

# Peran Jaminan Kesehatan Terhadap Pemanfaatan Pelayanan Kesehatan Penyandang Disabilitas di Indonesia (Analisis Data Susenas 2021) = The Role of Health Insurance on the Utilization of Health Services for Persons with Disabilities in Indonesia (2021 Susenas Data Analysis)

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## Abstrak

Penelitian ini bertujuan mengetahui peran jaminan kesehatan dan determinan yang mempengaruhi pemanfaatan pelayanan kesehatan oleh penyandang disabilitas di Indonesia pada tahun 2021 menggunakan data Susenas Maret 2021. Variabel terikat penelitian ini adalah pemanfaatan pelayanan kesehatan rawat jalan dan rawat inap di FKTP dan FKRTL. Data dianalisis secara bivariat dan multivariat dengan metode Binary Regression menggunakan model logit. Diketahui variabel kepemilikan jaminan kesehatan, pemanfaatan JKN, jenis disabilitas, tingkat keparahan disabilitas, jenis kelamin, pendidikan, status pekerjaan, status kawin, jumlah anggota rumah tangga, dan karakteristik tempat tinggal serta status ekonomi berpengaruh signifikan pada pemanfaatan layanan rawat jalan dan rawat inap ( $p\text{-value } 0,000 < 0,005$ ). Kepemilikan jaminan kesehatan non JKN atau kepemilikan jaminan kesehatan ganda (JKN dan non JKN) meningkatkan peluang pemanfaatan layanan baik rawat inap maupun rawat jalan. Terjadi penurunan kepemilikan jaminan kesehatan terhadap peningkatan status ekonomi penyandang disabilitas (propoor). Sebaliknya terjadi tren peningkatan pemanfaatan jaminan kesehatan terhadap peningkatan status ekonomi keluarga penyandang disabilitas (prorich).

.....This research aims to determine the role of health insurance and the determinants that influence the use of health services by people with disabilities in Indonesia in 2021 using Susenas data for March 2021. The dependent variable of this research is the use of outpatient and inpatient health services at FKTP and FKRTL. Data were analyzed bivariately and multivariately using the Binary Regression method using the logit model. It is known that the variables of ownership of health insurance, utilization of JKN, type of disability, severity of disability, gender, education, employment status, marital status, number of household members, and characteristics of residence and economic status have a significant effect on the utilization of outpatient and inpatient services (  $p\text{-value } 0.000 < 0.005$  ). Ownership of non-JKN health insurance or ownership of dual health insurance (JKN and non-JKN) increases the chances of utilizing both inpatient and outpatient services. There has been a decrease in ownership of health insurance due to an increase in the economic status of people with disabilities (propoor). On the contrary, there is a trend of increasing use of health insurance towards increasing the economic status of families of people with disabilities (prorich).