

Penerapan Pembayaran Copayment pada Sistem Asuransi Kesehatan di Berbagai Negara dan Dampaknya: Literature Review = Application of Copayment Payments in Health Insurance Systems in Various Countries and Their Impacts: Literature Review

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Abstrak

Cost-sharing merupakan metode pengendalian biaya pada sistem asuransi kesehatan yang mana pasien dan perusahaan asuransi kesehatan sama-sama membayar sebagian dari biaya medis pasien sepanjang tahun. Cost-sharing memiliki beberapa model yang sering digunakan pada sistem asuransi kesehatan seperti deductible, copayment, coinsurance dan out-of-pocket maximum. Dalam pelaksanaannya cost-sharing tidak hanya memberikan dampak positif dalam pengendalian biaya kesehatan yang dikeluarkan oleh asuransi kesehatan namun juga memberikan dampak negatif kepada peserta asuransi kesehatan. Penelitian ini dilakukan dengan tujuan untuk mengetahui penerapan pembayaran cost-sharing pada sistem asuransi kesehatan di berbagai negara dan dampaknya baik positif maupun negatif. Metode yang digunakan pada penelitian ini adalah literature review. Pencarian studi menggunakan online database yaitu EBSCOhost, ProQuest, PubMed, dan ScienceDirect. Hasil Pencarian awal ditemukan 1.803 studi, menggunakan prinsip PRISMA (Preferred Reporting Items for Systematic reviews and Meta Analyses) studi diseleksi sesuai dengan kriteria inklusi sehingga ditemukan 8 studi yang sesuai dengan topik penelitian dan berasal dari berbagai negara berbeda. Hasil penelitian meunjukkan penerapan pembayaran cost-sharing pada sistem asuransi kesehatan telah dilakukan di berbagai negara dengan kebijakan yang berbeda-beda. Perbedaan kebijakan cost-sharing yang diterapkan memberikan dampak positif dalam pengendalian utilisasi pelayanan kesehatan dan sebagai upaya membantu proteksi finansial pasien dengan penyakit tertentu yang membutuhkan perawatan bahkan obat-obatan yang mahal. Selain itu kebijakan cost-sharing juga memberikan dampak negatif yaitu dapat menghambat akses ke perawatan emergency, hambatan akses layanan kesehatan bagi lansia yang tergolong rentan terkena penyakit serta desinsensitif (penghalang) kepatuhan dan persistensi (berkelanjutan) pasien minum obat.

.....Cost-sharing is a cost control method in the health insurance system in which patients and health insurance companies both pay a portion of the patient's medical expenses throughout the year. Cost-sharing has several models that are often used in health insurance systems such as deductibles, copayments, coinsurance and out-of-pocket maximums. In practice, cost-sharing not only has a positive impact on controlling health costs incurred by health insurance but also has a negative impact on health insurance participants. This research was conducted with the aim of knowing the implementation of cost-sharing payments in the health insurance system in various countries and its positive and negative impacts. The method used in this research is literature review. Study searches used online databases, namely EBSCOhost, ProQuest, PubMed, and ScienceDirect. Results The initial search found 1,803 studies, using the PRISMA principle (Preferred Reporting Items for Systematic review and Meta Analyzes) studies were selected according to inclusion criteria so that 8 studies were found that matched the research topic and came from different countries. The results of the study show that the implementation of cost-sharing payments in the health insurance system has been carried out in various countries with different policies. The different cost-

sharing policies implemented have had a positive impact on controlling the utilization of health services and as an effort to help financially protect patients with certain diseases that require treatment, even expensive medicines. In addition, the cost-sharing policy also has a negative impact, namely it can hinder access to emergency care, hinder access to health services for the elderly who are classified as susceptible to disease and be deinsensitive (barrier) to adherence and persistence (sustainability) of patients taking medication.