ABSTRACT

THE ANALYSIS OF FACTORS AFFECTING NATIONAL HEALTH INSURANCE (JKN) MEMBERSHIP IN ACHIEVING UNIVERSAL HEALTH COVERAGE (UHC) IN MAKASSAR CITY

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This study analyzed the determinants of National Health Insurance (JKN) membership in supporting the achievement of Universal Health Coverage (UHC) in Makassar City. Although the coverage of membership has exceeded the national target, the low rate of active membership is still a crucial challenge that has implications for the sustainability of the health system. Therefore, this study aims to membership coverage.

This study applied a mixed method with a sequential explanatory design, starting from quantitative analysis which was then deepened through a qualitative approach. The analysis included predisposing factors, supporting factors, need factors, as well as system and policy factors.

The results of the study show that public knowledge, attitudes towards programs, education level, and trust in BPJS Kesehatan have played a significant role in shaping the decision to become an active participant. Supporting factors in the form of economic conditions, availability of health facilities, service accessibility, and affordability of information also strengthen the success of membership. Health need factors, especially in individuals with chronic diseases, are the main determinants in maintaining active membership. In addition, local government commitment, cross-sector policy integration, population data validity, and quality improvement of health services are proven to be systemic factors that determine the effectiveness of the JKN program. This study emphasizes that the strategy to increase active membership in JKN in Makassar City must be directed at strengthening socialization, optimizing service quality, and improving participant data governance. These findings are expected to provide academic contributions as well as policy recommendations for local government and stakeholders in achieving sustainable UHC.

Keywords: National Health Insurance (JKN), Universal Health Coverage (UHC), Active Membership, Health Policy, Makassar City.

Translated by:

The AgencyES
Language Institute
File No.: 822-S2-226016