CHAPTER V
CONCLUSIONS AND RESULTS

5.1 Conclusion

This study uses the dependent variable in this study is BPJS NON-PBI ownership and the independent variables are employment, per capita expenditure, highest education, marital status, marital status, area of classification, gender, and inpatient. This research uses the logistic or logit analysis method because the variables in this research use dummy variables 1 and 0. From the discussion and results in Chapter IV, it can be concluded that the factors that influence BPJS Non-PBI ownership in West Sumatra Province in 2021 are:

1. The employment variable, marital status, marital status, and area of residence have a significant impact on BPJS Non-PBI ownership in West Sumatra Province in 2021. This research is supported by previous research which states that the employment variable, per capita expenditure, highest education, marital status, marital status, and area of residence have a significant impact on health insurance ownership.

2. Per capita expenditure, gender, and patient care variables have an insignificant influence on the ownership of BPJS Non-PBI in West Sumatra Province in 2021. This happens because a person's high expenditure does not guarantee that the expenditure will be used to finance health but it depends on each person's priorities and the disease does not see a person's gender. Everyone has the opportunity to experience pain regardless of gender. The inpatient variable is not significant for BPJS Non-PBI ownership because there is a regulation about waiting 14 days before using BPJS after registering, so if you want to use BPJS you have to register 2 weeks before being treated.

5.2 Research Implications

Based on the research results above, several implications can be concluded:

1. The number of hours a person works does not guarantee that someone will pay health insurance because someone who works more than 35 hours has the opportunity to earn a salary below the minimum standard.so the

government need to evaluate the data who get the health *BPJS PBI* , whether it given to the right people or not.

2. A person's high per capita expenditure can influence the ownership of health insurance in West Sumatra Province, but there are still many people who have high per capita expenditure but do not have paid health insurance. Therefore, there is a need for socialization about the importance of health insurance

3. Education has a significant impact on BPJS Non-PBI ownership, therefore there is a need to increase educational equality in the province of West Sumatra. The higher a person's education, the greater their awareness of the importance of health insurance.

4. A person being married has a significant influence on the ownership of health insurance. This means that there is awareness among married people about health investment.

5. Rural residents have a significant influence on the ownership of health insurance. This means that the government must also raise urban community awareness about the importance of social security guarantees. So that ownership of health insurance can be evenly distributed in every region

6. Gender does not have a significant effect on ownership of health insurance. Therefore, it is necessary to have equal access to health insurance in every community so that all communities receive the same protection regardless of gender.

7. Someone who wants to use BPJS Non-PBI when being treated must register or pay for BPJS Non-PBI 14 days before using it. This is done by the government so that the government does not suffer losses.

5.3 Recommendations

This study has several limitations, and hope further research has some improvement in the future, as the limitations of this study are:

1. This research uses *SUSENAS* 2021 data. It is hoped that future research will use the latest year and compare it with previous years.

2. For further research, you can add income variables and several family members. Future researchers can compare research with this research if they have different years and variables or regions.