

Targeting and the impact of National Health Insurance program in Indonesia = Analisa dampak dan target terhadap program Jaminan Kesehatan Nasional di Indonesia

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Abstrak

Indonesia launched National Health Insurance System (NHIS) in 2014 which the participants are compulsory for all residents and targeted to be Universal Health Coverage in 2019. On this scheme, there is government subsidy to support the low-income population to pay the insurance premium monthly. This study examined the distribution of NHIS-subsidized beneficiaries which associated with the household income distribution, and also studied about the utilization rate of health care facilities among the residents. Using the 2016 Susenas data, this study employed the benefit incidence analysis method to measure the distribution of NHIS-subsidized group, and logistic regression analysis to determine the health care seeking behavior. The result shows that households in higher income (quantile III-V) get benefit from government subsidy on NHIS program. It indicated there was a leakage on government budget that not belong to the target (quantile I and II). Then, logistic regression analysis found that people with higher income and having health insurance tend to visit health care facilities more frequently than lower income group and uninsured people. This can be concluded that health insurance ownership is important factor to influence people visiting health care facilities.

.....Penelitian ini bertujuan untuk mengidentifikasi distribusi penerima manfaat subsidi jaminan kesehatan nasional (JKN) berdasarkan tingkat pendapatan rumah tangga, serta menganalisa tingkat utilisasi fasilitas pelayanan kesehatan (fasyankes) pada masyarakat. Dengan menggunakan data Susenas tahun 2016, penelitian ini menggunakan metode benefit incidence analysis (BIA) untuk mengukur tingkat distribusi program subsidi JKN, dan metode analisis regresi logistik untuk mengidentifikasi perilaku penggunaan fasilitas pelayanan kesehatan. Hasil penelitian menunjukkan bahwa kelompok rumah tangga dengan pendapatan lebih tinggi (quantil 3-4) mendapatkan manfaat dari program subsidi JKN. Hal ini menunjukkan adanya kebocoran anggaran pemerintah yang diberikan kepada kelompok masyarakat di luar target program (quantil 1 & 2). Kemudian, berdasarkan hasil regresi logistik, masyarakat dengan pendapatan lebih tinggi dan memiliki asuransi kesehatan cenderung untuk mengunjungi fasyankes lebih besar daripada masyarakat dengan pendapatan lebih rendah dan tanpa asuransi kesehatan. Hal ini dapat disimpulkan bahwa kepemilikan asuransi merupakan salah satu faktor penting terhadap tingkat penggunaan fasyankes di Indonesia.