethnicity<sup>a</sup></b>				
White (reference group)	6.4	(0.53)	304,322	
Black	11.1	(1.67)	149,433	**
Hispanic	27.4	(4.78)	108,440	***
Asian	8.6	(4.07)	13,382	
American Indian	22.3	(13.35)	6,000	
Mixed	12.1	(3.32)	38,733	
<b>Household Income (%FPL)</b>				
<= 100%	20.3	(2.58)	183,458	***
101-133%	19.0	(3.84)	65,454	***
134-150%	28.8	(6.27)	44,250	***
151-200%	14.8	(2.54)	82,991	***
201-250%	16.1	(3.11)	87,859	***
251-300%	13.6	(2.70)	79,007	***
>300% (reference group)	2.4	(0.37)	96,598	
<b>Level of Education</b>				
Less than High School	23.4	(3.28)	137,459	***
High School Graduate	12.3	(1.40)	217,528	***
Some College	9.4	(1.31)	162,732	***
College Graduate	4.2	(0.75)	81,547	**
Postgraduate (reference group)	1.7	(0.56)	16,592	
<b>Marital Status</b>				
Married (reference group)	5.7	(0.61)	270,681	
Living with Partner	16.2	(4.53)	36,038	*
Widowed	6.1	(2.50)	17,317	
Divorced	11.9	(2.13)	59,069	**
Separated	21.7	(5.53)	37,103	**
Never Married	17.4	(2.16)	204,962	***
<b>Health Status</b>				
Excellent (reference group)	5.0	(0.82)	130,182	
Very Good	8.4	(1.09)	177,439	*
Good	12.0	(1.49)	190,937	***
Fair	16.7	(2.76)	96,854	***
Poor	12.8	(3.06)	24,971	*
<b>Disability Status</b>				
All Others	10.1	(0.82)	482,876	**
Chronic Disease (reference group)	6.7	(0.83)	156,742	
<b>Metropolitan Statistical Area (MSA)<sup>d</sup></b>				
MSA (reference group)	12.0	(1.49)	510,751	
Non-MSA	8.4	(0.67)	128,867	*

**Table 1. Uninsurance Rates for Virginia by Population Groups (Continued)**

Population Group	Weighted Percent	Standard Error	Weighted Count <sup>b</sup>	*p<.05 **p<.01 ***p<.001
<b>Health Service Areas</b>				
Northwestern	8.4	(1.45)	79,621	
Northern	7.3	(1.19)	149,900	*
Southwestern	9.9	(1.17)	149,900	
Central (reference group)	12.1	(1.85)	153,460	
Eastern	8.2	(1.16)	140,182	

- a. For those reporting Hispanic ethnicity and some other race, Hispanic was selected as racial classification  
b. Details may not sum to totals because of rounding.  
c. Details do not sum to totals due to missing observations (Weighted percent for missing observations: Race 3.0%; Education 3.7%; Marital status 2.2%; and Health status 2.7%).  
d. MSA stands for Metropolitan Statistical Area, which is a Census Bureau-defined urbanized area of at least 50,000 inhabitants with a total metropolitan population of at least 100,000. Additional contiguous counties are included in the MSA if they meet certain requirements of commuting to the central counties and other selected requirements of metropolitan character (such as population density and percent urban).  
e. Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

**Table 2. Point-in-Time Estimate of Uninsurance Rates by Age and Income in Virginia (2004)**

Age and Income Group	Uninsured Point-in-Time		
	Weighted %	Standard Error	Unweighted Count
<b>Children (0-18)</b>	<b>6.4</b>	<b>(1.02)</b>	<b>47</b>
Under 200% FPL	11.7	(2.33)	29
Over 200% FPL	4.1	(1.04)	18
<b>Adults (19-64)</b>	<b>11.4</b>	<b>(0.86)</b>	<b>281</b>
Under 200% FPL	27.8	(2.54)	166
Over 200% FPL	6.1	(0.74)	115
<b>Seniors (65 and over)</b>	<b>1.0</b>	<b>(0.57)</b>	<b>5</b>
Under 200% FPL	1.9	(1.46)	3
Over 200% FPL	0.4	(0.29)	2

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center.

**Table 3. Estimate of "Uninsured All Year" by Age and Income in Virginia (2004)**

Age and Income Group	Uninsured All Year		
	Weighted %	Standard Error	Unweighted Count
<b>Children (0-18)</b>	<b>4.1</b>	<b>(0.83)</b>	<b>28</b>
Under 200% FPL	8.5	(1.98)	20
Over 200% FPL	2.1	(0.81)	8
<b>Adults (19-64)</b>	<b>8.2</b>	<b>(0.74)</b>	<b>211</b>
Under 200% FPL	21.8	(2.31)	136
Over 200% FPL	3.9	(0.59)	75
<b>Seniors (65 and over)</b>	<b>0.8</b>	<b>(0.55)</b>	<b>4</b>
Under 200% FPL	1.9	(1.46)	3
Over 200% FPL	0.1	(0.14)	1

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center.

**Table 4. Estimate of "Uninsured at Some Point During Year" by Age and Income in Virginia (2004)**

Age and Income Group	Uninsured at Some Point During Year		
	Weighted %	Standard Error	Unweighted Count
<b>Children (0-18)</b>	<b>8.6</b>	<b>(1.28)</b>	<b>61</b>
Under 200% FPL	15.7	(3.12)	36
Over 200% FPL	5.3	(1.15)	25
<b>Adults (19-64)</b>	<b>14.6</b>	<b>(0.97)</b>	<b>351</b>
Under 200% FPL	35.3	(2.76)	200
Over 200% FPL	8.0	(0.83)	151
<b>Seniors (65 and over)</b>	<b>1.0</b>	<b>(0.57)</b>	<b>5</b>
Under 200% FPL	1.9	(1.46)	3
Over 200% FPL	0.4	(0.29)	2

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

**Table 5. Sources of Health Coverage for Children and Adults in Virginia (2004)**

Coverage	Children (0-18 years)			Adults (19-64 years)		
	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
Uninsured	6.4	(1.02)	47	11.4	(0.86)	281
Public	18.3	(1.84)	114	9.5	(0.69)	307
Private	75.2	(1.98)	505	79.1	(1.04)	2013

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

**Table 6. Private Insurance by Purchaser (Group versus Individual) for Children and Adults in Virginia (2004)**

Purchaser	Children (0-18 years)			Adults (19-64 years)		
	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
Group	89.8	(1.62)	452	93.5	(0.64)	1854
Individual	10.2	(1.62)	53	6.5	(0.64)	159

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

**Table 7. Health Services Utilization for Virginians with a Usual Source of Care (2004)**

	Privately Insured			Publicly Insured			Uninsured		
	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
<b>Doctors Visits in Past 3 Months</b>									
Zero	31.3	(1.25)	640	22.5	(1.93)	179	57.1	(4.85)	83
One	33.7	(1.28)	679	32.5	(2.18)	295	25.2	(4.29)	46
Two	14.7	(0.96)	308	15.2	(1.49)	156	9.9	(2.51)	24
Three or more	20.2	(1.11)	422	29.8	(1.92)	302	7.8	(2.20)	21
<b>Overnight Hospital Stay in Past 12 Months</b>									
Yes	8.41	(0.77)	184	18.5	(1.55)	201	11.2	(2.60)	26
No	91.59	(0.77)	2108	81.5	(1.55)	832	88.8	(2.60)	181
<b>Hospital Admissions in Past 12 Months</b>									
Zero	11.2	(3.37)	13	1.7	(0.82)	5	8.6 <sup>a</sup>	(5.40)	3
One	67.2	(5.00)	127	68.2	(3.86)	126	71.9 <sup>a</sup>	(11.32)	18
Two	12.3	(2.66)	30	16.8	(2.96)	39	15.8 <sup>a</sup>	(10.78)	3
Three or more	9.3	(4.42)	12	13.4	(2.72)	29	3.7 <sup>a</sup>	(2.99)	2
<b>Emergency Room/Urgent Care Visit in Past 12 Months</b>									
Yes	23.8	(1.13)	509	30.9	(1.90)	309	31	(4.19)	65
No	76.2	(1.13)	1780	69.1	(1.90)	725	69	(4.19)	142

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

<sup>a</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

**Table 8. Employer Health Insurance Offer Rates in Virginia by Selected Employer Characteristics (2004)**

	Offer Rate %	Standard Error	*p<.05 **p<.01 ***p<.001
<b>Overall Rate of Employer Offering Insurance Coverage</b>	<b>68.8</b>	<b>1.17</b>	
<b>Employer Size</b>			
< 11 employees	32.4	(2.65)	***
11-50 employees	63.9	(3.67)	***
>50 employees (reference group)	79.3	(1.37)	
<b>Employee Income (as % of FPL)</b>			
<100%	39.6	(4.88)	***
100-133%	48.6	(6.95)	***
134-150%	49.4	(8.45)	**
151-200%	64.4	(4.42)	**
201-250%	60.7	(4.65)	***
251-300%	64.6	(4.24)	**
>300% (reference group)	77.0	(1.26)	
<b>Industry Sector</b>			
Education	80.7	(3.03)	**
Social Services <sup>a</sup>	79.9	(7.05)	
Manufacturing	79.4	(3.76)	**
Health Care	78.9	(3.24)	**
Entertainment <sup>a</sup>	76.0	(7.76)	
Banking	75.9	(4.53)	
Transportation	74.6	(4.27)	
Professional	68.5	(4.05)	
Government (reference group)	66.9	(3.04)	
Business	64.9	(6.56)	
Construction	63.4	(4.75)	
Retail	56.8	(4.34)	
Agriculture	56.0	(8.85)	
Personal Service	47.6	(7.24)	*
Other	63.7	(3.77)	
<b>Type of Employment</b>			
Permanent (reference group)	71.6	(1.18)	
Temporary/Seasonal	38.1	(4.58)	***
<b>Hours Worked</b>			
<20	32.9	(5.36)	***
20-34	46.0	(3.83)	***
>35 (reference group)	73.2	(1.23)	

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center  
<sup>a</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

**STATE-LEVEL 3X3 CROSSTABS**

**Table 9: Uninsured Adults in Virginia by Age and Race/Ethnicity (2004)**

<b>All Uninsured in Virginia, Ages 19-64 (n=281)</b>						
	<b>19-34 years (n=97)</b>			<b>35-64 years (n=184)</b>		
Race	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
White	30.1	(5.12)	45	62.1	(4.89)	131
Non-white	69.9	(5.12)	52	37.9	(4.89)	53

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

**Table 10: Uninsured Adults in Virginia by Age and Income (2004)**

<b>All Uninsured in Virginia, Ages 19-64 (n=281)</b>						
	<b>19-34 years (n=97)</b>			<b>35-64 years (n=184)</b>		
Income	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
<=200% FPL	58.6	(6.27)	56	59.7	(4.66)	110
>200% FPL	41.4	(6.27)	41	40.3	(4.66)	74

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

**Table 11: Uninsured Adults in Virginia by Age and Employment Status (2004)**

<b>All Uninsured in Virginia, Ages 19-64 (n=281)</b>						
	<b>19-34 years (n=97)</b>			<b>35-64 years (n=184)</b>		
Employment Status	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
Not working	26.9	(5.47)	27	41.4	(4.61)	83
Working	73.1	(5.47)	70	58.6	(4.61)	101

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

**Table 12: Uninsured Adults in Virginia by Age and Type of Job (2004)**

<b>All Uninsured Working Adults in Virginia (n=171)</b>						
	<b>19-34 years (n=70)</b>			<b>35-64 years (n=101)</b>		
Type of Employment	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
Permanent	82.8	(7.00)	56	77.1	(5.16)	74
Temporary/ Seasonal	17.2	(7.00)	10	22.9	(5.16)	27

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

Note: There are 4 missing observations.

**Table 13: Uninsured Working Adults in Virginia by Age and Hours Worked (2004)**

<b>All Uninsured Working Adults in Virginia (n=171)</b>						
	<b>19-34 years (n=70)</b>			<b>35-64 years (n=101)</b>		
Hours Worked	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
<35 hours	29.4	(6.83)	22	39.0	(6.57)	37
35+ hours	70.6	(6.83)	47	61.1	(6.57)	61

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center  
 Note: There are 4 missing observations.

**Table 14: Uninsured in Virginia by Race/Ethnicity and Income (2004)**

<b>All Uninsured in Virginia (n=333)</b>						
	<b>White (n=210)</b>			<b>Non-White (n=123)</b>		
Income	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
<=200% FPL	56.3	(4.30)	119	61.1	(5.56)	79
>200% FPL	43.7	(4.30)	91	38.9	(5.56)	44

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

**Table 15: Uninsured Adults in Virginia by Race/Ethnicity and Employment Status (2004)**

<b>All Uninsured in Virginia (n=281)</b>						
	<b>White (n=176)</b>			<b>Non-White (n=105)</b>		
Employment Status	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
Not Working	38.6	(4.61)	72	29.6	(5.42)	38
Working	61.4	(4.61)	104	70.4	(5.42)	67

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

**Table 16: Uninsured Working Adults in Virginia by Race/Ethnicity and Type of Job (2004)**

<b>All Uninsured Working Adults in Virginia (n=171)</b>						
	<b>White (n=104)</b>			<b>Non-White (n=67)</b>		
Type of Employment	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
Permanent	84.5	(4.18)	82	77.6	(7.27)	47
Temporary/ Seasonal	15.5	(4.18)	21	22.4	(7.27)	15

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center  
 Note: There are 6 missing observations.

**Table 17: Uninsured Working Adults in Virginia by Race/Ethnicity and Hours Worked (2004)**

<b>All Uninsured Working Adults in Virginia (n=171)</b>						
	<b>White (n=104)</b>			<b>Non-White (n=67)</b>		
Hours Worked	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
<35 hours	31.1	(5.80)	35	34.9	(7.29)	24
35+ hours	68.9	(5.80)	67	65.1	(7.29)	41

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center  
 Note: There are 4 missing observations.

**Table 18: Uninsured Working Adults in Virginia by Age and Size of Employer (2004)**

<b>All Uninsured Working Adults in Virginia (n=171)</b>						
	<b>19-34 years (n=70)</b>			<b>35-64 years (n=101)</b>		
Size of Employer	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
<=50 employees	51.7	(7.88)	34	80.2	(6.11)	77
>50 employees	48.3	(7.88)	30	19.8	(6.11)	15

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center  
 Note: There are 15 missing observations.

**ANALYSES FOR THE CENTRAL REGION**

**Table 19. Uninsurance Rates for the Central Region of Virginia by Population Groups (2004)**

<b>Population Group</b>	<b>Weighted Percent</b>	<b>Standard Error</b>	<b>Unweighted Count</b>
Overall Uninsured Rate for the Central Region	12.1%	(1.85)	63
<b>Gender</b>			
Male	14.0	(2.86)	35
Female	10.1	(2.30)	28
<b>Age</b>			
0-5 (reference group) <sup>a</sup>	4.1	(4.08)	1
6-18	8.1	(3.14)	8
19-24 <sup>a</sup>	39.9	(10.39)	11
25-34	28.2	(8.01)	11
35-54	7.6	(2.30)	18
55-64	14.0	(4.49)	14
65+	0.0	0.00	0
<b>Race/Ethnicity</b>			
White (reference group)	7.2	(1.61)	28
Black	17.4	(4.14)	25
Hispanic <sup>a</sup>	25.1	(12.74)	3
Asian <sup>b</sup>	--	--	--
American Indian <sup>b</sup>	--	--	--
Mixed <sup>a</sup>	12.5	(7.78)	3
<b>Household Income (%FPL)</b>			
<= 100%	15.4	(5.67)	13
101-133% <sup>a</sup>	28.2	(10.83)	9
134-150% <sup>b</sup>	--	--	--
151-200%	22.0	(8.58)	8
201-250%	21.4	(7.82)	9
251-300%	27.7	(7.89)	12
>300% (reference group)	3.4	(1.12)	12
<b>Level of Education</b>			
Less than High School	17.6	(7.36)	11
High School Graduate	13.2	(3.73)	19
Some College	16.1	(4.29)	17
College Graduate	10.6	(3.15)	15
Postgraduate (reference group)	1.0	(1.04)	1
<b>Marital Status</b>			
Married (reference group)	7.1	(1.75)	22
Living with Partner <sup>b</sup>	--	--	--
Widowed	14.5	(9.42)	3
Divorced	8.1	(5.78)	3
Separated <sup>b</sup>	--	--	--
Never Married	26.7	(6.03)	26
<b>Health Status</b>			
Excellent (reference group)	5.5	(2.36)	7
Very Good	10.8	(3.07)	17
Good	17.1	(4.04)	21
Fair	25.8	(9.50)	10
Poor <sup>b</sup>	--	--	--
<b>Disability Status</b>			
All Others	13.6	(2.42)	43
Chronic Disease (reference group)	9.4	(2.79)	20
<b>Metropolitan Statistical Area (MSA)</b>			
MSA (reference group)	11.0	(1.95)	45
Non-MSA	18.4	(5.40)	18

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

Note: MSA stands for Metropolitan Statistical Area, which is a Census Bureau-defined urbanized area of at least 50,000 inhabitants with a total metropolitan population of at least 100,000. Additional contiguous counties are included in the MSA if they meet certain requirements of commuting to the central counties and other selected requirements of metropolitan character (such as population density and percent urban).

<sup>a</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

<sup>b</sup> Estimates are not provided due to subgroup having less than 25 observations.

**Table 20. Point-in-Time Estimate of Uninsurance Rates by Age and Income for the Central Region of Virginia (2004)**

<b>Uninsured Point in Time</b>			
	Weighted %	Standard Error	Unweighted Count
<b>Children (0-18)</b>	<b>7.0</b>	<b>(2.54)</b>	<b>9</b>
Under 200% FPL <sup>a</sup>	7.8	(3.98)	4
Over 200% FPL	6.5	(3.27)	5
<b>Adults (19-64 years)</b>	<b>17.4</b>	<b>(2.81)</b>	<b>54</b>
Under 200% FPL	38.0	(7.74)	26
Over 200% FPL	12.4	(2.73)	28
<b>Seniors (65 and over)</b>	<b>0</b>	<b>0</b>	<b>0</b>
Under 200% FPL			
Over 200% FPL			

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center  
<sup>a</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

**Table 21. Estimate of "Uninsured All Year" by Age and Income for the Central Region of Virginia (2004)**

<b>Uninsured All Year</b>			
	Weighted %	Standard Error	Unweighted Count
<b>Children (0-18)</b>	<b>5.4</b>	<b>(2.31)</b>	<b>6</b>
Under 200% FPL <sup>a</sup>	7.8	(3.98)	4
Over 200% FPL	4.1	(2.87)	2
<b>Adults (19-64 years)</b>	<b>10.5</b>	<b>(2.32)</b>	<b>37</b>
Under 200% FPL	20.5	(6.09)	20
Over 200% FPL	8.1	(2.46)	17
<b>Seniors (65 and over)</b>	<b>0</b>	<b>0</b>	<b>0</b>
Under 200% FPL			
Over 200% FPL			

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center  
<sup>a</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

**Table 22. Estimate of "Uninsured at Some Point During Year" by Age and Income for the Central Region of Virginia (2004)**

<b>Uninsured at Some Point in Year</b>			
	Weighted %	Standard Error	Unweighted Count
<b>Children (0-18)</b>	<b>9.9</b>	<b>(2.84)</b>	<b>14</b>
Under 200% FPL <sup>a</sup>	10.7	(4.52)	6
Over 200% FPL	9.5	(3.63)	8
<b>Adults (19-64 years)</b>	<b>19.2</b>	<b>(2.84)</b>	<b>64</b>
Under 200% FPL	38.8	(7.71)	27
Over 200% FPL	14.5	(2.80)	37
<b>Seniors (65 and over)</b>	<b>0</b>	<b>0</b>	<b>0</b>
Under 200% FPL			
Over 200% FPL			

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center  
<sup>a</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

**Table 23. Sources of Health Coverage for Children and Adults in the Central Region of Virginia (2004)**

	<b>Children (0-18 years)</b>			<b>Adults (19-64 years)</b>		
	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
Private	63.3	(5.35)	78	72.2	(3.02)	299
Public	29.8	(5.26)	32	10.5	(1.77)	45
Uninsured	7.0	(2.54)	9	17.4	(2.81)	54

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

**Table 24. Private Insurance by Purchaser (Group versus Individual) for Children and Adults in the Central Region of Virginia (2004)**

	<b>Children (0-18 years)</b>			<b>Adults (19-64 years)</b>		
	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
Group	58.0	(5.35)	71	67.0	(3.09)	275
Individual	5.2	(2.08)	7	5.2	(1.27)	24

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

**Table 25. Health Services Utilization for Those with a Usual Source of Care in the Central Region of Virginia (2004)**

	Private			Public			Uninsured		
	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
<b>Doctors Visits in Past 3 Months</b>									
Zero	26.2	(3.05)	81	19.8	(3.86)	34	62.4 <sup>a</sup>	(10.67)	26.2
One	39.1	(3.41)	117	40.4	(5.89)	56	24.1 <sup>a</sup>	(10.12)	39.1
Two	14.1	(2.49)	40	15.8	(3.55)	29	6.7 <sup>a</sup>	(4.04)	14.1
Three or more	20.6	(2.80)	64	24.1	(4.09)	49	6.7 <sup>a</sup>	(4.48)	20.6
<b>Overnight Hospital Stay in Past 12 Months</b>									
Yes	7.4	(1.69)	25	11.7	(2.47)	31	6.4 <sup>a</sup>	(4.07)	3
No	92.6	(1.69)	321	88.3	(2.47)	155	93.6 <sup>a</sup>	(4.07)	35
<b>Number of Hospital Admissions in Past 12 Months</b>									
Zero	12.4 <sup>a</sup>	(11.20)	1	1.0 <sup>a</sup>	(0.99)	1	-- <sup>b</sup>	--	--
One	71.3 <sup>a</sup>	(11.81)	19	73.5 <sup>a</sup>	(8.48)	21	--	--	--
Two	12.1 <sup>a</sup>	(6.40)	4	5.8 <sup>a</sup>	(3.45)	3	--	--	--
Three or more	4.3 <sup>a</sup>	(4.22)	1	19.7 <sup>a</sup>	(7.86)	6	--	--	--
<b>Emergency Room/Urgent Care in Past 12 Months</b>									
Yes	25.7	(2.98)	79	24.7	(4.01)	49	38.8 <sup>a</sup>	(10.13)	14
No	74.3	(2.98)	267	75.3	(4.01)	136	61.2 <sup>a</sup>	(10.13)	24

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

<sup>a</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

<sup>b</sup> Estimates are not provided due to subgroup having less than 25 observations.

**Table 26. Health Insurance Offer Rates in the Central Region of Virginia by Selected Employer Characteristics (2004)**

	Offer Rate %	Standard Error %	*p<.05 **p<.01 ***p<.001
<b>Overall Health Insurance Offer Rates by Employer Characteristics</b>	66.9	(3.04)	
<b>Employer Size</b>			
<=50 employers	45.4	(5.48)	***
51 and over employees (reference group)	77.6	(4.01)	
<b>Employee Income (as % of FPL)</b>			
<100% <sup>a</sup>	83.5	(5.85)	
100-133% <sup>b</sup>	--	--	
134-150% <sup>b</sup>	--	--	
151-200% <sup>a</sup>	50.4	(11.17)	*
201-250% <sup>a</sup>	65.0	(10.95)	
251-300% <sup>a</sup>	61.4	(9.44)	
>300% (reference group)	80.0	(2.95)	
<b>Industry Sector</b>			
Education <sup>a</sup>	77.8	(8.09)	
Social Services <sup>b</sup>	--	--	
Manufacturing <sup>a</sup>	75.6	(10.01)	
Health Care <sup>a</sup>	78.3	(7.71)	
Entertainment <sup>b</sup>	--	--	
Banking <sup>a</sup>	79.1	(10.41)	
Transportation <sup>b</sup>	--	--	
Professional <sup>a</sup>	52.6	(11.48)	*
Government (reference group)	82.7	(6.79)	
Business <sup>b</sup>	--	--	
Construction <sup>a</sup>	64.5	(10.45)	
Retail <sup>a</sup>	53.6	(10.10)	*
Agriculture <sup>b</sup>	--	--	
Personal Service <sup>b</sup>	--	--	
Other <sup>a</sup>	44.8	(10.33)	**
<b>Type of Employment</b>			
Permanent (reference group)	69.4	(3.21)	
Temporary/Seasonal <sup>a</sup>	46.3	(9.83)	*
<b>Hours Worked</b>			
<20 <sup>b</sup>	--	--	
20-34	50.0	(8.63)	*
>35 (reference group)	70.6	(3.33)	

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

<sup>a</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

<sup>b</sup> Estimates are not provided due to subgroup having less than 25 observations.

**ANALYSES FOR THE NORTH REGION**

**Table 27. Uninsurance Rates for the North Region of Virginia by Population Groups (2004)**

<b>Population Group</b>	<b>Weighted Percent</b>	<b>Standard Error</b>	<b>Unweighted Count</b>
Overall Uninsured Rate for the North Region	7.3	(1.19)	48
<b>Gender</b>			
Male	9.3	(2.03)	26
Female	5.6	(1.33)	22
<b>Age</b>			
0-5 (reference group) <sup>a</sup>	5.0	(3.04)	3
6-18	2.1	(2.09)	1
19-24	22.0	(6.05)	12
25-34	13.5	(4.32)	11
35-54	5.0	(1.51)	15
55-64	2.7	(1.31)	5
65+	2.8	(2.76)	1
<b>Race/Ethnicity</b>			
White (reference group)	2.5	(0.70)	17
Black	6.5	(2.49)	8
Hispanic	39.6	(7.49)	17
Asian <sup>a</sup>	6.8	(4.43)	3
American Indian <sup>b</sup>	--	--	--
Mixed <sup>a</sup>	7.7	(5.43)	2
<b>Household Income (%FPL)</b>			
<= 100%	25.1	(7.36)	12
101-133% <sup>b</sup>	--	--	--
134-150% <sup>b</sup>	--	--	--
151-200% <sup>a</sup>	9.8	(5.54)	4
201-250% <sup>a</sup>	12.9	(5.91)	5
251-300% <sup>a</sup>	16.6	(7.18)	7
>300% (reference group)	1.9	(0.62)	12
<b>Level of Education</b>			
Less than High School <sup>b</sup>	--	--	--
High School Graduate	14.7	(3.89)	15
Some College	6.1	(2.30)	8
College Graduate	2.4	(0.94)	9
Postgraduate (reference group)	1.0	(0.50)	4
<b>Marital Status</b>			
Married (reference group)	4.6	(1.27)	17
Living with Partner <sup>a</sup>	4.5	(4.46)	1
Widowed <sup>a</sup>	0.0	0.00	0
Divorced	8.5	(4.19)	6
Separated <sup>b</sup>	--	--	--
Never Married	14.2	(3.42)	20
<b>Health Status</b>			
Excellent (reference group)	3.3	(1.19)	9
Very Good	7.2	(2.15)	14
Good	12.7	(3.69)	15
Fair	13.5	(5.51)	7
Poor <sup>b</sup>	--	--	-
<b>Disability Status</b>			
All Others	9.2	(1.60)	39
Chronic Disease (reference group)	2.5	(1.01)	9
<b>Metropolitan Statistical Area (MSA)</b>			
MSA (reference group)	7.3	(1.19)	48
Non-MSA	0.0	0.00	0

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center  
 Note: MSA stands for Metropolitan Statistical Area, which is a Census Bureau-defined urbanized area of at least 50,000 inhabitants with a total metropolitan population of at least 100,000. Additional contiguous counties are included in the MSA if

they meet certain requirements of commuting to the central counties and other selected requirements of metropolitan character (such as population density and percent urban).

<sup>a</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

<sup>b</sup> Estimates are not provided due to subgroup having less than 25 observations.

**Table 28. Point-in-Time Estimate of Uninsurance Rates by Age and Income for the North Region of Virginia (2004)**

Age and Income Group	Uninsured Point-in-Time		
	Weighted %	Standard Error	Unweighted Count
<b>Children (0-18)</b>			
Under 200% FPL <sup>a</sup>	--	--	--
Over 200% FPL	2.1	(1.28)	3
<b>Adults (19-64)</b>			
Under 200% FPL	30.3	(6.54)	22
Over 200% FPL	4.0	(0.99)	21
<b>Seniors (65 and over)</b>			
Under 200% FPL <sup>a</sup>	--	--	--
Over 200% FPL	0.0	0.00	0

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

<sup>a</sup> Estimates are not provided due to subgroup having less than 25 observations.

**Table 29. Estimate of "Uninsured All Year" by Age and Income for the North Region of Virginia (2004)**

Age and Income Group	Uninsured All Year		
	Weighted %	Standard Error	Unweighted Count
<b>Children (0-18)</b>			
Under 200% FPL <sup>a</sup>	--	--	--
Over 200% FPL	1.0	(1.03)	1
<b>Adults (19-64)</b>			
Under 200% FPL	27.5	(6.41)	18
Over 200% FPL	3.1	(0.85)	16
<b>Seniors (65 and over)</b>			
Under 200% FPL <sup>a</sup>	--	--	--
Over 200% FPL	0.0	0.00	0

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

<sup>a</sup> Estimates are not provided due to subgroup having less than 25 observations

**Table 30. Estimate of "Uninsured at Some Point During Year" by Age and Income for the North Region of Virginia (2004)**

Age and Income Group	Uninsured at Some Point in Year		
	Weighted %	Standard Error	Unweighted Count
<b>Children (0-18)</b>			
Under 200% FPL <sup>a</sup>	--	--	--
Over 200% FPL	2.1	(1.28)	3
<b>Adults (19-64)</b>			
Under 200% FPL	44.8	(7.42)	31
Over 200% FPL	6.1	(1.33)	28
<b>Seniors (65 and over)</b>			
Under 200% FPL <sup>a</sup>	--	--	--
Over 200% FPL	0.0	0.00	0

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center  
<sup>a</sup> Estimates are not provided due to subgroup having less than 25 observations

**Table 31. Sources of Health Coverage for Children and Adults in the North Region of Virginia (2004)**

Coverage	Children (0-18 years)			Adults (19-64 years)		
	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
Uninsured	3.2	(1.73)	4	9.0	(1.55)	43
Public	7.8	(2.80)	8	5.8	(1.32)	33
Private	89.0	(3.20)	112	85.2	(1.94)	529

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

**Table 32. Private Insurance by Purchaser (Group versus Individual) for Children and Adults in the North Region of Virginia (2004)**

Purchaser	Children (0-18 years)			Adults (19-64 years)		
	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
Group	84.0	(3.71)	107	79.9	(2.11)	495
Individual <sup>a</sup>	5.0	(2.19)	5	5.3	(1.05)	34

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center  
<sup>a</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

**Table 33. Health Services Utilization for Those with a Usual Source of Care in the North Region of Virginia (2004)**

	Privately Insured			Publicly Insured			Uninsured		
	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
<b>Doctors Visits in Past 3 Months</b>									
Zero	27.7	(2.37)	135	26.2	(5.53)	24	-- <sup>a</sup>	--	--
One	35.9	(2.56)	178	23.9	(5.03)	26	--	--	--
Two	14.1	(1.75)	75	12.9	(4.50)	15	--	--	--
Three or more	22.3	(2.32)	117	37.0	(5.64)	41	--	--	--
<b>Overnight Hospital Stay in Past 12 Months</b>									
Yes	9.0	(1.71)	45	16.7	(4.54)	21	-- <sup>a</sup>	--	--
No	91.0	(1.71)	525	83.3	(4.54)	99	--	--	--
<b>Hospital Admissions in Past 12 Months</b>									
Zero	16.0 <sup>b</sup>	(7.17)	6	-- <sup>a</sup>	--	--	-- <sup>a</sup>	--	--
One	54.3 <sup>b</sup>	(10.48)	29	--	--	--	--	--	--
Two	11.9 <sup>b</sup>	(5.53)	6	--	--	--	--	--	--
Three or more	17.8 <sup>b</sup>	(11.54)	4	--	--	--	--	--	--
<b>Emergency Room/Urgent Care Visit in Past 12 Months</b>									
Yes	21.7	(2.18)	115	26.1	(4.98)	29	-- <sup>a</sup>	--	--
No	78.3	(2.18)	454	73.9	(4.98)	92	--	--	--

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

<sup>a</sup> Estimates are not provided due to subgroup having less than 25 observations

<sup>b</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

**Table 34. Health Insurance Offer Rates in the North Region of Virginia by Selected Employer Characteristics (2004)**

	Offer Rate %	Standard Error	*p<.05 **p<.01 ***p<.001
<b>Employer Size</b>			
<=50 employers	49.0	(5.12)	***
51 and over employees (reference group)	85.1	(2.15)	
<b>Employee Income (as % of FPL)</b>			
<100% <sup>a</sup>	54.4	(9.86)	*
100-133% <sup>b</sup>	--	--	
134-150% <sup>b</sup>	--	--	
151-200% <sup>b</sup>	--	--	
201-250% <sup>b</sup>	--	--	
251-300% <sup>b</sup>	--	--	
>300% (reference group)	79.8	(2.10)	
<b>Industry Sector</b>			
Manufacturing <sup>b</sup>	--	--	
Agriculture <sup>b</sup>	--	--	
Entertainment <sup>b</sup>	--	--	
Social Services <sup>b</sup>	--	--	
Transportation <sup>a</sup>	84.9	(6.70)	
Banking <sup>a</sup>	83.5	(7.99)	
Professional	80.0	(4.94)	
Other	78.3	(5.33)	
Health Care <sup>a</sup>	75.1	(9.10)	
Government (reference group)	73.2	(4.97)	
Education	72.9	(6.38)	
Business <sup>b</sup>	--	--	
Retail <sup>a</sup>	66.6	(8.63)	
Personal Service <sup>b</sup>	--	--	
Construction <sup>b</sup>	--	--	
<b>Type of Employment</b>			
Permanent (reference group)	77.5	(2.06)	
Temporary/Seasonal <sup>a</sup>	47.2	(10.89)	**
<b>Hours Worked</b>			
<20 <sup>b</sup>	--	--	
20-34	54.2	(7.93)	**
>35 (reference group)	78.1	(2.23)	

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center  
<sup>a</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

<sup>b</sup> Estimates are not provided due to subgroup having less than 25 observations.

**ANALYSES FOR THE EASTERN REGION**

**Table 35. Uninsurance Rates for the Eastern Region of Virginia by Population Groups (2004)**

<b>Population Group</b>	<b>Weighted Percent</b>	<b>Standard Error</b>	<b>Unweighted Count</b>
Overall Uninsured Rate for the Eastern Region	8.2	(1.16)	71
<b>Gender</b>			
Male	8.0	(1.72)	33
Female	8.4	(1.56)	38
<b>Age</b>			
0-5 (reference group) <sup>a</sup>	5.8	(3.99)	2
6-18	4.3	(1.84)	6
19-24 <sup>a</sup>	19.9	(7.61)	8
25-34	13.2	(4.08)	13
35-54	10.0	(2.13)	29
55-64	6.8	(2.44)	10
65+	1.1	(0.68)	3
<b>Race/Ethnicity<sup>a</sup></b>			
White (reference group)	6.8	(1.28)	38
Black	9.2	(2.62)	19
Hispanic <sup>a</sup>	11.0	(6.51)	4
Asian <sup>b</sup>	--	--	--
American Indian <sup>b</sup>	--	--	--
Mixed <sup>a</sup>	10.7	(5.28)	6
<b>Household Income (%FPL)</b>			
<= 100%	16.7	(4.46)	17
101-133% <sup>a</sup>	6.7	(3.39)	6
134-150% <sup>b</sup>	--	--	--
151-200%	13.4	(3.97)	13
201-250%	16.3	(6.98)	7
251-300%	8.0	(3.78)	6
>300% (reference group)	2.9	(0.86)	15
<b>Level of Education</b>			
Less than High School	19.2	(5.87)	13
High School Graduate	9.2	(2.30)	21
Some College	10.4	(2.78)	22
College Graduate	4.1	(1.44)	9
Postgraduate (reference group)	2.6	(1.66)	3
<b>Marital Status</b>			
Married (reference group)	5.5	(1.16)	28
Living with Partner <sup>b</sup>	--	--	4
Widowed	4.1	(2.45)	3
Divorced	13.9	(4.22)	13
Separated <sup>a</sup>	0.8	(0.78)	1
Never Married	15.5	(4.26)	20
<b>Health Status</b>			
Excellent (reference group)	7.7	(2.20)	17
Very Good	6.2	(1.85)	16
Good	7.1	(2.03)	16
Fair	18.6	(4.88)	16
Poor <sup>a</sup>	7.7	(4.17)	4
<b>Disability Status</b>			
All Others	8.5	(1.51)	47
Chronic Disease (reference group)	7.5	(1.76)	24
<b>Metropolitan Statistical Area (MSA)</b>			
MSA (reference group)	7.8	(2.78)	10
Non-MSA	8.2	(1.25)	61

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

Note: MSA stands for Metropolitan Statistical Area, which is a Census Bureau-defined urbanized area of at least 50,000 inhabitants with a total metropolitan population of at least 100,000. Additional contiguous counties are included in the MSA if they meet certain requirements of commuting to the central counties and other selected requirements of metropolitan character (such as population density and percent urban).

<sup>a</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

<sup>b</sup> Estimates are not provided due to subgroup having less than 25 observations.

**Table 36. Point-in-Time Estimate of Uninsurance Rates by Age and Income for the Eastern Region of Virginia (2004)**

Age and Income Group	Uninsured Point-in-Time		
	Weighted %	Standard Error	Unweighted Count
<b>Children (0-18)</b>			
Under 200% FPL	8.0	(3.41)	6
Over 200% FPL	2.8	(1.99)	2
<b>Adults (19-64)</b>			
Under 200% FPL	22.5	(4.06)	36
Over 200% FPL	6.8	(1.77)	24
<b>Seniors (65 and over)</b>			
Under 200% FPL	0.6	(0.57)	1
Over 200% FPL	1.4	(1.00)	2

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

**Table 37. Estimate of "Uninsured All Year" by Age and Income for the Eastern Region of Virginia (2004)**

Age and Income Group	Uninsured All Year		
	Weighted %	Standard Error	Unweighted Count
<b>Children (0-18)</b>			
Under 200% FPL	4.4	(2.59)	3
Over 200% FPL	2.8	(1.99)	2
<b>Adults (19-64)</b>			
Under 200% FPL	18.8	(3.73)	31
Over 200% FPL	2.6	(0.84)	11
<b>Seniors (65 and over)</b>			
Under 200% FPL	0.6	(0.57)	1
Over 200% FPL	0.5	(0.48)	1

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

**Table 38. Estimate of "Uninsured at Some Point During Year" by Age and Income for the Eastern Region of Virginia (2004)**

Age and Income Group	Uninsured at Some Point in Year		
	Weighted %	Standard Error	Unweighted Count
<b>Children (0-18)</b>			
Under 200% FPL	19.0	(7.74)	10
Over 200% FPL	4.9	(2.44)	4
<b>Adults (19-64)</b>			
Under 200% FPL	31.2	(4.66)	47
Over 200% FPL	7.6	(1.79)	30
<b>Seniors (65 and over)</b>			
Under 200% FPL	0.6	(0.57)	1
Over 200% FPL	1.4	(1.00)	2

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

**Table 39. Sources of Health Coverage for Children and Adults in the Eastern Region of Virginia (2004)**

Coverage	Children (0-18 years)			Adults (19-64 years)		
	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
Uninsured	4.8	(1.77)	8	11.1	(1.70)	60
Public	15.2	(3.35)	23	10.9	(1.48)	69
Private	80.0	(3.66)	110	78.0	(2.11)	425

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

**Table 40. Private Insurance by Purchaser (Group versus Individual) for Children and Adults in the Eastern Region of Virginia (2004)**

Purchaser	Children (0-18 years)			Adults (19-64 years)		
	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
Group	70.8	(4.49)	100	74.2	(2.22)	398
Individual <sup>a</sup>	9.2	(3.46)	10	3.8	(0.92)	27

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

<sup>a</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

**Table 41. Health Services Utilization for Those with a Usual Source of Care in the Eastern Region of Virginia (2004)**

	Privately Insured			Publicly Insured			Uninsured		
	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
<b>Doctors Visits in Past 3 Months</b>									
Zero	32.1	(2.58)	147	24.9	(4.39)	37	50.2 <sup>a</sup>	(9.78)	16
One	31.4	(2.54)	150	29.7	(3.74)	69	33.1 <sup>a</sup>	(8.75)	16
Two	16.2	(2.14)	76	14.0	(2.55)	35	7.6 <sup>a</sup>	(4.25)	4
Three or more	20.3	(2.23)	92	31.4	(3.87)	76	9.1 <sup>a</sup>	(5.15)	5
<b>Overnight Hospital Stay in Past 12 Months</b>									
Yes	7.6	(1.38)	40	19.4	(3.09)	48	12.1 <sup>a</sup>	(6.20)	5
No	92.4	(1.38)	475	80.6	(3.09)	194	88.0 <sup>a</sup>	(6.20)	40
<b>Hospital Admissions in Past 12 Months</b>									
Zero	10.3 <sup>a</sup>	(5.78)	3	2.0 <sup>a</sup>	(2.03)	1	-- <sup>b</sup>	--	--
One	75.5 <sup>a</sup>	(7.54)	28	50.3 <sup>a</sup>	(8.87)	23	--	--	--
Two	10.1 <sup>a</sup>	(4.63)	6	31.9 <sup>a</sup>	(8.00)	17	--	--	--
Three or more	4.1 <sup>a</sup>	(3.03)	2	15.8 <sup>a</sup>	(6.61)	5	--	--	--
<b>Emergency Room/Urgent Care Visit in Past 12 Months</b>									
Yes	27.2	(2.39)	131	34.6	(3.85)	81	40.8 <sup>a</sup>	(9.08)	16
No	72.9	(2.39)	384	65.4	(3.85)	161	59.3 <sup>a</sup>	(9.08)	29

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

<sup>a</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

<sup>b</sup> Estimates are not provided due to subgroup having less than 25 observations.

**Table 42. Health Insurance Offer Rates in the Eastern Region of Virginia by Selected Employer Characteristics (2004)**

	Offer Rate %	Standard Error	*p<.05 **p<.01 ***p<.001
<b>Employer Size</b>			
<=50 employers	43.3	(4.50)	***
51 and over employees (reference group)	67.2	(3.15)	
<b>Employee Income (as % of FPL)</b>			
<100% <sup>a</sup>	33.9	(9.01)	***
100-133% <sup>a</sup>	64.3	(10.82)	
134-150% <sup>b</sup>	--	--	
151-200% <sup>a</sup>	36.4	(7.51)	***
201-250% <sup>a</sup>	46.3	(9.87)	*
251-300% <sup>a</sup>	43.9	(8.39)	**
>300% (reference group)	67.2	(3.11)	
<b>Industry Sector</b>			
Education	83.7	(5.79)	***
Construction <sup>a</sup>	80.1	(7.47)	***
Transportation <sup>a</sup>	76.5	(8.19)	***
Manufacturing <sup>a</sup>	75.4	(8.54)	***
Banking <sup>a</sup>	69.4	(8.98)	**
Health Care <sup>a</sup>	68.2	(7.74)	**
Agriculture <sup>b</sup>	--	--	
Social Services <sup>b</sup>	--	--	
Other	59.1	(8.51)	
Retail <sup>a</sup>	55.6	(8.62)	
Professional <sup>a</sup>	53.1	(11.44)	
Business <sup>b</sup>	--	--	
Government (reference group)	41.9	(5.29)	
Personal Service <sup>b</sup>	--	--	
Entertainment <sup>b</sup>	--	--	
<b>Type of Employment</b>			
Permanent (reference group)	63.9	(2.58)	
Temporary/Seasonal <sup>a</sup>	15.4	(6.82)	***
<b>Hours Worked</b>			
<20 <sup>b</sup>	--	--	
20-34	36.02	(7.73)	***
>35 (reference group)	65.37	(2.68)	

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

<sup>a</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

<sup>b</sup> Estimates are not provided due to subgroup having less than 25 observations.

**ANALYSES FOR THE NORTHWESTERN REGION**

**Table 43. Uninsurance Rates for the Northwestern Region of Virginia by Population Groups (2004)**

<b>Population Group</b>	<b>Weighted Percent</b>	<b>Standard Error</b>	<b>Unweighted Count</b>
Overall Uninsured Rate for the Northwestern Region	8.4	(1.45)	46
<b>Gender</b>			
Male	7.4	(1.92)	20
Female	9.4	(2.13)	26
<b>Age</b>			
0-5 (reference group) <sup>a</sup>	16.2	(6.70)	5
6-18	6.0	(2.79)	5
19-24 <sup>b</sup>	--	--	--
25-34 <sup>a</sup>	12.2	(6.24)	5
35-54	7.9	(2.26)	18
55-64	10.1	(3.18)	10
65+	0.0	0.00	0
<b>Race/Ethnicity</b>			
White (reference group)	8.5	(1.57)	38
Black <sup>a</sup>	7.4	(3.94)	4
Hispanic <sup>a</sup>	12.8	(10.95)	2
Asian <sup>b</sup>	--	--	--
American Indian <sup>b</sup>	--	--	--
Mixed <sup>b</sup>	--	--	--
<b>Household Income (%FPL)</b>			
<= 100%	20.9	(6.69)	10
101-133% <sup>a</sup>	24.6	(10.26)	5
134-150% <sup>b</sup>	--	--	--
151-200% <sup>a</sup>	17.4	(7.54)	6
201-250% <sup>a</sup>	20.8	(8.49)	6
251-300% <sup>a</sup>	8.3	(4.49)	4
>300% (reference group)	2.4	(0.71)	15
<b>Level of Education</b>			
Less than High School	20.5	(6.28)	11
High School Graduate	14.8	(3.87)	16
Some College	5.2	(1.74)	12
College Graduate	1.9	(1.07)	4
Postgraduate (reference group)	1.6	(1.37)	2
<b>Marital Status</b>			
Married (reference group)	5.5	(1.34)	20
Living with Partner <sup>b</sup>	--	--	--
Widowed	0.0	0.00	0
Divorced	18.3	(6.74)	11
Separated <sup>b</sup>	--	--	--
Never Married	12.4	(4.56)	9
<b>Health Status</b>			
Excellent (reference group)	4.8	(1.70)	10
Very Good	8.7	(2.88)	11
Good	11.9	(3.60)	17
Fair <sup>a</sup>	9.8	(5.16)	4
Poor <sup>b</sup>	--	--	--
<b>Disability Status</b>			
All Others	9.3	(1.97)	29
Chronic Disease (reference group)	6.8	(1.91)	17
<b>Metropolitan Statistical Area (MSA)</b>			
MSA (reference group)	9.2	(1.80)	35
Non-MSA	6.7	(2.35)	11

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

Note: MSA stands for Metropolitan Statistical Area, which is a Census Bureau-defined urbanized area of at least 50,000 inhabitants with a total metropolitan population of at least 100,000. Additional contiguous counties are included in the MSA if they meet certain requirements of commuting to the central counties and other selected requirements of metropolitan character (such as population density and percent urban).

<sup>a</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

<sup>b</sup> Estimates are not provided due to subgroup having less than 25 observations.

**Table 44. Point-in-Time Estimate of Uninsurance Rates by Age and Income for the Northwestern Region of Virginia (2004)**

Age and Income Group	Uninsured Point-in-Time		
	Weighted %	Standard Error	Unweighted Count
<b>Children (0-18)</b>			
Under 200% FPL <sup>a</sup>	16.2	(6.73)	5
Over 200% FPL	5.8	(2.69)	5
<b>Adults (19-64)</b>			
Under 200% FPL	30.0	(7.47)	16
Over 200% FPL	4.7	(1.19)	20
<b>Seniors (65 and over)</b>			
Under 200% FPL <sup>a</sup>	0	0	0
Over 200% FPL	0	0	0

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center  
<sup>a</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

**Table 45. Estimate of "Uninsured All Year" by Age and Income for the Northwestern Region of Virginia (2004)**

Age and Income Group	Uninsured All Year		
	Weighted %	Standard Error	Unweighted Count
<b>Children (0-18)</b>			
Under 200% FPL <sup>a</sup>	16.2	(6.73)	5
Over 200% FPL	0.5	(0.51)	1
<b>Adults (19-64)</b>			
Under 200% FPL	27.6	(7.38)	14
Over 200% FPL	3.3	(1.04)	14
<b>Seniors (65 and over)</b>			
Under 200% FPL <sup>a</sup>	0	0	0
Over 200% FPL	0	0	0

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center  
<sup>a</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

**Table 46. Estimate of "Uninsured at Some Point During Year" by Age and Income for the Northwestern Region of Virginia (2004)**

Age and Income Group	Uninsured at Some Point in Year		
	Weighted %	Standard Error	Unweighted Count
<b>Children (0-18)</b>			
Under 200% FPL <sup>a</sup>	16.2	(6.73)	5
Over 200% FPL	6.8	(2.84)	6
<b>Adults (19-64)</b>			
Under 200% FPL	36.7	(7.71)	21
Over 200% FPL	6.3	(1.45)	24
<b>Seniors (65 and over)</b>			
Under 200% FPL <sup>a</sup>	0	0	0
Over 200% FPL	0	0	0

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center  
<sup>a</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

**Table 47. Sources of Health Coverage for Children and Adults in the Northwestern Region of Virginia (2004)**

Coverage	Children (0-18 years)			Adults (19-64 years)		
	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
Uninsured	9.3	(2.94)	10	9.8	(1.96)	36
Public	16.4	(4.29)	14	6.0	(1.36)	25
Private	74.3	(4.78)	90	84.2	(2.30)	268

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

**Table 48. Private Insurance by Purchaser (Group versus Individual) for Children and Adults in the Northwestern Region of Virginia (2004)**

Purchaser	Children (0-18 years)			Adults (19-64 years)		
	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
Group	64.0	(5.08)	78	77.5	(2.61)	242
Individual <sup>a</sup>	10.3	(3.06)	12	6.7	(1.47)	26

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center  
<sup>a</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

**Table 49. Health Services Utilization for Those with a Usual Source of Care in the Northwestern Region of Virginia (2004)**

	Privately Insured			Publicly Insured			Uninsured		
	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
<b>Doctors Visits in Past 3 Months</b>									
Zero	36.9	(3.30)	102	24.7	(5.03)	28	-- <sup>a</sup>	--	--
One	30.2	(3.09)	87	32.2	(4.83)	48	--	--	--
Two	13.3	(2.24)	39	19.7	(4.43)	24	--	--	--
Three or more	19.7	(2.65)	64	23.5	(4.91)	32	--	--	--
<b>Overnight Hospital Stay in Past 12 Months</b>									
Yes	9.9	(2.15)	27	23.2	(4.85)	29	13.0 <sup>b</sup>	(6.03)	5
No	90.1	(2.15)	291	76.8	(4.85)	112	87.0 <sup>b</sup>	(6.03)	26
<b>Hospital Admissions in Past 12 Months</b>									
Zero	9.5 <sup>b</sup>	(6.52)	2	0.0 <sup>b</sup>	0.00	0	-- <sup>a</sup>	--	--
One	79.4 <sup>b</sup>	(8.51)	20	77.3 <sup>b</sup>	(9.06)	22	--	--	--
Two	11.1 <sup>b</sup>	(5.91)	4	10.9 <sup>b</sup>	(6.64)	3	--	--	--
Three or more	0.0 <sup>b</sup>	0.00	0	11.8 <sup>b</sup>	(6.54)	4	--	--	--
<b>Emergency Room/Urgent Care Visit in Past 12 Months</b>									
Yes	23.3	(2.88)	64	29.0	(5.12)	37	32.0 <sup>b</sup>	(9.67)	11
No	76.8	(2.88)	254	71.0	(5.12)	104	68.0 <sup>b</sup>	(9.67)	20

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

<sup>a</sup> Estimates are not provided due to subgroup having less than 25 observations.

<sup>b</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

**Table 50. Health Insurance Offer Rates in the Northwestern Region of Virginia by Selected Employer Characteristics (2004)**

	Offer Rate %	Standard Error	*p<.05 **p<.01 ***p<.001
<b>Employer Size</b>			
<=50 employers	46.0	(5.03)	***
51 and over employees (reference group)	79.4	(3.95)	
<b>Employee Income (as % of FPL)</b>			
<100% <sup>a</sup>	29.5	(10.26)	***
100-133% <sup>b</sup>	--	--	
134-150% <sup>b</sup>	--	--	
151-200% <sup>b</sup>	--	--	
201-250% <sup>b</sup>	--	--	
251-300% <sup>a</sup>	78.4	(8.30)	
>300% (reference group)	75.6	(3.42)	
<b>Industry Sector</b>			
Education <sup>a</sup>	87.8	(5.27)	
Health Care <sup>a</sup>	84.8	(5.82)	
Construction <sup>b</sup>	--	--	
Government (reference group) <sup>a</sup>	76.3	(9.27)	
Transportation <sup>a</sup>	75.1	(10.97)	
Social Services <sup>b</sup>	--	--	
Business <sup>b</sup>	--	--	
Entertainment <sup>b</sup>	--	--	
Manufacturing <sup>b</sup>	--	--	
Agriculture <sup>b</sup>	--	--	
Banking <sup>b</sup>	--	--	
Professional <sup>a</sup>	55.5	(11.90)	
Retail <sup>a</sup>	51.5	(10.16)	
Other <sup>a</sup>	47.3	(9.87)	*
Personal Service <sup>b</sup>	--	--	
<b>Type of Employment</b>			
Permanent (reference group)	68.2	(3.11)	
Temporary/Seasonal <sup>b</sup>	--	--	
<b>Hours Worked</b>			
<20 <sup>b</sup>	--	--	
20-34 <sup>a</sup>	37.3	(11.37)	**
>35 (reference group)	72.0	(3.18)	

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center  
<sup>a</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

<sup>b</sup> Estimates are not provided due to subgroup having less than 25 observations.

**ANALYSES FOR THE SOUTHWESTERN REGION**

**Table 51. Uninsurance Rates for the Southwestern Region of Virginia by Population Groups (2004)**

<b>Population Group</b>	<b>Weighted Percent</b>	<b>Standard Error</b>	<b>Unweighted Count</b>
Overall Uninsured Rate for the Southwestern Region	9.9	(1.17)	105
<b>Gender</b>			
Male	11.1	(1.89)	50
Female	8.7	(1.38)	55
<b>Age</b>			
0-5 (reference group) <sup>a</sup>	2.3	(1.83)	2
6-18	14.1	(3.87)	14
19-24	26.6	(7.99)	11
25-34	10.4	(3.39)	12
35-54	10.7	(1.92)	41
55-64	7.8	(1.84)	24
65+	0.7	(0.69)	1
<b>Race/Ethnicity</b>			
White (reference group)	8.7	(1.07)	89
Black	12.9	(5.00)	9
Hispanic <sup>b</sup>	--	--	--
Asian <sup>b</sup>	--	--	--
American Indian <sup>b</sup>	--	--	--
Mixed <sup>a</sup>	27.0	(11.59)	4
<b>Household Income (%FPL)</b>			
<= 100%	22.3	(3.90)	39
101-133% <sup>a</sup>	12.4	(4.88)	7
134-150%	34.5	(8.90)	14
151-200%	13.5	(3.98)	20
201-250%	10.6	(4.21)	10
251-300%	5.2	(2.39)	6
>300% (reference group)	1.3	(0.53)	9
<b>Level of Education</b>			
Less than High School	17.8	(3.70)	25
High School Graduate	11.9	(2.31)	39
Some College	8.3	(1.92)	27
College Graduate	2.9	(1.23)	10
Postgraduate (reference group)	4.4	(3.63)	2
<b>Marital Status</b>			
Married (reference group)	6.6	(1.17)	41
Living with Partner <sup>b</sup>	--	--	--
Widowed	9.2	(5.10)	8
Divorced	11.9	(3.16)	19
Separated <sup>a</sup>	29.8	(8.90)	9
Never Married	17.4	(4.39)	22
<b>Health Status</b>			
Excellent (reference group)	4.3	(1.60)	12
Very Good	10.2	(2.10)	29
Good	12.8	(2.70)	31
Fair	12.9	(3.17)	22
Poor	11.2	(4.13)	9
<b>Disability Status</b>			
All Others	10.7	(1.58)	66
Chronic Disease (reference group)	8.3	(1.55)	39
<b>Metropolitan Statistical Area (MSA)</b>			
MSA (reference group)	7.3	(1.42)	42
Non-MSA	14.5	(2.01)	63

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center  
 Note: MSA stands for Metropolitan Statistical Area, which is a Census Bureau-defined urbanized area of at least 50,000 inhabitants with a total metropolitan population of at least 100,000. Additional contiguous counties are included in the MSA if they meet certain requirements of commuting to the central counties and other selected requirements of metropolitan character (such as population density and percent urban).

<sup>a</sup>. Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

<sup>b</sup>. Estimates are not provided due to subgroup having less than 25 observations.

**Table 52. Point-in-Time Estimate of Uninsurance Rates by Age and Income for the Southwestern Region of Virginia (2004)**

Age and Income Group	Uninsured Point-in-Time		
	Weighted %	Standard Error	Unweighted Count
<b>Children (0-18)</b>			
Under 200% FPL	17.7	(5.04)	13
Over 200% FPL	4.6	(2.84)	3
<b>Adults (19-64)</b>			
Under 200% FPL	24.7	(3.45)	66
Over 200% FPL	3.8	(0.96)	22
<b>Seniors (65 and over)</b>			
Under 200% FPL	1.4	(1.40)	1
Over 200% FPL	0.0	0.00	0

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

**Table 53. Estimate of "Uninsured All Year" by Age and Income for the Southwestern Region of Virginia (2004)**

Age and Income Group	Uninsured All Year		
	Weighted %	Standard Error	Unweighted Count
<b>Children (0-18)</b>			
Under 200% FPL	12.4	(4.53)	8
Over 200% FPL	2.0	(1.41)	2
<b>Adults (19-64)</b>			
Under 200% FPL	17.9	(2.77)	53
Over 200% FPL	3.2	(0.92)	17
<b>Seniors (65 and over)</b>			
Under 200% FPL	1.4	(1.40)	1
Over 200% FPL	0.0	0.00	0

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

**Table 54. Estimate of "Uninsured at Some Point During Year" by Age and Income for the Southwestern Region of Virginia (2004)**

Age and Income Group	Uninsured at Some Point in Year		
	Weighted %	Standard Error	Unweighted Count
<b>Children (0-18)</b>			
Under 200% FPL	18.8	(5.13)	14
Over 200% FPL	5.4	(2.93)	4
<b>Adults (19-64)</b>			
Under 200% FPL	27.8	(3.55)	74
Over 200% FPL	6.5	(1.34)	32
<b>Seniors (65 and over)</b>			
Under 200% FPL	1.4	(1.40)	1
Over 200% FPL	0.0	0.00	0

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

**Table 55. Sources of Health Coverage for Children and Adults in the Southwestern Region of Virginia (2004)**

Coverage	Children (0-18 years)			Adults (19-64 years)		
	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
Uninsured	10.1	(2.70)	16	11.6	(1.50)	88
Public	25.2	(4.02)	37	16.6	(1.63)	135
Private	64.7	(4.29)	115	71.8	(2.02)	492

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

**Table 56. Private Insurance by Purchaser (Group versus Individual) for Children and Adults in the Southwestern Region of Virginia (2004)**

Purchaser	Children (0-18 years)			Adults (19-64 years)		
	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
Group	54.7	(4.31)	96	66.2	(2.12)	444
Individual	10.0	(2.39)	19	5.6	(0.93)	48

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

**Table 57. Health Services Utilization for Those with a Usual Source of Care in the Southwestern Region of Virginia (2004)**

	Privately Insured			Publicly Insured			Uninsured		
	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count	Weighted %	Standard Error	Unweighted Count
<b>Doctors Visits in Past 3 Months</b>									
Zero	38.5	(2.69)	175	18.7	(2.71)	56	52.2	(8.42)	26
One	30.2	(2.43)	147	33.3	(3.61)	96	18.4	(6.04)	11
Two	15.6	(1.92)	78	14.8	(2.37)	53	16.8	(5.57)	10
Three or more	15.7	(1.89)	85	33.1	(3.35)	104	12.5	(5.61)	8
<b>Overnight Hospital Stay in Past 12 Months</b>									
Yes	8.1	(1.27)	47	23.0	(3.04)	72	84.3	(5.00)	59
No	91.9	(1.27)	496	77.0	(3.04)	272	15.7	(5.00)	10
<b>Hospital Admissions in Past 12 Months</b>									
Zero	1.6 <sup>a</sup>	(1.65)	1	2.7	(1.99)	2	-- <sup>b</sup>	--	--
One	68.0 <sup>a</sup>	(7.38)	31	70.7	(5.91)	45	--	--	--
Two	18.5 <sup>a</sup>	(5.97)	10	13.1	(3.96)	12	--	--	--
Three or more	11.8 <sup>a</sup>	(5.22)	5	13.6	(4.08)	13	--	--	--
<b>Emergency Room/Urgent Care Visit in Past 12 Months</b>									
Yes	21.1	(2.03)	120	37.2	(3.51)	113	32.0	(6.71)	22
No	78.9	(2.03)	421	62.8	(3.51)	232	68.0	(6.71)	47

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

<sup>a</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.

<sup>b</sup> Estimates are not provided due to subgroup having less than 25 observations.

**Table 58. Health Insurance Offer Rates in the Southwestern Region of Virginia by Selected Employer Characteristics (2004)**

	Offer Rate %	Standard Error	*p<.05 **p<.01 ***p<.001
<b>Employer Size</b>			
<=50 employers	45.6	(4.21)	***
51 and over employees (reference group)	87.2	(2.10)	
<b>Employee Income (as % of FPL)</b>			
<100%	47.3	(7/76)	
100-133% <sup>a</sup>	--	--	
134-150% <sup>a</sup>	--	--	
151-200%	77.9	(5.83)	
201-250%	71.8	(6.97)	
251-300%	78.0	(6.01)	
>300% (reference group)	82.7	(2.55)	
<b>Industry Sector</b>			
Government (reference group)	92.6	(4.13)	
Education	90.6	(3.73)	
Health Care	88.4	(3.85)	
Manufacturing	88.2	(3.71)	
Banking <sup>b</sup>	86.1	(6.56)	
Social Services <sup>a</sup>	--	--	
Business <sup>a</sup>	--	--	
Professional <sup>b</sup>	68.8	(9.55)	*
Other	60.4	(7.97)	***
Retail	57.2	(7.87)	***
Personal Service <sup>a</sup>	--	--	
Entertainment <sup>a</sup>	--	--	
Agriculture <sup>a</sup>	--	--	
Construction	46.7	(8.06)	***
Transportation <sup>b</sup>	43.5	(10.67)	***
<b>Type of Employment</b>			
Permanent (reference group)	76.3	(2.21)	
Temporary/Seasonal	47.6	(8.29)	***
<b>Hours Worked</b>			
<20 <sup>b</sup>	53.6	(10.11)	*
20-34	46.1	(6.45)	***
>35 (reference group)	78.5	(2.33)	

Source: 2004 Virginia Health Care Insurance and Access Survey, State Health Access Data Assistance Center

<sup>a</sup> Estimates are not provided due to subgroup having less than 25 observations.

<sup>b</sup> Subgroup has less than 50 observations. These estimates should be interpreted with caution as the small sample size leads to less reliable estimates.