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### FACTORS RELATED TO BEHAVIOR OF UTILIZING NATIONAL HEALTH INSURANCE IN KUMUN PUBLIC HEALTH CENTER IN 2021

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#### ABSTRACT

**Background:** Puskesmas in the JKN/BPJS system have a major role in health services. If the puskesmas services provided are good, then JKN participants will use health services more at the puskesmas. Puskesmas Kumun is one of the puskesmas that has a wide working area and serves 9 villages. The number of BPJS participants in puskesmas has reached 61%, but the use of national health insurance shows a less percentage. The purpose of this study was to determine the factors associated with the use of national health insurance at the Kumun Health Center.

**Method:** This type of research is a quantitative study using a cross sectional approach, with a sample of 100 samples. This research was conducted in the district of Kumun Debai. Sampling with accidental sampling technique. Data obtained by filling out questionnaires by respondents. Data analysis was performed using univariate and bivariate (chi-square) tests.

**Result:** Based on the statistical test in this study, it showed that the factors related to the utilization of the national health insurance were knowledge ( $p=0.019$ ), education ( $p=0.000$ ), occupation ( $p=0.013$ ), income ( $0.011$ ), and health facilities. And there is no relationship between attitude ( $p = 0.069$ ), and trust ( $p = 0.054$ ) with the use of the national health insurance.

**Conclusion:** There is a relationship between the variables of knowledge, education, occupation, income, and health facilities with the use of national health insurance at the Kumun Community Health Center in Sungai Penuh City.

**Keywords:** Relationship of knowledge, attitudes, beliefs, education, employment, income, and health facilities to the utilization of the National Health Insurance.

#### INTRODUCTION

On January 1, 2014, Indonesia established a National Health Insurance Program with the goal of achieving universal health care. Universal health coverage signifies that all individuals have access to high-quality, cost-effective health treatments on an as-needed basis. So that the public has easier access to comprehensive, high-quality, and equitable health care for all Indonesians. It is anticipated that expanding access to national health insurance will improve the health and well-being of all Indonesians.<sup>1</sup>

The national health insurance program is included in health services due to statutory and regulatory mandates. In the legislation governing the unified system for managing the National Social Security program, the aims, governance, principles, and actors of JKN are specified. Through the mechanism for deciding public policy, the issue is resolved. This is distinct from the adoption of private/commercial health insurance plans. Due to commercial health insurance, the user and the insurer enter into a sale and buy arrangement. Laws and regulations govern insurance business licenses and processes for purchasing and selling agreements. Participants and the insurance party discuss this in line with the insurance policy's terms and stipulations.<sup>2</sup>

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Jambi Province data in 2021 people who already have health insurance are 2,753,639 people or 77.95% of participants. BPJS Health participants who receive Contribution Assistance are 975,475 people and BPJS health participants are Non-Wage Recipients as many as 637,064 people, Wage Recipient Workers are 778,213 people, Non-Workers are 50,017 people.<sup>10</sup> In the city of Sungai Penuh in 2021 with a population of 101,075 people and who have registered as participants in the national health insurance (JKN) 96,447 people, namely the number of PBI participants as many as 68,231 people and Non-PBI participants as many as 28,216 people, and the number of people who have not registered with JKN, namely 4,628 people, with that number, Sungai Penuh City has reached the UHC Target to be achieved, which is 95%, and in Sungai Penuh City, which has just reached 96.24%.<sup>4</sup>

The Kumun Debai Public Health Center is the only health center in the Kumun Debai district with a population of 11,066 people. From data on BPJS health at the Kumun Health Center that has been registered with JKN as many as 9,217 people in December 2021 and experienced a decrease in the number of participants in January 2022 to 6,846 people. do not use the JKN card as many as 3,956 people or 20.3% of the population every year.

This shows that the high universal health coverage does not always increase the utilization of health services. In other words, it is necessary to conduct research on "Factors Related to Behavior of Utilizing National Health Insurance in Kumun Public Health Center in 2021".

## **METHOD**

This study employed a cross-sectional research methodology. In this study, the population consisted of the whole community in the Kumun Public Health Center's service area, comprising 11,066 persons, with a sample size of 100 individuals. The sampling technique is the Accidental Sampling technique. This study utilizes primary data since the data is gathered directly from the responses to the questionnaire that the researcher sent to respondents in the Kumun Health Center's operating area. This study's data analysis included univariate and bivariate analysis with the chi-square test.

## RESULTS

**Table 1.**  
**Frequency Distribution of Respondents in the working area of the Kumun Health Center based on research variables with the use of national health insurance in 2021**

<b>Research variable</b>	<b>(n)</b>	<b>(%)</b>
<b>Health Insurance Utilization</b>		
Yes	40	40,0%
No	60	60,0%
<b>Knowledge</b>		
Less	43	43,0%
Enough	57	57,0%
<b>Attitude</b>		
Negative	37	37,0%
Positive	63	63,0%
<b>Trust</b>		
Negative	35	35,0%
Positive	65	65,0%
<b>Education</b>		
Primary Education Graduate (No School, Elementary School, Junior High School)	28	28,0%
Higher Education Graduate (Senior High School and University)	72	72,0%
<b>Profession</b>		
No Work	33	33,0%
Work	67	67,0%
<b>Income</b>		
Low Income ( < Regional minimum wage Rp. 2.600.000)	79	79,0%
High Income ( > Regional minimum wage Rp. 2.600.000)	21	21,0%
<b>Medical Facility</b>		
Less	38	38,0%
Good	62	62,0%

Based on table 1, the largest proportion based on the utilization of the national health insurance (60.0%) did not utilize the national health insurance. Furthermore, from the knowledge variable it was found (57.0%) had high enough knowledge, Attitude (63.0%) had a positive attitude about JKN, trust (65.0%) had a positive belief in JKN, education (72%) had higher education, Profession variables (67%) have work, low income variables (79%) have low incomes. And there are as many as (62%) medical facilities have a good response to medical facilities.

**Table 2**  
**The relationship of the independent variable with the use of national health insurance in the working area of the Kumun community public health center in 2021**

	Mother's Behavior				Total		P –Value	PR
	No		Yes					
Knowledge	N	%	N	%	N	%		
Less	32	74,4%	11	25,6%	43	100%	0,019	3,013
Good	28	49,1%	29	50,9%	57	100%		
Attitude								
Negative	27	73,0%	10	27,0%	37	100%	0,069	2,455
Positive	33	52,4%	30	47,6%	63	100%		
Trust								
Negative	26	74,3%	9	25,7%	35	100%	0,054	2,634
Positive	34	52,3%	31	47,7%	65	100%		
Education								
Primary Education Graduate (No School, Elementary School, Junior High School)	26	92,9%	2	7,1%	28	100%	0,000	
Higher Education Graduate (Senior High School and University)	34	47,2%	38	52,8%	72	100%		14,529
Profession								
No Work	26	78,8%	7	21,2%	33	100%	0,013	3,605
Work	34	50,7%	33	49,3%	67	100%		
Income								
Low Income ( < Regional minimum wage Rp. 2.600.000)	53	67,1%	27	32,9%	79	100%	0,011	4,077
High Income ( > Regional minimum wage Rp. 2.600.000)	7	33,3%	14	66,7%	21	100%		
Medical Facility								
Less	28	73,7%	10	26,3%	38	100%	0,048	2,625
Good	32	51,6%	30	48,4%	62	100%		

## DISCUSSION

### The relationship between knowledge and the use of national health insurance in the Kumun community health center working area

The results of statistical tests found that there was a significant relationship between knowledge and the use of national health insurance at the Kumun Health Center as seen from the calculation of the 0.019 chi square test so that it was concluded that  $H_a$  was accepted.

This study is also strengthened by the results of previous research from Ilham, Candra, Ridha Hayati with the title "factors that influence the community in the use of the national health insurance card in the working area of the Pelambuan Health Center 2021". From the results of statistical tests using the Chi Square test, p value = 0.005 which means it means that  $H_a$  is accepted, it is known that there is a relationship between knowledge and the use of the JKN card in the working area of the Pelambuan Health Center in 2021.5

Judging from the results of these statistical tests, knowledge is related to the use of national health insurance because the higher a person's knowledge about the benefits of JKN, the higher the probability of

*Factors Related To Behavior Of Utilizing National Health Insurance In Kumun Public Health Center In 2021 (Hubaybah Hubaybah)*

a person taking advantage of the national health insurance. However, public knowledge is categorized as poor because many do not understand JKN and health services. This was proven when the researchers looked at the results of the respondent's knowledge test about JKN through a questionnaire, namely that there were still many wrong answers from the respondents. And the reason why respondents do not take advantage of JKN is because of the low level of public knowledge about the procedures and what services can be obtained by JKN participants by using their health insurance cards.

#### **The relationship between attitudes and the use of national health insurance in the working area of the Kumun community health center**

The results of statistical tests in this study stated that there was no significant relationship between attitudes and the use of national health insurance at the Kumun Public Health Center.

This study is in line with the research by Singal et al. 2018 which states that there is no relationship between attitudes and the use of health services. Research conducted in the village of Kima Bajo can be seen that attitudes are not related to the use of health services because people feel that they are not compatible with the services available at the puskesmas so that people choose not to use the puskesmas. The Puskesmas has a great influence on the community for health improvement and to improve health status so that people's attitudes are very influential with the utilization of health services.<sup>6</sup>

The definition of attitude is a person's reaction to a stimuli; when confronted with a circumstance or stimulus, the individual tends to react or respond. In terms of human conduct, the most important aspect is one's attitude, which is inversely proportional to one's level of happiness or unhappiness towards an action or inaction. In other words, an attitude that begins with information influences an action.<sup>7</sup>

According to the statistical test results, people with a negative attitude are less likely to utilize health care when ill. A good attitude toward using health insurance is highly based on prior experience. The relevant experience is the knowledge of how to treat and the knowledge obtained through visiting various services. Experience may also be gained from other individuals or the nearest individuals who have performed services.

#### **The relationship between trust and the use of national health insurance in the working area of the Kumun Community Health Center**

According to the statistical analyses conducted for this study, there was no correlation between trust and the usage of national health insurance at the Kumun Public Health Center.

Relevant to Fatima's scholarly endeavors (2019). The community's perception of the condition might motivate individuals to utilize health care. The higher the perceived danger, the larger the potential for risk reduction. The puskesmas is one of the efforts to lower this risk that include health insurance.<sup>8</sup>

The level of confidence in the health services offered is one of the elements that determine the consumption of health care. A healthy connection fosters trust through respect, which is demonstrated by acceptance, trust, empathy, secrecy, respect, and attentiveness to patients.

The community's exposure to health insurance socialization will not inevitably alter the public's perception of a program or service for the better. People who obtain information about government programs on JKN through BPJS health may progressively lose faith in the JKN program if the facilities and availability of pharmaceuticals are restricted and the quality of services offered by health personnel is inadequate. If public confidence in JKN is high, it will encourage the community to take use of it by choosing where health services, such as puskesmas, are offered.

#### **The relationship between education and the use of national health insurance in the working area of the Kumun Community Health Center**

The results of statistical tests in this study stated that there was a significant relationship between the level of education and the use of national health insurance at the Kumun Public Health Center

Napirah, et al, (2016) at the Tambarana Health Center, Poso Pesisir Utara District, Poso Regency also stated that there was a significant relationship between the level of education and the utilization of health services. With a low level of education, the majority of respondents do not use health services by 73.9%. This is because the low level of public education tends to lead to low knowledge about the importance of health. They do not understand about the benefits of health services and the conditions that require them to immediately access health services.<sup>9</sup>

This research is also consistent with the findings of Laila, et al 2020 's study, "Determining the Decision of Independent Employees to Participate in the National Health Insurance," which indicates a correlation between education and the decision of independent workers to enroll in JKN. Because a person's degree of comprehension may be achieved not only via formal education, but also through non-formal education and the use of information technology to swiftly get any knowledge.<sup>10</sup>

The greater a person's level of education, the more likely they are to participate in the national health insurance scheme, since they are more aware of the value of health and its protection. And with a greater level of education, it will be simpler to acquire the knowledge and information that may aid in the creation of one's attitude toward newly introduced objects, such as the national health program.

#### **The relationship between work and the use of national health insurance in the working area of the Kumun Community Public Health Center**

This study's statistical analyses revealed a substantial correlation between employment and national health insurance utilization at the Kumun Public Health Center.

Relevant to the research of Oktarianita et al. in 2021. It claims that employed respondents are more likely to utilize the puskesmas than unemployed ones. A person's decision to pay attention to their health amid their hectic workday may be the result of a spontaneous decision.<sup>11</sup>

Researchers conclude that a person's employment status will influence their usage of health insurance, as varying working circumstances might affect a wide range of requirements and aspirations. Consequently, the type of employment has a wide range of effects on consumer behavior, including the utilization of this national health insurance. This demonstrates that, due to their employment, individuals are able to pay health insurance premiums.

#### **The relationship between income and the use of national health insurance in the working area of the Kumun Community Public Health Center**

The results of statistical tests in this study stated that there was a significant relationship between income and the use of national health insurance at the Kumun Health Center.

In line with the research conducted by Laila, et al 2020 entitled "Determinants of the decision of independent workers to become participants of the national health insurance" which states that there is a relationship between trust and the decision of independent workers to become JKN participants with p-value = 0.002. The amount of income received by a person will affect you to register and take advantage of health insurance. Because they will have the ability and awareness to pay the fees set on the insurance. This is what causes respondents who have poor incomes to be less interested in registering and taking advantage of JKN.<sup>10</sup>

The patient's socio-economic factors play a role as a risk factor for the low willingness of patients to seek health services because their average income is still lower than the population's per capita income. This is because people know that to get quality health services can be obtained by paying. The community considers that free health services are still not good for the services they receive, which affects the community in utilizing health services using the JKN.

#### **The relationship between health facilities and the use of national health insurance in the working area of the Kumun Community Public Health Center**

The results of statistical tests in this study stated that there was a significant relationship between income and the use of national health insurance at the Kumun`Public Health Center

This is also in line with the research of Usman et al. 2021 at the Lakudo Public Health Center, Central Buton Regency, which stated that there was a relationship between service facilities and health and the utilization of health services with p-value = 0.000. Most of the people who use health services say that the service facilities at the puskesmas are included in the complete category, besides the results of this study obtained that health service facilities contribute to the utilization of health services, with complete facilities, the public's interest in utilizing health services will be even greater.<sup>12</sup>

Good health facilities can increase patient satisfaction and form patient loyalty. Patient loyalty influences patients to come back to the same health facility with the same health services and provide recommendations to others about the advantages of health facilities, and refuse to offer offers from competitors.<sup>13</sup>

It can be concluded that good health center facilities will affect the community in using the services there because it will affect the length of waiting time in receiving the desired health services such as comfort, cleanliness, tidiness, completeness of examination equipment, and the variety of drugs given are important factors for attracting patients to be able to perform services and treatment at the health center.

## **CONCLUSION AND SUGGESTION**

There is a relationship between knowledge, education, occupation, income, health facilities with the behavior of using national health insurance in the working area of the Kumun Public Health Center.

As a community health service center, the puskesmas is obliged to provide education to some people who do not understand what services are available at the puskesmas, one of which is the use of this

National Health Insurance. As well as providing better facilities for the convenience of participants such as complete medicines, additional chairs in the patient waiting room, and directions for each room, and also improving the services provided by officers in charge of handling complaints submitted by BPJS Health participants. at this community health center. So that with the increase in services at the puskesmas, the participation and utilization of the community in JKN will also increase. And it can increase public trust in health services at the Puskesmas such as providing fair services for both JKN users and general patients so that it creates positive suggestions from the community towards the Puskesmas.

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