



## The Level Of Community's Sense Of Importance In Ownership Of Health Insurance

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### Abstract

*Humans are expected to be able to manage risks, one of them is the risk of getting illness. One way to overcome the risk of getting sick is with health insurance. Health insurance developed in Indonesia is part of the national social security system which is administered using a compulsory social health insurance mechanism, Society does not need to pay high costs for health, and can be used for other needs. In writing scientific papers this time, research uses library research systematic review with a database search using Google Scholar. Papers selected to be used as the database for writing scientific papers are written in Indonesian and English, with a maximum issuance period of 5 years, complete, relevant text with the topic discussed, and an international standard serial number (ISSN). One of the Indonesian health insurance institutions, the Social Security Administrator in Indonesia (BPJS), wants to expand JKN membership throughout Indonesia. However, The level of a community's sense of importance in ownership of health insurance depends on several factors, including age, education and knowledge, economic status, and social factors. There are various things that must be learned and understood from the importance of health insurance for the community through a program provided by the government, namely the National Health Insurance (JKN). The main benefit for the community is to have a sense of ownership of the program, to get health insurance in the form of health services both medically and non-medically.*

**Keyword:** Health insurance, JKN, BPJS

## **1. INTRODUCTION**

Basically, every human being in his life will face risks. The risks every human faces are not the same, but these risks can threaten life or property. One of the mental risks faced by every human being is the possibility of getting sick. Where risk is uncertainty that can lead to gains or losses. In relation to insurance, what is meant by risk is the risk that can cause defeat.

Humans are expected to be able to manage risks, one of them is the risk of getting illness. One way to overcome the risk of getting sick is with health insurance. Because the purpose of health insurance is to transfer the risk of illness from the insured to the insurer. Where the insured is the party that transfers the risk, while the insurer is the party that accepts the transfer of risk, namely the insurance company. (Suryono, 2009)

Health is very important for humans because with healthy conditions humans can carry out their activities properly. With the population of a nation whose health is well maintained, the nation will have optimal human resources in development (Mulia & Sadewo, 2015). Law Number 36 of 2009 concerning Health explains that the Indonesian government is fully responsible for fulfilling the right to a healthy life for every citizen, including the poor and disadvantaged.

Responsibility government including the component of providing health services that are easy, inexpensive and accessible to all people in need. Because of that, Health development is one of the government's work targets. In health development, everyone will be aware, have the ability and willingness to improve the degree of health. Based on the National Medium Term Development Plan (RPJMN) for health (2010-2014) the government started by increasing access and quality of health services. To achieve this target, the government provides health insurance for all citizens countries, especially the poor.

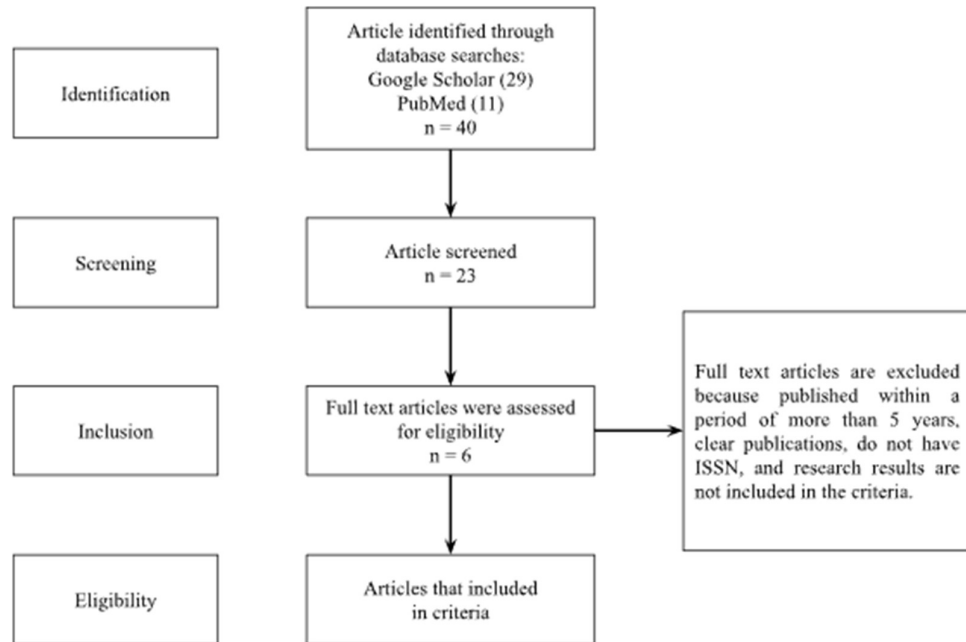
The Badan Pusat Statistik (BPS) report shows that 68 out of 100 residents in Indonesia have health insurance in 2021. The percentage reached 68.36% last year, the majority of Indonesia's population has health insurance in the form of BPJS (Badan Penyelenggara Jaminan Sosial / Indonesian legal entity who administer the health insurance program) Health PBI in 2021. Health insurance provided to recipients of this contribution assistance was owned by 38.46% of Indonesia's population in 2020.

Health insurance developed in Indonesia is part of the national social security system which is administered using compulsory social health insurance mechanism. Based on the Law on the National Social Security System article 19 paragraph (1) of 2004, the National Health Insurance is organized on the principle of mutual cooperation, participation is mandatory, contributions are based on a percentage of wages, and are carried out on a non-profit principle that has an impact on the community's economy. Society does not need to pay high costs for health and can be used for other needs.

## **2. METHODOLOGY**

In writing scientific papers this time, research uses library research systematic review with a database search strategy using Google Scholar. This database search uses several related keywords, namely community concern, health insurance, and willingness to have health insurance. Papers selected to be used as the database for writing scientific papers are written in Indonesian and English, with a maximum issuance period of 5 years. The selected papers are ensured to have complete, relevant text with the topic discussed and an international standard serial number (ISSN) to guarantee the quality and quality of the content of the written work. The criteria selected for the writing of this scientific paper is the implementation of human resources specifically for health facilities. Meanwhile, papers that are not included in the criteria usually have a time of publication older than 5 years, do not have a complete text, and do not have an ISSN number.

The author uses the PRISMA (Preferred Reporting Items for Systematic Review) systematic review method, which includes identification, screening, inclusion, and eligibility based on the findings of the paper, which are then analyzed. Papers that meet the criteria will be analyzed so that data related to the level of public awareness of the importance of having health insurance can be obtained. The presentation used for all findings regarding the level of public awareness of the importance of having health insurance uses narrative paragraphs. After data regarding the level of public awareness of the importance of having health insurance is obtained, conclusions will be drawn based on the results of this data.



### 3. RESULTS AND DISCUSSION

#### Results

Table 1. Results of a Systematic Review

Author/Year	Title	Method	Results
Hasan et al., (2022)	The Potential of Private Health Insurance Ownership Based on the 2018-2020 National Socioeconomic Survey Data	Using secondary data from the 2018, 2019, and 2020 National Socioeconomic Surveys (NSS)/Survei Sosial Ekonomi Nasional (SUSENAS) with univariate and multivariate analysis.	Result of the potential of private health insurance ownership shows a relationship between age, sex, education, economic status, employment status, marital status, household status, and location of residence with private health insurance ownership. The most dominant variable in 2018 was per capita expenditure (economic status), while education was the most dominant variable in 2019 and 2020. Indonesian government should

				understand this situation while give the best solution to strengthen the health insurance ecosystem in Indonesia.
Wulandari et al., (2022)	Health Insurance Ownership among Moluccans in Indonesia	Using data that collected in rapid online survey with bivariate analysis using Chi-Square.	The result indicate that the age group partially affects health insurance ownership among Moluccans in Indonesia. Age is closely related with factors for someone illness. How older a person, the greater the risk for getting sick, especially degenerative disease. Apart from the age factor, the analysis shows that the higher level of education, the higher of probability of Moluccans having government-run health insurance, and those who have jobs are more likely to have health insurance. This situation may be due to premiums borne by the company or because they already have enough money in reserve for health protection efforts.	
Laturrahmi et. al., (2020)	Analysis of Behavior of Rural Communities Toward Insurance National Health The Perspective of Health Communication	Study research design instrumental cases, data were collected through interviews and FGDs with the community.	The results of this study indicate that low health literacy happened to the people in Boro Village, Tulungagung Regency resulted on the low level of public knowledge on the national health insurance JKN-KIS. Furthermore, low knowledge public on health	

			insurance JKN-KIS is what causes this on the low will of the community Boro Village, Tulungagung Regency for take part in JKN-KIS membership Non PBI. Community of Boro Village, District Tulungagung is trapped in a myth created from hoax information related to JKN-KIS.
Dwi Noerjoediant o et al., (2022)	Community Participation Insurance Ownership Sosial Health to Universal Health Coverage (UHC In Jambi City.	The type of research used is analytic qualitative research.	Based on the results of research conducted by researchers, the low health insurance participation is influenced by low public knowledge of the importance of health insurance. In addition, it is also due to the lack of socialization from the BPJS such as how registration procedures to what are the benefits of health insurance.
Kur'alni, (2020)	The Effect of Income Community Interests Kesehatan membership.	This type of research is quantitative with a cross-sectional design.	Results of observations made in Duampanua District can be known that there are still many people who. Not yet a member of BPJS Kesehatan especially BPJS Mandiri participants due to people's income insufficient, while they are have many other needs for fulfilled.
Naufal & Lubiis, (2022)	Analysis of Public Awareness in Binjai City about the Importance of Insurance at PT	Qualitative research methods with data collection techniques through literature studies	Public awareness of the importance of sharia insurance is influenced by external factors (from outside) and internal factors

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Prudential Syariah and interviews.  
Binjai

(from within). The external factors include cultural and social factors in the community, which often occur. As well as internal factors including personality traits such as mindset, style, economic stability, and psychology, which usually originate from family life patterns.

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## **Discussion**

One of the Indonesian health insurance institutions, the Social Security Administrator in Indonesia known as Badan Penyelenggara Jaminan Sosial (BPJS), wants to expand JKN membership throughout Indonesia. Encourage community participation and strengthen compliance through improvement. Efforts to encourage public participation to achieve universal health coverage require all Indonesian citizens to be registered as JKN participants. Therefore, to ensure that all Indonesian citizens are registered as JKN participants and become JKN holders, all sectors ranging from health insurance companies, health services, regional governments, and city governments are encouraged to participate and work together in supporting all Indonesian citizens to be registered as a JKN participant with proof of card ownership.

The level of community's sense of importance in ownership of health insurance depending on several factors, including age, education and knowledge, economic status, and social factors.

### **Age**

Health insurance ownership is partially influenced by age, as it is closely related with an individual's susceptibility to illness. The risk of falling sick, particularly with degenerative diseases, tends to increase as one gets older (Laksono et al., 2018).

A previous study in China also informed similar findings, indicating that advancing age is linked to a higher risk of experiencing illness. The health challenges that people encounter are becoming more complicated as their life expectancy rises. The

tendency for degenerative diseases is growing as the number of senior individuals grows (Wang N et al., 2021).

### **Education and knowledge**

Education was the most dominant variable in 2019 and 2020. The analysis from results shows that the higher level of education, the higher probability someone to have health insurance. How education and knowledge can play a role such as :

- Understanding the Importance

Education may help someone to understand the importance of health insurance in managing healthcare costs and accessing necessary medical services, with knowledge about the potential risks associated with healthcare, more likely to recognize the need for insurance coverage to protect themselves and their families.

- Awareness

Education can help someone become aware of the different types of health insurance plans available, including employer provided plans, government programs, and individual market options. Understanding the various options empowers individuals to make informed decisions about the type of coverage that best suits their needs.

- Health Literacy

Health insurance involves navigating complex terms and coverage details. With higher levels of education, someone may have better health literacy skills, enabling them to comprehend insurance policies and make informed choices regarding the coverage. Furthermore, low knowledge of public on health insurance is what causes someone to not take part in health insurance (JKN-KIS) (Laturakhmi et al, 2020).

### **Economic Status**

The most dominant variable in 2018 was per capita expenditure (economic status). Income is one of the important factors influencing consumer demand for goods and services, the higher individual income will present the amount of individual budget for consumption (Witati, 2020). The higher of income, the greater individual budget for having any health insurance, its easier for someone to spend money on other needs such as improving quality (Susanti & Nihayah, 2019).



### **Social Factors**

Social classes refer to relatively homogeneous and enduring divisions within a society that are organized in a hierarchical manner, where individuals within each members share comparable values, interests, and behaviors (Kotler, 2000). Social factors influence someone behavior in having health insurance, such as family and the environment (Handayani & Aslami, 2022).

At least those who take part in the JKN program in Indonesia show several indicators. There are two reasons. The first is manageable or can be solved for reasons such as low public knowledge, lack of outreach, lack of media for health promotion, and lack of awareness of heads of families about the importance of the JKN program. The second reason is unmanageable when the low level of education of the Indonesian people (Fahrizal & Sulistyowati, 2020).

### **4. CONCLUSION**

It can be concluded from various literature results that we found that the urgency of having health insurance is very important for the community to have. Bearing in mind, basically human nature cannot be separated from the risks that will be faced in his life, both risks that can lead to gains and losses. There is also one risk that causes losses, namely the possibility of getting sick. Of course, under these conditions it cannot be denied that these losses are life threatening. Therefore, there are various things that must be learned and understood from the importance of health insurance for the community through a program provided by the government, namely the National Health Insurance (JKN). The main benefit for the community is to have a sense of ownership of the program, to get health insurance in the form of health services both medically and non-medically. So that it is hoped that the community can be more massive in its productivity in order to improve welfare.

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