

# Kepatuhan peserta mandiri penderita penyakit kronis dalam membayar iuran jaminan kesehatan nasional di Kota Depok tahun 2014-2015 = The compliance of independent members of national health coverage with chronic illness upon paying dues in Depok year 2014-2015

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## Abstrak

### [<b>ABSTRAK</b>]

Tingginya kejadian menunggak rata-rata nasional 33% dalam pembayaran iuran Jaminan Kesehatan Nasional (JKN) oleh kepesertaan mandiri Badan Penyelenggara Jaminan Sosial Kesehatan dalam jangka panjang bisa mengganggu kelancaran, kelangsungan, dan keberlanjutan pembiayaan kesehatan. Terlebih lagi dengan adanya penyakit kronis pada peserta mandiri semakin memberikan beban ekonomi dan dampak negatif (adverse selection) bagi program JKN. Tujuan dari penelitian ini adalah untuk mengetahui apakah terdapat korelasi antara penyakit kronis pada peserta mandiri dengan kepatuhan membayar iuran Jaminan Kesehatan Nasional di Kota Depok. Metode penelitian cross-sectional dengan mengambil sampling keseluruhan peserta mandiri yang pernah mendapat layanan kesehatan di Kota Depok dari Januari 2014 - Agustus 2015 didapat bahwa penyakit kronis dengan kepatuhan membayar iuran Jaminan Kesehatan Nasional di Kota Depok berbeda menurut kelas perawatan. Semakin rendah kelas perawatan peserta mandiri dengan penyakit kronis akan cenderung semakin meningkat. Oleh karena itu, distribusi proteksi risiko keuangan harus lebih berpihak atau pro kepada kelompok yang kurang mampu.

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### <b>ABSTRACT</b>

The high occurrences of arrears in paying dues towards the independent membership of the National Health Coverage upto 33% at national average in the long term may interfere/hinder the continuity and sustainability of the program. Moreover, the presence of chronic illness among the members will contribute more economic burden and negative impacts (adverse selection). The purpose of this study is to analyze whether the presence of chronic illness has correlations in connection with paying dues compliance among the independent member of the National Health Coverage in Depok, Jawa Barat, Indonesia. By taking the total sampling against the independent membership of National Health Coverage in Depok who have received treatment at the medical facilities found that chronic illness and the compliance of paying dues is unsimilar depend on class of treatment. The lower class of treatment, the members with chronic illness more comply. It is, therefore, important to distribute public financial risk sharing that more inclined to lower class of treatment/pro poor. The high occurrences of arrears in paying dues towards the independent membership of the

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