

# Determinan Willingness to Pay terhadap Iuran Asuransi Kesehatan Nasional di Beberapa Negara: A Critical Review = Determinants of Willingness to Pay for National Health Insurance Contribution in Several Countries: A Critical Review

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## Abstrak

Defisit Jaminan Kesehatan Nasional (JKN) terus meningkat. Hal ini dikarenakan pendapatan dari iuran peserta lebih rendah daripada pengeluarannya. Untuk itu, Pemerintah Indonesia menetapkan Peraturan Presiden No. 75 Tahun 2019 dan kemudian diganti dengan Peraturan Presiden No. 64 Tahun 2020 tentang kenaikan besaran iuran BPJS Kesehatan. Namun, beberapa kelompok masyarakat mengajukan gugatan terhadap Peraturan Presiden yang mengatur kenaikan iuran tersebut dengan berbagai alasan. Beberapa literatur mengkonfirmasi bahwa willingness to pay (WTP) pekerja informal di Indonesia rendah terhadap iuran BPJS Kesehatan. SDG 3 Good Health and Being Well ditargetkan untuk tercapai pada tahun 2030, namun hingga kini, Indonesia masih berlutut dengan polemik kenaikan iuran BPJS. Studi ini bertujuan untuk membandingkan determinan WTP terhadap iuran asuransi kesehatan nasional dan memperoleh pelajaran pelaksanaan asuransi kesehatan nasional di beberapa negara dalam meningkatkan keinginan membayar peserta informal. Penelitian ini menggunakan metode literature review. Pencarian studi dilakukan melalui online database PubMed, ScienceDirect dan Remote LibUI dengan kata kunci "willingness to pay" AND "national health insurance" OR "social health insurance". Ditemukan 10 total studi yang terinklusi. Kriteria inklusi dalam studi ini antara lain seluruh penelitian yang dapat menjawab pertanyaan penelitian, menggunakan Bahasa Indonesia atau Bahasa Inggris, dan merupakan literatur dari 10 tahun terakhir. Namun, studi ini belum bisa memenuhi tujuan penelitian karena asuransi kesehatan nasional yang diimplementasikan di setiap negara memiliki model yang berbeda dan tidak dapat dibandingkan. Kesepuluh literatur tersebut hanya dapat diinterpretasi secara site specific. Di sisi lain, ditemukan beberapa critical research fallacies yang menghasilkan kesimpulan bahwa WTP tidak bisa dijadikan sebagai data dasar dalam penetapan kebijakan penerapan asuransi kesehatan nasional. Ability to pay (ATP) dinilai lebih tepat untuk dihitung terhadap iuran asuransi kesehatan nasional

.....The deficit of National Health Insurance (JKN) was increasing. This is caused by the income from participant contributions is lower than the expenses. The Government of Indonesia had issued Presidential Decree No. 75 of 2019 and later replaced by Presidential Decree No. 64 of 2020 concerning the increase in the amount of BPJS Health contributions. However, several community groups have filed suit against the Presidential Regulation which regulates these fees for various reasons. Some literature confirms that the willingness to pay (WTP) of informal workers in Indonesia was low against BPJS Health contributions. SDG 3 Good Health and Being Well is planned to be achieved by 2030, however, until now, Indonesia is still struggling with the polemic of increasing BPJS contributions. This study aims to compare the determinants of WTP to national health insurance contributions and to gain lessons learned about the implementation of national health insurance in several countries in increasing the willingness to pay informal participants. This study uses a literature review method. Study searches were conducted through online database, such as PubMed, ScienceDirect and Remote Lib UI, with the keywords "willingness to

pay" AND "national health insurance" OR "social health insurance". There were 10 studies that were included in total. The inclusion criteria in this study are among all research that can answer research questions, is written in Indonesian or English, and was published in the last 10 years. However, this study has not fulfilled the research objectives because the national health insurance that is implemented in each country has a different model and cannot be compared. The ten literature can only be interpreted as site-specific. On the other hand, several critical research errors were found which resulted that WTP could not be used as a basis for determining policies direction in the implementation of national health insurance. Ability to pay (ATP) is considered to be more appropriate to calculate the national health insurance contributions