

CHAPTER I INTRODUCTION

1.1 Identification of Problem

Health is a basic human need. Health issues are the main issue nowadays. Community health centers, hospitals, and other health services always have the patient. However, many people are sick but choose not to get any treatment for various reasons. One of the reasons is the cost of treatment. So, the solution for that problem is health insurance. Health insurance became an important issue for the government in terms of public welfare (Darwati & Hidayat, 2023). Based on Presidential Regulation Number 18 of 2020 concerning the 2020-2024 Medium Term Development Planing (*Rencana Pembangunan Jangka Menengah Nasional / RPJMN*) states that one of the priorities in human resource development is the health sector. This statement is also contained in the 2016-2021 West Sumatra Province *RPJMD / Rencana Pembangunan Jangka Menengah Nasional* (West Sumatra Province Health Profile Publication, 2021).

Health is the best investment for Human Resources (HR) to make them become productive. Stable health will support high productivity, it will make them increase working hours and earn more income. In economics, human resources are an important aspect of economic development. Poor quality human resources will cause the economy to experience slow growth. Nutritional health, mental health, and social inequality can affect human resources (D.C. Putri & Renyoet, 2023). According to the World Health Organization (WHO) in the Sustainable Development Goal (SDG 3.8), one of the goals of the SDGs is to protect vulnerable populations by increasing universal health protection which aims to reduce financial risks for health in the future (Shao, et al, 2021). One way to get health protection is to have health insurance. In the Republic of Indonesia law number 24 of 2011 concerning health insurance administering bodies, chapter 1 article 1 paragraph 2 states that "Health insurance is health protection to guarantee that people are able to fulfill their basic needs ". One of the health guarantees in the statement is health insurance.

Presidential Regulation of the Republic of Indonesia number 12 of 2013 in chapter 1 article 1 paragraph 1 states that "Health insurance is insurance in the form of health protection so participants get any health care benefits and protection in meeting basic health needs provided to every person who has paid contributions (*BPJS NON-PBI*) or whose contributions are paid by government (*BPJS PBI*) ". Health insurance is very important for every resident. Having health insurance is an important decision to guard against in the future. Having health insurance can help reduce large health costs (Astari & Kismiantini, 2018). No one can predict the risk of a health disaster in the future. However, if you have health insurance, all people will be protected from financial risks in the future. Reference to risk will have a big influence on the decision to have health insurance (Adjei-Mantey & Horioka, 2023).

There is a lot of news about the difficulty of accessing health services in various regions. One example is Sub-Saharan Africa; access to medical services is still a challenge, lack of opportunities for socio-economic empowerment and meeting healthcare needs (Shao, et, al, 2018). Not only in Indonesia but in other countries health problems are still challenges.

Based table 1.1 is data on the number of health insurance owners on the island of Sumatra in 10 provinces. The province with the highest health insurance is Aceh province, followed by Lampung, and the third position is occupied by West Sumatra. West Sumatra is the third province with the highest number of residents who have health insurance on the island of Sumatra. However, if we look at the total ownership of *BPJS NON-PBI* from the three provinces, West Sumatra Province has the highest percentage around 26%; Aceh and Lampung have 12.49% and 17.79% respectively. So West Sumatra is the province that has the highest number of *BPJS Non-PBI* among the 3 provinces. Therefore, this research will look at the factors that influence ownership of *BPJS Non-PBI* in West Sumatra because West Sumatra is the province that has the highest *BPJS Non-PBI* among the three provinces that have the highest health insurance on the Sumatra Island.

Table 1.1 Data on the Number of Health Insurance Owners on the Island of Sumatra in 2021

Province	<i>BPJS PBI</i>	BPJS Non-PBI	<i>JAMKESDA</i>	Private insurance	Company / Office	Total
Aceh	82.89	12.49	2.52	0.09	0.42	98.41
Lampung	37.51	17.79	24.2	0.2	1.71	81.41
West Sumatra	36.7	26.54	13.88	0.28	1.45	78.85

Source: BPS 2021

The Central Statistics Agency (BPS) of West Sumatra Province in its publication in 2021 stated that 30.10% of the population of West Sumatra Province did not have health insurance. Even though health insurance has various forms of programs. Some are paid independently (*BPJS NON-PBI*) and some are paid by the government (*BPJS PBI*). And there are 1.6% of the populations who experience complaints of illness without treatment due to economic reasons. The population of West Sumatra 2021 is 5,580,232. There are 30.1% of the total population around 1,679,649 residents who do not have health insurance and 89,283 residents who do not go for treatment for economic reasons.

There are 30.1% of the population of West Sumatra Province in 2021 does not have health insurance. Various health insurance assistance is provided by the government, but there are still many people who do not have health insurance. People who cannot afford to pay the premium for health insurance will receive health insurance in the form of health insurance paid by the government. Recipients of Contribution Assistance (*BPJS PBI*) include the poor and underprivileged (D.C. Putri & Renyoet, 2023). The possibility of those residents who do not have health insurance are neither included nor recorded as poor people. People who want to pay the insurance or *BPJS NON-PBI* is people in

middle or upper income where they do not have sufficient motivation to have health insurance.

Table 1.2 Population who do not have health insurance according to the area of residence in West Sumatra Province in 2017-2021

Year	The number of people who do not have health insurance
2017	44,07
2018	32,27
2019	31,49
2020	29,48
2021	30,10

Source: West Sumatra health profile publication 2017-2021

Table 1.2 is a table that provides information about the percentage of the population who had health insurance in 5 years, namely from 2017-2021. According to data from the Central Statistics Agency, the population of West Sumatra Province continues to grow every year. However, in figure 1.1 we can see that the number of people who do not have health insurance increased from 2020 to 2021. From 2017 to 2020 the number of people who did not have health insurance decreased but this trend changed in 2021.

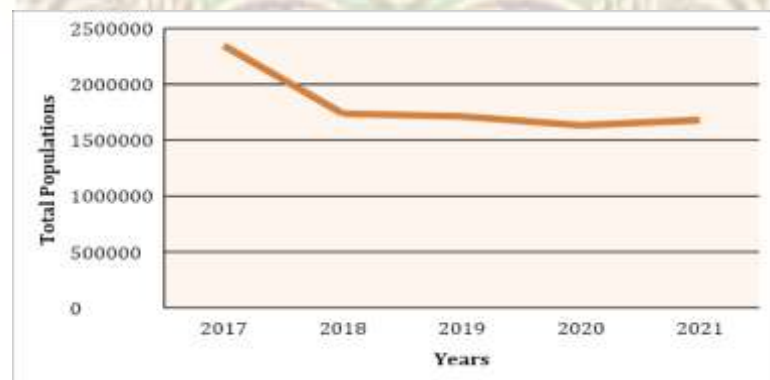


Figure 1.1 Population Without Health Insurance In West Sumatra Province

Resource: *SUSENAS* 2021 (processed by author 2024)

Cases of old people and young children who should get any treatment at the hospital but because of cost they decided not to go to the hospital also often occur in the West Sumatra Province. KITABISA.COM is an application to raise funds for those in need. With this application, various people from all over Indonesia raise donations for the treatment of people who cannot afford it. For example, raising funds for cancer patients (Kitabisa.com, 2023). From this, we can conclude how important health insurance is for someone so that they have guarantees when they get sick in the future and also that they can be treated immediately without any cost constraints.

Various previous studies have examined the factors that influence health insurance ownership. Research by Hazanul Zikra in 2022 also stated that area of residence (urban or rural), work status, marital status, gender, age, and ownership of a savings account have a significant effect on ownership of health insurance for the productive age population in Central Kalimantan. Research by Putri & Arisuni (2023) states that the factors that influence the ownership of health insurance in households in West Sumatra are the area of residence, marital status, gender, age, education level, and per capita household expenditure. Meanwhile, business field variables and health complaints do not affect household ownership of health insurance.

Another opinion is that income and education factors have a significant influence on the ownership of BPJS Employment insurance for informal sector workers in the city of Makassar (Sri Nurfiaty Jufri, Wardihan Sabar, 2021). Research from D W Astari and Kismiantini in 2019 stated that employment, education, chronic conditions, marital status, and inpatient treatment were statistically significant on health insurance ownership, but not significant on gender and health conditions.

Various previous research results that examine the factors that influence the ownership of health insurance in various countries in the world and regions in Indonesia imply many discussions that require deeper analysis and study. This of course requires empirical evidence, especially to find out whether employment

status, per capita expenditure, education, marital status, area of residence, inpatient, and gender are factors that influence the decision to own BPJS Non-PBI in West Sumatra Province. Therefore, the author tried to give a title to this study **Are the Workers Care With Their Health?(Case Study in West Sumatra Province).**

1.2 Formulation of Problem

Moving on from the problem conditions previously described, the focus of the discussion of this study can be formulated as follows: What Factors Influence the Decision on BPJS Non-PBI Ownership in West Sumatra Province in 2021?

1.3 General Research Problem

This study has objectives to be achieved based on the conditions and problems that have been formulated: Analyze factors influence the decision to own BPJS NON-PBI in West Sumatra Province in 2021.

