

# Report on the Effect of the Elimination of the Tobacco Surcharge on Health Insurance Affordability and Purchase

*A Report to the Governor of the Commonwealth of Virginia,  
and the Chairs of the Senate Commerce and Labor Committee,  
and the House Labor and Commerce Committee pursuant to Chapters 682 and 683  
of the 2023 Virginia Acts of Assembly*



State Corporation Commission  
Bureau Of Insurance

January 1, 2026



**COMMONWEALTH OF VIRGINIA**  
**STATE CORPORATION COMMISSION**

== COMMISSIONERS ==

JEHMAL T. HUDSON • SAMUEL T. TOWELL • KELSEY A. BAGOT

January 1, 2026

***Transmitted via Email***

The Honorable Glenn Youngkin  
Governor  
Commonwealth of Virginia

The Honorable R. Creigh Deeds  
Chair, Committee on Commerce and Labor  
Senate of Virginia

The Honorable Jeion A. Ward  
Chair, Committee on Labor and Commerce  
Virginia House of Delegates

Dear Governor Youngkin, Senator Deeds, and Delegate Ward:

On behalf of the State Corporation Commission, the Bureau of Insurance hereby submits this Report on the Effect of the Elimination of the Tobacco Surcharge on Health Insurance Affordability and Purchase pursuant to Chapters 682 and 683 of the 2023 Virginia Acts of Assembly.

Sincerely,

Scott A. White  
Commissioner of Insurance

## Table of Contents

|   |   |
|---|---|
| Executive Summary.....                                    | 2 |
| 1. Background and Legislative Context .....               | 2 |
| 2. Commission Reporting Requirements .....                | 3 |
| 3. Previous Market Analysis and Projections .....         | 3 |
| 4. Initial Market Impact.....                             | 3 |
| 5. Current Enrollment Findings.....                       | 4 |
| 6. Conclusion .....                                       | 5 |
| Appendix A - Virginia Tobacco Usage Rates by Locale ..... | 6 |

## Executive Summary

This is the third and final annual installment in the series of tobacco surcharge reports issued by the Bureau of Insurance (Bureau) on behalf of the State Corporation Commission (Commission) in accordance with Virginia's 2023 legislation<sup>1</sup> eliminating tobacco surcharges from health insurance premiums. The legislation requires the Commission to submit annual reports through January 1, 2026, addressing the premium and enrollment impacts. The premium impact analysis was completed in the initial report issued on January 1, 2024, which documented carrier-specific reductions in per member per month rates for tobacco users and the overall market premium adjustment. This report focuses on the second statutory requirement, examining enrollment patterns in the individual health insurance marketplace (i.e., Health Benefits Exchange<sup>2</sup>) across Virginia's localities based on their tobacco use rates, while providing context for understanding emerging patterns.

The data continues to demonstrate considerable variation and distinct enrollment patterns across different regions. While overall marketplace enrollment reached 386,626 in 2025, new enrollments rebounded to 71,247, an increase of 21.7% compared to 2024. Of the 108 localities that experienced increases in new enrollment from 2024 to 2025, 54 had above-average smoking rates.

However, the relationship between tobacco use rates and enrollment changes continues to be complex. Among localities with the highest smoking rates (25.1% to 27.0%), new enrollment changes from 2024 to 2025 ranged from modest increases to substantial growth. Localities with the lowest smoking rates (8.4% to 10.9%) similarly showed varied patterns, with many experiencing significant enrollment increases.

The wide variations in enrollment changes across localities suggest that tobacco use is just one of many factors influencing insurance enrollment decisions. The sustained enrollment levels provide evidence that the marketplace continues to serve Virginia residents across diverse geographies and communities.

## 1. Background and Legislative Context

In 2023, the Virginia General Assembly enacted legislation<sup>3</sup> eliminating the ability of health insurance carriers to apply tobacco use surcharges, effective January 1, 2024. Prior to this, carriers could vary premium rates based on limited factors, including:

- Plan coverage, whether an individual or family;
- The rating area where the plan is offered;

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<sup>1</sup> House Bill 1375 and Senate Bill 1011 (Chapters [682](#) and [683](#), 2023 Virginia Acts of Assembly) [hereinafter HB 1375 and SB 1011].

<sup>2</sup> Also known as [Virginia's Insurance Marketplace](#).

<sup>3</sup> HB 1375 and SB 1011.

- The enrollee's age (maximum variance of 3-to-1 based on the rate for a 21-year-old); and
- Tobacco use by the enrollee (maximum variance of 1.5-to-1 compared to non-tobacco users).

While the federal Patient Protection and Affordable Care Act<sup>4</sup> permits insurers to impose tobacco surcharges, states can impose stricter requirements, which Virginia did on January 1, 2024. However, these surcharges cannot be paid by federal Advanced Premium Tax Credits, potentially discouraging people from enrolling.

## **2. Commission Reporting Requirements**

The legislation requires the State Corporation Commission to submit annual reports through January 1, 2026, addressing two elements: first, the premium impact analysis, summarizing the premium reductions related to the elimination of the tobacco surcharge; and second, the enrollment patterns, analyzing the percentage of new enrollees in localities with above-average rates of tobacco use. The premium impact analysis was completed in the initial report issued on January 1, 2024, which documented carrier-specific reductions in per member per month rates for tobacco users and the overall market premium adjustment. This report focuses on the second statutory requirement, examining enrollment patterns in localities based on their tobacco use rates, while providing context for understanding emerging patterns.

## **3. Previous Market Analysis and Projections**

A 2021 Joint Commission on Health Care (JCHC) study examined health insurance affordability in the individual market, focusing on marketplace stability, affordability, and accessibility.<sup>5</sup> According to this study, the Urban Institute's Health Insurance Policy Simulation Model projected that eliminating the tobacco surcharge would:

- Reduce premiums by 3% to 4.5%;
- Increase individual market enrollment by up to 13,000; and
- Reduce the number of uninsured individuals by up to 14,000 for 2023.<sup>6</sup>

## **4. Initial Market Impact**

In 2023, eight of fifteen carriers in Virginia's individual health insurance market applied tobacco surcharges ranging from 5% to 20%. No carriers in the small group market applied these surcharges. The elimination of tobacco surcharges in 2024 resulted in an

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<sup>4</sup> Public Law 111-148—Mar. 23, 2010.

<sup>5</sup> "[Health Insurance Affordability in the Individual Market](#)," Joint Commission on Health Care, Report to the Governor and the General Assembly of Virginia, 2021.

<sup>6</sup> See the Urban Institute's "report on scenarios" included as Appendix 1 of the JCHC report referenced in fn.3 of this report.

overall premium rate increase of less than 1% across all enrollees.

## 5. Current Enrollment Findings

The 2025 data showed differing enrollment patterns in the individual health insurance market from that reported in the previous year's reports. Total Health Benefits Exchange marketplace enrollment reached 386,626 in 2025, representing an 11.7% increase from the 2023 baseline of 346,140.

These patterns show distinct phases. From 2023 to 2024, total enrollment increased by 14.2% to 395,461. However, new enrollments during this period declined to 58,557, down 23.6% from 2023 levels. The 2025 enrollment period demonstrated a shift in this pattern. While total enrollment decreased modestly by 2.2% to 386,626, new enrollments increased to 71,247, representing a 21.7% increase from 2024.

The relationship between tobacco use rates and enrollment continued to vary considerably across Virginia's localities. Of the 108 localities experiencing increases in new enrollment from 2024 to 2025, 54 had smoking rates above the state average of 18.8%. This represents 50% of localities with enrollment growth. In the prior report, 24 localities experienced increases in new enrollments, with 87.5% of those having above-average smoking rates.

When looking at the five localities with the highest smoking rates (25.7% to 27.0%), all five showed new enrollment changes from 2024 to 2025 ranging from moderate increases to substantial growth (4.2% to 184.6%).

Similarly, the five localities with the lowest smoking rates (8.4% to 10.9%) all experienced significant substantial enrollment increases, ranging from 19.7% to 61.9%.

These increases in enrollment changes among both the highest and lowest tobacco-usage localities suggest that other factors beyond tobacco use influenced enrollment growth. The data for the three reporting periods is simply too variable to draw conclusions concerning the exact causes of the variations.

### Analysis Limitations and Future Reporting

While the available data from the past three years provides insights into enrollment trends following the elimination of the tobacco surcharge, establishing definitive causal relationships between the two remains complex.

Multiple factors influence the decision to purchase insurance, including economic conditions, employment trends, premium rate changes, alternative coverage options, and individual health needs. The geographic variation in enrollment changes, even among localities with similar tobacco use rates, underscores this complexity.

Pursuant to the 2023 legislation, this is the final annual report on this topic.

## 6. Conclusion

Three years of enrollment data paints a complex picture of Virginia's health insurance marketplace following the elimination of tobacco surcharges. The 11.7% increase in total enrollment from 2023 to 2025 demonstrates sustained marketplace growth, though new enrollment patterns have shown significant variation across the three-year period.

The geographic distribution of enrollment changes does not show a simple linear relationship with tobacco use rates. While 50% of localities with enrollment growth had above-average smoking rates, enrollment patterns varied considerably even among localities with similar tobacco use prevalence. This variation underscores the multiple factors that influence insurance purchase decisions.

The wide variations in enrollment changes across localities suggest that tobacco use is just one of many factors influencing insurance enrollment decisions. The sustained enrollment levels provide evidence that the marketplace continues to serve Virginia residents across diverse geographies and communities.

### **Appendix A - Virginia Tobacco Usage Rates by Locale**

The Bureau previously identified the localities with above-average rates of tobacco use to employ in determining percentages of new enrollees in these areas compared to the statewide average tobacco usage rate. The source of this information was the same source cited in the Affordability Report.<sup>7</sup>

| Locality Name     | % Smokers | 2025 Totals | 2025 New | 2024 Totals | 2024 New | 2023 Totals | 2023 New | Change in New 2024-2025 |
|-------------------|-----------|-------------|----------|-------------|----------|-------------|----------|-------------------------|
| Buchanan County   | 27.0%     | 368         | 67       | 431         | 59       | 346         | 67       | 13.6%                   |
| Dickenson County  | 26.3%     | 305         | 50       | 359         | 48       | 264         | 38       | 4.2%                    |
| Lee County        | 26.1%     | 469         | 90       | 510         | 59       | 435         | 99       | 52.5%                   |
| Emporia city      | 25.7%     | 176         | 37       | 190         | 13       | 188         | 39       | 184.6%                  |
| Wise County       | 25.1%     | 756         | 136      | 809         | 130      | 724         | 143      | 4.6%                    |
| Russell County    | 24.3%     | 628         | 90       | 742         | 100      | 648         | 134      | -10.0%                  |
| Norton city       | 24.2%     | 70          | 10       | 88          | 15       | 82          | 14       | -33.3%                  |
| Galax city        | 24.1%     | 245         | 42       | 247         | 36       | 240         | 56       | 16.7%                   |
| Hopewell city     | 23.9%     | 555         | 115      | 763         | 94       | 648         | 222      | 22.3%                   |
| Henry County      | 23.8%     | 2,274       | 397      | 2,240       | 283      | 2,157       | 384      | 40.3%                   |
| Charlotte County  | 23.7%     | 433         | 76       | 469         | 52       | 451         | 85       | 46.2%                   |
| Buena Vista city  | 23.5%     | 176         | 41       | 185         | 27       | 147         | 31       | 51.9%                   |
| Danville city     | 23.4%     | 1,625       | 263      | 1,997       | 190      | 1,559       | 396      | 38.4%                   |
| Bristol city      | 23.2%     | 590         | 128      | 610         | 71       | 548         | 150      | 80.3%                   |
| Smyth County      | 23.2%     | 853         | 152      | 863         | 96       | 806         | 149      | 58.3%                   |
| Buckingham County | 23.0%     | 598         | 94       | 607         | 83       | 562         | 128      | 13.3%                   |
| Brunswick County  | 23.0%     | 583         | 68       | 669         | 79       | 603         | 110      | -13.9%                  |
| Carroll County    | 22.9%     | 1,280       | 188      | 1,358       | 207      | 1,225       | 226      | -9.2%                   |

<sup>7</sup> Tobacco Usage Source: University of Wisconsin – Robert Wood Johnson Foundation, County Health Rankings - [County Health Rankings & Roadmaps \(CHR&R\)](#) is a program of the University of Wisconsin Population Health Institute. The CHR&R program provides data, evidence, guidance, and examples to build awareness of the multiple factors that influence health and support leaders in growing community power to improve health equity.

Enrollment Source: January 2023, January 2024, and January 2025 Virginia Health Benefit Exchange Individual Enrollment Statistics.

| Locality Name       | % Smokers | 2025 Totals | 2025 New | 2024 Totals | 2024 New | 2023 Totals | 2023 New | Change in New 2024-2025 |
|---------------------|-----------|-------------|----------|-------------|----------|-------------|----------|-------------------------|
| Greensville County  | 22.8%     | 298         | 63       | 331         | 50       | 317         | 95       | 26.0%                   |
| Pittsylvania County | 22.6%     | 2,905       | 478      | 2,873       | 380      | 2,755       | 523      | 25.8%                   |
| Tazewell County     | 22.6%     | 1,077       | 218      | 1,070       | 134      | 995         | 183      | 62.7%                   |
| Grayson County      | 22.5%     | 677         | 94       | 658         | 103      | 609         | 81       | -8.7%                   |
| Lunenburg County    | 22.5%     | 409         | 56       | 475         | 50       | 422         | 87       | 12.0%                   |
| Petersburg city     | 22.5%     | 787         | 204      | 1,141       | 131      | 935         | 299      | 55.7%                   |
| Scott County        | 22.5%     | 544         | 84       | 568         | 88       | 522         | 84       | -4.5%                   |
| Bath County         | 22.3%     | 262         | 42       | 255         | 31       | 231         | 29       | 35.5%                   |
| Richmond County     | 22.2%     | 335         | 47       | 353         | 52       | 399         | 73       | -9.6%                   |
| Alleghany County    | 22.1%     | 564         | 90       | 611         | 91       | 596         | 110      | -1.1%                   |
| Nottoway County     | 22.1%     | 482         | 92       | 521         | 55       | 451         | 101      | 67.3%                   |
| Page County         | 22.1%     | 1,033       | 154      | 1,059       | 143      | 886         | 191      | 7.7%                    |
| Martinsville city   | 21.8%     | 555         | 133      | 572         | 97       | 563         | 87       | 37.1%                   |
| Radford city        | 21.6%     | 430         | 71       | 450         | 98       | 406         | 62       | -27.6%                  |
| Sussex County       | 21.6%     | 243         | 50       | 302         | 33       | 242         | 62       | 51.5%                   |
| Covington city      | 21.5%     | 202         | 52       | 180         | 18       | 228         | 16       | 188.9%                  |
| Halifax County      | 21.5%     | 1,193       | 203      | 1,250       | 172      | 1,167       | 228      | 18.0%                   |
| Essex County        | 21.5%     | 442         | 82       | 425         | 53       | 381         | 70       | 54.7%                   |
| Mecklenburg County  | 21.4%     | 1,371       | 217      | 1,456       | 187      | 1,292       | 206      | 16.0%                   |
| Patrick County      | 21.4%     | 805         | 146      | 758         | 112      | 701         | 128      | 30.4%                   |
| Accomack County     | 21.3%     | 1,316       | 220      | 1,433       | 179      | 1,364       | 366      | 22.9%                   |
| Charles City County | 21.2%     | 403         | 76       | 565         | 38       | 454         | 117      | 100.0%                  |
| Bland County        | 21.2%     | 197         | 35       | 211         | 27       | 170         | 30       | 29.6%                   |
| Roanoke city        | 21.0%     | 3,526       | 685      | 3,871       | 560      | 3,457       | 833      | 22.3%                   |
| Franklin city       | 21.0%     | 333         | 61       | 394         | 39       | 296         | 78       | 56.4%                   |
| Westmorelan         | 20.9%     | 578         | 111      | 602         | 97       | 561         | 116      | 14.4%                   |

| Locality Name        | % Smokers | 2025 Totals | 2025 New | 2024 Totals | 2024 New | 2023 Totals | 2023 New | Change in New 2024-2025 |
|----------------------|-----------|-------------|----------|-------------|----------|-------------|----------|-------------------------|
| d County             |           |             |          |             |          |             |          |                         |
| Prince Edward County | 20.7%     | 617         | 126      | 617         | 84       | 598         | 136      | 50.0%                   |
| Wythe County         | 20.6%     | 1,117       | 189      | 1,047       | 205      | 886         | 178      | -7.8%                   |
| Amelia County        | 20.5%     | 587         | 97       | 636         | 92       | 601         | 91       | 5.4%                    |
| Surry County         | 20.3%     | 238         | 49       | 256         | 31       | 248         | 51       | 58.1%                   |
| Pulaski County       | 20.3%     | 1,024       | 172      | 1,105       | 201      | 901         | 204      | -14.4%                  |
| Campbell County      | 20.1%     | 2,333       | 389      | 2,211       | 327      | 2,035       | 462      | 19.0%                   |
| Floyd County         | 20.1%     | 1,093       | 172      | 1,084       | 171      | 1,002       | 192      | 0.6%                    |
| Washington County    | 20.0%     | 2,061       | 368      | 2,055       | 276      | 2,038       | 393      | 33.3%                   |
| Shenandoah County    | 20.0%     | 1,677       | 268      | 1,746       | 267      | 1,610       | 282      | 0.4%                    |
| Franklin County      | 19.9%     | 2,665       | 412      | 2,789       | 416      | 2,537       | 443      | -1.0%                   |
| Appomattox County    | 19.9%     | 801         | 121      | 806         | 95       | 680         | 137      | 27.4%                   |
| Augusta County       | 19.7%     | 3,580       | 570      | 3,513       | 540      | 3,096       | 621      | 5.6%                    |
| Giles County         | 19.7%     | 536         | 109      | 572         | 89       | 549         | 90       | 22.5%                   |
| Amherst County       | 19.7%     | 1,363       | 220      | 1,358       | 223      | 1,219       | 221      | -1.3%                   |
| Portsmouth city      | 19.5%     | 2,646       | 514      | 2,918       | 373      | 2,490       | 712      | 37.8%                   |
| Harrisonburg city    | 19.4%     | 2,251       | 392      | 2,172       | 321      | 1,799       | 480      | 22.1%                   |
| Norfolk city         | 19.4%     | 7,886       | 1,353    | 8,499       | 1,011    | 6,606       | 2,031    | 33.8%                   |
| Dinwiddie County     | 19.4%     | 798         | 165      | 883         | 120      | 712         | 168      | 37.5%                   |
| Cumberland County    | 19.4%     | 391         | 70       | 400         | 44       | 384         | 88       | 59.1%                   |
| Warren County        | 19.3%     | 1,544       | 325      | 1,409       | 208      | 1,242       | 249      | 56.2%                   |
| Northampton County   | 19.3%     | 634         | 94       | 715         | 106      | 672         | 141      | -11.3%                  |
| Louisa County        | 19.3%     | 1,573       | 290      | 1,602       | 245      | 1,457       | 310      | 18.4%                   |
| Waynesboro city      | 19.2%     | 864         | 169      | 855         | 160      | 746         | 185      | 5.6%                    |
| Rockbridge           | 19.1%     | 1,112       | 177      | 1,062       | 177      | 1,023       | 158      | 0.0%                    |

| Locality Name         | % Smokers | 2025 Totals | 2025 New | 2024 Totals | 2024 New | 2023 Totals | 2023 New | Change in New 2024-2025 |
|-----------------------|-----------|-------------|----------|-------------|----------|-------------|----------|-------------------------|
| County                |           |             |          |             |          |             |          |                         |
| Southampton County    | 19.1%     | 547         | 112      | 531         | 68       | 465         | 87       | 64.7%                   |
| Madison County        | 18.8%     | 774         | 108      | 757         | 108      | 695         | 123      | 0.0%                    |
| Craig County          | 18.5%     | 192         | 25       | 165         | 23       | 168         | 28       | 8.7%                    |
| Caroline County       | 18.4%     | 1,108       | 244      | 1,190       | 146      | 1,042       | 240      | 67.1%                   |
| Hampton city          | 18.4%     | 4,065       | 741      | 4,292       | 506      | 4,024       | 1,009    | 46.4%                   |
| Middlesex County      | 18.3%     | 574         | 84       | 584         | 109      | 523         | 96       | -22.9%                  |
| Orange County         | 18.3%     | 1,489       | 261      | 1,511       | 263      | 1,428       | 289      | -0.8%                   |
| Lexington city        | 18.2%     | 242         | 47       | 234         | 39       | 242         | 38       | 20.5%                   |
| Staunton city         | 18.2%     | 1,115       | 202      | 1,040       | 160      | 974         | 168      | 26.2%                   |
| Highland County       | 18.1%     | 168         | 23       | 171         | 13       | 169         | 23       | 76.9%                   |
| Lynchburg city        | 18.0%     | 3,163       | 617      | 3,040       | 482      | 2,796       | 587      | 28.0%                   |
| Nelson County         | 17.9%     | 767         | 139      | 777         | 141      | 714         | 120      | -1.4%                   |
| Newport News city     | 17.9%     | 6,059       | 1,096    | 6,456       | 851      | 5,323       | 1,525    | 28.8%                   |
| King and Queen County | 17.9%     | 266         | 47       | 293         | 31       | 287         | 65       | 51.6%                   |
| Gloucester County     | 17.6%     | 1,557       | 262      | 1,552       | 247      | 1,489       | 280      | 6.1%                    |
| Culpeper County       | 17.6%     | 2,325       | 405      | 2,408       | 329      | 2,174       | 426      | 23.1%                   |
| Colonial Heights city | 17.6%     | 680         | 140      | 747         | 127      | 621         | 126      | 10.2%                   |
| Greene County         | 17.5%     | 813         | 129      | 828         | 133      | 772         | 139      | -3.0%                   |
| Prince George County  | 17.5%     | 799         | 170      | 905         | 144      | 780         | 179      | 18.1%                   |
| King William County   | 17.4%     | 798         | 109      | 869         | 138      | 797         | 161      | -21.0%                  |
| Bedford County        | 17.4%     | 4,536       | 680      | 4,420       | 668      | 4,076       | 687      | 1.8%                    |
| Winchester city       | 17.4%     | 1,029       | 247      | 1,030       | 158      | 891         | 232      | 56.3%                   |
| Lancaster             | 17.3%     | 601         | 87       | 639         | 91       | 590         | 109      | -4.4%                   |

| Locality Name         | % Smokers | 2025 Totals | 2025 New | 2024 Totals | 2024 New | 2023 Totals | 2023 New | Change in New 2024-2025 |
|-----------------------|-----------|-------------|----------|-------------|----------|-------------|----------|-------------------------|
| County                |           |             |          |             |          |             |          |                         |
| Isle of Wight County  | 17.3%     | 1,294       | 213      | 1,297       | 197      | 1,134       | 258      | 8.1%                    |
| Botetourt County      | 17.2%     | 1,710       | 261      | 1,792       | 221      | 1,681       | 318      | 18.1%                   |
| Richmond city         | 17.2%     | 10,508      | 2,276    | 11,098      | 1,833    | 9,250       | 2,268    | 24.2%                   |
| Frederick County      | 17.0%     | 3,722       | 707      | 3,840       | 622      | 3,322       | 687      | 13.7%                   |
| Montgomery County     | 16.9%     | 2,962       | 549      | 2,953       | 543      | 2,785       | 498      | 1.1%                    |
| Northumberland County | 16.9%     | 546         | 83       | 536         | 64       | 532         | 83       | 29.7%                   |
| Rockingham County     | 16.9%     | 4,474       | 706      | 4,089       | 659      | 3,654       | 656      | 7.1%                    |
| Salem city            | 16.9%     | 929         | 171      | 974         | 145      | 968         | 158      | 17.9%                   |
| Rappahannock County   | 16.4%     | 493         | 90       | 439         | 70       | 407         | 57       | 28.6%                   |
| Mathews County        | 16.4%     | 431         | 60       | 380         | 58       | 359         | 54       | 3.4%                    |
| Powhatan County       | 16.4%     | 1,468       | 268      | 1,388       | 222      | 1,328       | 225      | 20.7%                   |
| Roanoke County        | 16.3%     | 4,336       | 700      | 4,458       | 659      | 4,350       | 837      | 6.2%                    |
| Suffolk city          | 16.3%     | 2,849       | 535      | 2,915       | 397      | 2,694       | 652      | 34.8%                   |
| New Kent County       | 15.9%     | 896         | 154      | 821         | 112      | 789         | 137      | 37.5%                   |
| Charlottesville city  | 15.9%     | 1,841       | 305      | 1,873       | 295      | 1,672       | 315      | 3.4%                    |
| Manassas Park city    | 15.8%     | 1,440       | 248      | 1,529       | 190      | 1,123       | 387      | 30.5%                   |
| Williamsburg city     | 15.6%     | 630         | 111      | 626         | 114      | 410         | 129      | -2.6%                   |
| Clarke County         | 15.5%     | 688         | 116      | 743         | 111      | 635         | 134      | 4.5%                    |
| King George County    | 15.3%     | 646         | 116      | 711         | 128      | 595         | 149      | -9.4%                   |
| Spotsylvania County   | 15.2%     | 5,266       | 1,128    | 5,152       | 827      | 4,575       | 1,036    | 36.4%                   |
| Fredericksburg city   | 15.1%     | 1,323       | 249      | 1,402       | 182      | 1,284       | 384      | 36.8%                   |
| Chesapeake city       | 14.9%     | 7,989       | 1,372    | 8,117       | 1,152    | 7,262       | 1,760    | 19.1%                   |
| Fluvanna County       | 14.9%     | 1,066       | 179      | 1,124       | 166      | 1,036       | 232      | 7.8%                    |

| Locality Name         | % Smokers | 2025 Totals    | 2025 New      | 2024 Totals    | 2024 New      | 2023 Totals    | 2023 New      | Change in New 2024-2025 |
|-----------------------|-----------|----------------|---------------|----------------|---------------|----------------|---------------|-------------------------|
| Fauquier County       | 14.8%     | 3,165          | 560           | 3,244          | 550           | 2,876          | 524           | 1.8%                    |
| Chesterfield County   | 14.7%     | 16,193         | 3,133         | 16,621         | 2,599         | 14,134         | 3,076         | 20.5%                   |
| Manassas city         | 14.7%     | 3,112          | 480           | 3,367          | 424           | 2,455          | 630           | 13.2%                   |
| Virginia Beach city   | 14.5%     | 18,781         | 3,409         | 18,429         | 2,732         | 17,483         | 3,849         | 24.8%                   |
| Henrico County        | 14.3%     | 17,169         | 3,324         | 17,127         | 2,651         | 15,023         | 3,329         | 25.4%                   |
| Hanover County        | 14.3%     | 4,898          | 836           | 4,814          | 817           | 4,324          | 842           | 2.3%                    |
| Stafford County       | 14.1%     | 5,593          | 1,220         | 5,499          | 980           | 4,652          | 1,152         | 24.5%                   |
| Goochland County      | 14.0%     | 1,423          | 211           | 1,438          | 224           | 1,232          | 246           | -5.8%                   |
| Poquoson city         | 13.9%     | 401            | 75            | 363            | 60            | 309            | 50            | 25.0%                   |
| York County           | 13.3%     | 2,417          | 408           | 2,270          | 406           | 2,075          | 397           | 0.5%                    |
| James City County     | 12.7%     | 3,155          | 561           | 3,042          | 538           | 2,719          | 527           | 4.3%                    |
| Prince William County | 12.7%     | 30,565         | 5,778         | 31,943         | 4,745         | 26,140         | 6,390         | 21.8%                   |
| Albemarle County      | 12.3%     | 5,283          | 897           | 5,316          | 854           | 4,891          | 1,040         | 5.0%                    |
| Fairfax city          | 11.1%     | 1,347          | 297           | 1,329          | 187           | 1,293          | 242           | 58.8%                   |
| Alexandria city       | 10.9%     | 9,230          | 2,026         | 9,676          | 1,411         | 7,671          | 2,144         | 43.6%                   |
| Loudoun County        | 9.5%      | 22,795         | 4,464         | 22,469         | 3,424         | 19,440         | 4,129         | 30.4%                   |
| Fairfax County        | 9.4%      | 66,505         | 12,137        | 68,520         | 9,736         | 59,725         | 12,883        | 24.7%                   |
| Arlington County      | 9.0%      | 10,016         | 2,070         | 10,344         | 1,730         | 8,728          | 2,075         | 19.7%                   |
| Falls Church city     | 8.4%      | 1,062          | 170           | 1,123          | 105           | 921            | 258           | 61.9%                   |
| <b>Grand Totals</b>   |           | <b>386,626</b> | <b>71,247</b> | <b>395,461</b> | <b>58,557</b> | <b>346,140</b> | <b>76,683</b> | <b>21.7%</b>            |