

## The effect of health insurance on institutional delivery in Indonesia / Mazda Novi Mukhlisa, Pujiyanto

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### Abstrak

#### <b>ABSTRAK</b><br>

Institutional delivery has an impact on the decline in maternal mortality rate. In Indonesia, institutional delivery increases every year, but there are still 30% to 37% mothers who deliver at home. Unfortunately, the increase is not in line with maternal mortality reduction, so that Indonesia does not achieve the fifth MDGs goal. To achieve Universal Health Coverage, Indonesia implements National Health Insurance (NHI). NHI integrates four types of health insurance, namely Askes/ASABRI, Jamsostek, Jamkesmas and Jamkesda. One of its benefits is maternal health services. Health insurance can address financial barriers on delivery in health facility. By using secondary data of National Basic Health Research 2013 and Village Potential 2011 data, this study aimed to analyze effect of health insurance on institutional delivery in Indonesia. Samples were 39,942 women aged 15-49 years old who gave birth to their last child during 2010-2013. The study used econometric approach by applying probit and bivariate probit as estimation model to estimate the effect with consideration to endogeneity issue of health insurance. The results found that health insurance was likely to increase institutional delivery by 39.52%. In conclusion, women who have health insurance prefer to deliver birth at health facility compared to those who do not have health insurance.