

DAFTAR PUSTAKA

- Abebe, F., Schneider, M., Asrat, B. and Ambaw, F., 2020. Multimorbidity of chronic non-communicable diseases in low-and middle-income countries: a scoping review. *Journal of comorbidity*, 10, p.2235042X20961919.
- Aji, B., Mohammed, S., Haque, M.A. and Allegri, M.D., 2017, The dynamics of catastrophic and impoverishing health spending in Indonesia: How well does the Indonesian health care financing system perform?. *Asia Pacific Journal of Public Health*, 29(6), pp.506-515.
- Anggraini, M.T. and Rohmani, A., 2012, Hubungan kepuasan pasien dengan minat pasien dalam pemanfaatan ulang pelayanan kesehatan pada praktek dokter keluarga. In *Prosiding Seminar Nasional & Internasional*, Vol. 1, No. 1.
- Anindya, K., Ng, N., Atun, R., Marthias, T., Zhao, Y., McPake, B., van Heusden, A., Pan, T. and Lee, J.T., 2021, Effect of multimorbidity on utilisation and out-of-pocket expenditure in Indonesia: quantile regression analysis. *BMC health services research*, 21(1), pp.1-12.
- Aregbeshola, B.S. and Khan, S.M., 2018, Out-of-pocket payments, catastrophic health expenditure and poverty among households in Nigeria 2010. *International journal of health policy and management*, 7(9), p.798.
- Arsenijevic, J., Pavlova, M., Rechel, B. and Groot, W., 2016. Catastrophic health care expenditure among older people with chronic diseases in 15 European countries. *PloS one*, 11(7), p.e0157765.
- Azzani, M., Roslani, A.C. and Su, T.T., 2019, Determinants of household catastrophic health expenditure: a systematic review. *The Malaysian journal of medical sciences: MJMS*, 26(1), p.15.
- Badan Pusat Statistik, 2010, Sensus Penduduk 2010, Jakarta: BPS.
- Badan Pusat Statistik, 2015, Berita Resmi Statistik: Profil Kemiskinan di Indonesia September 2014, Jakarta.
- Barasa, E.W., Maina, T. and Ravishankar, N., 2017. Assessing the impoverishing effects, and factors associated with the incidence of catastrophic health care payments in Kenya. *International journal for equity in health*, 16(1), pp.1-14.
- Barnett, K., Mercer, S.W., Norbury, M., Watt, G., Wyke, S. and Guthrie, B., 2012, Epidemiology of multimorbidity and implications for health care, research, and medical education: a cross-sectional study. *The Lancet*, 380(9836), pp.37-43.
- Blümel, M., Achstetter, K., Köppen, J. and Busse, R., 2020, Financial risk protection of individuals with private health insurance. *European Journal of Public Health*, 30(Supplement_5), pp.ckaa165-910.
- BPJS Kesehatan, 2014, Panduan Praktis Prolanis (Program Pengelolaan Penyakit kronis), Jakarta.
- Canizares, M., Hogg-Johnson, S., Gignac, M.A., Glazier, R.H. and Badley, E.M., 2018. Increasing trajectories of multimorbidity over time: birth cohort differences and the role of changes in obesity and income. *The Journals of Gerontology: Series B*, 73(7), pp.1303-1314.
- Cavagnero, E., Carrin, G., Xu, K. and Aguilar-Rivera, A.M., 2006, Health financing in Argentina: An empirical study of health care expenditure and utilization. *Innovations in Health Financing: Working Paper Series*, 8.

- Chaudhuri, S., Jalan, J. and Suryahadi, A., 2002. Assessing household vulnerability to poverty from cross-sectional data: A methodology and estimates from Indonesia.
- Chuma, J., Gilson, L. and Molyneux, C., 2007, Treatment-seeking behaviour, cost burdens and coping strategies among rural and urban households in Coastal Kenya: an equity analysis. *Tropical Medicine & International Health*, 12(5), pp.673-686.
- Collins, S.R., Gunja, M.Z. and Aboulaflia, G.N., 2020, US Health Insurance Coverage in 2020: a looming crisis in affordability.
- Cummins, J.D. and Mahul, O., 2009, *Catastrophe risk financing in developing countries: principles for public intervention*. World Bank Publications.
- Dhungana, R.R., Karki, K.B., Bista, B., Pandey, A.R., Dhimal, M. and Maskey, M.K., 2021. Prevalence, pattern and determinants of chronic disease multimorbidity in Nepal: secondary analysis of a national survey. *BMJ open*, 11(7), p.e047665.
- Ekman, B., 2007, Catastrophic health payments and health insurance: Some counterintuitive evidence from one low-income country. *Health policy*, 83(2-3), pp.304-313.
- Erlangga, D., Ali, S. and Bloor, K., 2019. The impact of public health insurance on healthcare utilisation in Indonesia: evidence from panel data. *International journal of public health*, 64(4), pp.603-613.
- Erlangga, D., Suhrcke, M., Ali, S. and Bloor, K., 2019, The impact of public health insurance on health care utilisation, financial protection and health status in low-and middle-income countries: A systematic review. *PloS one*, 14(8), p.e0219731.
- Fatimah, S., 2019. Faktor Pemanfaatan Pelayanan Kesehatan di Puskesmas. *HIGEIA (Journal of Public Health Research and Development)*, 3(1), pp.121-131.
- Ghimire, M., Ayer, R. and Kondo, M., 2018. Cumulative incidence, distribution, and determinants of catastrophic health expenditure in Nepal: results from the living standards survey. *International journal for equity in health*, 17(1), pp.1-12.
- Hailemichael, Y., Hanlon, C., Tirfessa, K., Docrat, S., Alem, A., Medhin, G., Lund, C., Chisholm, D., Fekadu, A. and Hailemariam, D., 2019, Catastrophic health expenditure and impoverishment in households of persons with depression: a cross-sectional, comparative study in rural Ethiopia. *BMC public health*, 19(1), pp.1-13.
- Handayani, R., Ainy, A. and Misnaniarti, M., 2010. Analisis Hubungan Antara Dukungan Keluarga Inti (Nuclear Family) Dan Pemanfaatan Pelayanan Pemeriksaan Kesehatan Berkala Karyawan Direktorat Produksi PT Pusri Palembang. *Jurnal Ilmu Kesehatan Masyarakat*, 1(2), pp.121-127.
- Hariyadi, K., 2009, *Determinan pengeluaran kesehatan katastrofik di Indonesia* (Doctoral dissertation, Universitas Gadjah Mada).
- Hastono, S. P., 2007, *Analisis Data Kesehatan*. Fakultas Kesehatan Masyarakat Universitas Indonesia. Depok.

- Hidayat, B., 2015. Out-of-Pocket Payments in the National Health Insurance of Indonesia: A First Year Review: Policy Brief.
- Husnayain, A., Ekadinata, N., Sulistiawan, D. and Chia-Yu Su, E., 2020. Multimorbidity patterns of chronic diseases among Indonesians: insights from Indonesian national health insurance (INHI) sample data. *International journal of environmental research and public health*, 17(23), p.8900.
- Hussain, M.A., Huxley, R.R. and Al Mamun, A., 2015, Multimorbidity prevalence and pattern in Indonesian adults: an exploratory study using national survey data. *BMJ open*, 5(12), p.e009810.
- Irawan, B. and Ainy, A., 2018. Analisis Faktor-Faktor Yang Berhubungan Dengan Pemanfaatan Pelayanan Kesehatan Pada Peserta Jaminan Kesehatan Nasional Di Wilayah Kerja Puskesmas Payakabung, Kabupaten Ogan Ilir. *Jurnal Ilmu Kesehatan Masyarakat*, 9(3), pp.189-197.
- Irwan., 2016, *Epidemiologi Penyakit Tidak Menular*, Deepublish.
- Jankovic, J., Mirkovic, M., Jovic-Vranes, A., Santric-Milicevic, M. and Terzic-Supic, Z., 2018. Association between non-communicable disease multimorbidity and health care utilization in a middle-income country: population-based study. *Public Health*, 155, pp.35-42.
- Jawahir, S., Ab Hamid, J., Manual, A., Noh, S.N.M., Ab Mutalib, N.E., Ab Rahim, I. and Nordin, A.A., 2020, Non-communicable Diseases Multimorbidity and Associated Health care Utilisation in Malaysia. *Age*, 18(49), pp.1-00.
- Jolly, W., 2018, *Australian Health Insurance Statistics*. Canstar.
- Karan, A., Farooqui, H.H., Hussain, S., Hussain, M.A., Selvaraj, S. and Mathur, M.R., 2022, Catastrophic Impact of Multimorbidity on Households in India: A Cross-Section Analysis of Self-Reported Morbidity from National Sample Survey 2017.
- Kasirye, I., 2007. Vulnerability and poverty dynamics in Uganda, 1992-1999.
- Kawabata, K., Xu, K. and Carrin, G., 2002. Preventing impoverishment through protection against catastrophic health expenditure. *Bulletin of the World Health Organization*, 80, pp.612-612.
- Kementerian Kesehatan Republik Indonesia, 2019, Profil Kesehatan Indonesia 2019. Jakarta: Kementerian Kesehatan RI; hal. 206.
- Kementerian Kesehatan Republik Indonesia, Data dan Informasi Kesehatan Penyakit Tidak Menular, 2012, Jakarta: Kementerian Kesehatan RI; 2012:48.
- Kementerian Kesehatan RI. Peraturan Menteri Kesehatan Republik Indonesia nomor 5 tahun 2017 tentang Rencana Aksi Nasional Penanggulangan Penyakit Tidak Menular. Jakarta: Kementrian Kesehatan RI; 2017. p. 67.
- Kementrian Kesehatan Republik Indonesia, 2013, Riset Kesehatan Dasar 2013. http://labdata.litbang.kemkes.go.id/images/download/laporan/RKD/2013/Laporan_riskesdas_2013_final.pdf
- Kementrian Kesehatan Republik Indonesia, 2018, Hasil Utama Riskesdas 2018. Tersedia di <https://www.litbang.kemkes.go.id/hasil-utama-riskesdas-2018>
- Kesehatan, B., 2021, *Statistik JKN 2015-1019*, BPJS Kesehatan.
- Kien, V.D., Minh, H.V., Ngoc, N.B., Phuong, T.B., Ngan, T.T. and Quam, M.B., 2017. Inequalities in household catastrophic health expenditure and impoverishment associated with noncommunicable diseases in Chi Linh, Hai

- Duong, Vietnam. *Asia Pacific Journal of Public Health*, 29(5_suppl), pp.35S-44S.
- Kumara, A.S., Samaratunge, R., 2016, Patterns and determinants of out-of-pocket health care expenditure in Sri Lanka: evidence from household surveys. *Health Policy and Planning*, p.czw021.
- Kwon, S., 2009, Thirty years of national health insurance in South Korea: lessons for achieving universal health care coverage, *Health policy and planning*, 24(1), pp. 63–71. doi: 10.1093/heapol/czn037.
- Kwon, S., 2011, Health Care Financing in Asia: Key Issues and Challenges. *Asia-Pacific Journal of Public Health*, 23(5), pp.651–661.
- Lee, J.T., Hamid, F., Pati, S., Atun, R. and Millett, C., 2015. Impact of noncommunicable disease multimorbidity on healthcare utilisation and out-of-pocket expenditures in middle-income countries: cross sectional analysis. *PloS one*, 10(7), p.e0127199.
- Li, Y., Wu, Q., Xu, L., Legge, D., Hao, Y., Gao, L., Ning, N. and Wan, G., 2012, Factors affecting catastrophic health expenditure and impoverishment from medical expenses in China: policy implications of universal health insurance. *Bulletin of the World Health Organization*, 90, pp.664-671.
- Lim, M.A., Huang, I., Yonas, E., Vania, R. and Pranata, R., 2020, A wave of non-communicable diseases following the COVID-19 pandemic. *Diabetes & Metabolic Syndrome*, 14(5), p.979.
- Limwattananon, S., Tangcharoensathien, V., Prakongsai, P., 2007, Catastrophic and poverty impacts of health payments: results from national household surveys in Thailand. *Bulletin of the World Health Organization*, 85(8), pp.600–6.
- Marthias, T., Anindya, K., Ng, N., McPake, B., Atun, R., Arfyanto, H., Hulse, E.S., Zhao, Y., Jusril, H., Pan, T. and Ishida, M., 2021. Impact of non-communicable disease multimorbidity on health service use, catastrophic health expenditure and productivity loss in Indonesia: a population-based panel data analysis study. *BMJ open*, 11(2), p.e041870
- McIntyre, D., Garshong, B., Mtei, G., Meheus, F., Thiede, M., Akazili, J., Ally, M., Aikins, M., Mulligan, J.A. and Goudge, J., 2008. Beyond fragmentation and towards universal coverage: insights from Ghana, South Africa and the United Republic of Tanzania. *Bulletin of the World health Organization*, 86, pp.871-876.
- Mills, A., 2014. Health care systems in low-and middle-income countries. *New England Journal of Medicine*, 370(6), pp.552-557.
- Minh, H., Phuong, N.T.K., Saksena, P., James, C.D. and Xu, K., 2013, Financial burden of household out-of pocket health expenditure in Viet Nam: findings from the National Living Standard Survey 2002–2010. *Social science & medicine*, 96, pp.258-263.
- Mini, G.K. and Thankappan, K.R., 2017. Pattern, correlates and implications of non-communicable disease multimorbidity among older adults in selected Indian states: a cross-sectional study. *BMJ open*, 7(3), p.e013529.
- Misnaniarti, M., Hidayat, B., Pujiyanto, P., Nadjib, M., Thabrany, H., Junadi, P., Besral, B., Purwoko, B., Trihono, T. and Yulaswati, V., 2017. Ketersediaan

- fasilitas dan tenaga kesehatan dalam mendukung cakupan semesta jaminan kesehatan nasional. *Jurnal Penelitian dan Pengembangan Pelayanan Kesehatan*, pp.6-16.
- Moses, K., 2014, Determinants of Out-Of-Pocket Healthcare Expenditure in the South-South Geopolitical Zone of Nigeria. *International Journal of Economic, Finance, and Management*, 3(6), pp.296–300.
- Narayan, D., 2000. *Voices of the poor: Can anyone hear us?*. World Bank.
- Notoatmodjo, S., Anwar, H., Ella, N. H., dan Tri, K., 2012, *Promosi kesehatan di Sekolah*. Jakarta: rineka cipta, 21-23.
- Nugraheni, W.P. and Hartono, R.K., 2017, Catastrophic Health Spending Determinants of Indonesian Household in the First Year Implementation of JKN Program. *Buletin Penelitian Kesehatan*, 45(1), pp.27-36.
- Nurmansyah, M.I. and Kilic, B., 2017, The impact of national health insurance policy to the implementation of health promotion program on public health center in Indonesia. *Kesmas: Jurnal Kesehatan Masyarakat Nasional (National Public Health Journal)*, 11(3), pp.103-110.
- O'Donnell, O., van Doorslaer, E., Rannan-Eliya, R. P., Somanathan, A., Grag, C.C., Hanvoranongchai, P., Huq, M.N., Karan, A., Leung, G.M., Tin, K., Vasavid, C., 2005, Explaining the incidence of catastrophic expenditures on health care: Comparative evidence from Asia, *Buletin of WHO*
- O'Donnell, O. *et al.*, 2008, 'Who pays for health care in Asia?', *Journal of health economics*, 27(2), pp. 460–75. doi: 10.1016/j.jhealeco.2007.08.005.
- O'Donnell, O., Wagstaff, A., Lindelow, M., 2008, *Analyzing Health Equity Using Household Survey Data*, Washington DC: The World Bank.
- Onah, M.N. and Govender, V., 2014, Out-of-pocket payments, health care access and utilisation in south-eastern Nigeria: a gender perspective. *PLoS One*, 9(4), p.e93887.
- Packard, T.G. and Baeza, C.C., 2006, *Beyond survival: protecting households from health shocks in Latin America*. World Bank Publications.
- Pal, R., 2012, Analysing catastrophic OOP health expenditure in India: Concepts, determinants and policy implications.
- Preker, A., Carrin, G., Dror, D.M., Jakab, M., Hsiao, W. and Arhin, D., 2001, Role of communities in resource mobilization and risk sharing: a synthesis report. *World Bank, HNP Discussion Paper*.
- Rahma, A., Arso, S.P. and Suparwati, A., 2017. Implementasi fungsi pokok pelayanan primer puskesmas sebagai gatekeeper dalam program JKN (Studi di puskesmas juwana kabupaten pati). *Jurnal Kesehatan Masyarakat (Undip)*, 3(3), pp.1-11.
- Ranson, M.K., 2002, Reduction of catastrophic health care expenditures by a community-based health insurance scheme in Gujarat, India: current experiences and challenges. *Bulletin of the World Health Organization*, 80, pp.613-621.
- Rendall, M.S., Weden, M.M., Favreault, M.M. and Waldron, H., 2011. The protective effect of marriage for survival: a review and update. *Demography*, 48(2), pp.481-506.

- Roomaney, R.A., van Wyk, B., Cois, A. and Pillay-van Wyk, V., 2022. Inequity in the Distribution of Non-Communicable Disease Multimorbidity in Adults in South Africa: An Analysis of Prevalence and Patterns. *International Journal of Public Health*, p.162.
- Rosyada, D.F. and Budi, S.C., 2018, Keikutsertaan program kesehatan lansia ditinjau dari biaya, kepuasan pelayanan dan harapan pasien di puskesmas nanggulan kabupaten kulon progo. *Jurnal Ilmu Kesehatan Masyarakat*, 9(1), pp.11-20.
- Septiwi, C., 2021. Manajemen Diet pada Orang Jawa dengan Diabetes Tipe 2. *Jurnal Ilmiah Kesehatan Keperawatan*, 17(2), pp.129-140.
- Setyawati, A., Marohabutr, T., Meemon, N. and Paek, S.C., 2021. National Health Insurance in Indonesia and Its Impact on Health-Seeking Behavior. *Asia-Pacific Social Science Review*, 21(3).
- Sihombing, R.G. dan Rochmah, T. N., 2013, Health Financing Impact on Ability To Pay and Catastrophic Payment. *Journal Administrasi Kesehatan Indonesia*, 1(1).
- Strauss, J., Witoelar, F. and Sikoki, B., 2016, The fifth wave of the Indonesia family life survey: overview and field report (Vol. 1, pp. 1-94). Santa Monica, CA: RAND.
- Su, T., Kauyate, B., & Flessa, S., 2006, Catastrophic Household Expenditure for Health Care in a Low-income Society: a Study from Nouna District, Burkina Faso. *Bulletin of World Health Organization*; 84, pp. 21-27.
- Suciati, Dwi. 2013, *Analisis Hubungan Karakteristik Peserta Administration Service Only PT. Global Asistensi Manajemen Indonesia dengan Angka Kunjungan dan Klaim Penyakit Katastropik Tahun 2011-2012*. Tesis: FKM UI Depok.
- Sum, G., Hone, T., Atun, R., Millett, C., Suhrcke, M., Mahal, A., Koh, G.C.H. and Lee, J.T., 2018. Multimorbidity and out-of-pocket expenditure on medicines: a systematic review. *BMJ global health*, 3(1), p.e000505.
- Sumartono, I. D., 2017, Effects of universal health coverage on health care inequality in Indonesia [Master's thesis, Erasmus University]. <http://hdl.handle.net/2105/39203>
- Thabrany, H., 2017, Perbandingan klaim penyakit katastropik peserta jaminan kesehatan nasional di provinsi DKI Jakarta dan Nusa Tenggara Timur tahun 2014. *Jurnal Ekonomi Kesehatan Indonesia*, 1(2).
- Thuong, N.T.T., 2021. Catastrophic health expenditure and impoverishment in Vietnam: Evidence from national Household Living Standards Surveys 2008–2018. *Economic Analysis and Policy*, 72, pp.668-684.
- Tripathy, J.P., Prasad, B.M., Shewade, H.D., Kumar, A.M.V., Zachariah, R., Chadha, S., Tonsing, J. and Harries, A.D., 2016. Cost of hospitalisation for non-communicable diseases in India: are we pro-poor?. *Tropical medicine & international health*, 21(8), pp.1019-1028.
- United Nations, 2019, *World population prospects 2019*. Online edn. Available at: <https://population.un.org/wpp/Download/Standard/Population/>.

- United Nations, Department of Economic and Social Affairs, Population Division. World population prospects 2019, Online edn. UN DESA, 2019. Available: <https://population.un.org/wpp/Download/Standard/Population/>
- Usman, S., Widhyharto, D.S. dan Maika, A., 2010, Strategi Penciptaan Pelayanan Kesehatan Dasar untuk Kemudahan Akses Penduduk Desa Miskin. *Jurnal Ilmu Sosial dan Ilmu Politik*, 13(3), pp.306-323.
- Van Doorslaer, E., O'Donnell, O., Rannan-Eliya, R.P., Somanathan, A., Adhikari, S.R., Garg, C.C., Harbianto, D., Herrin, A.N., Huq, M.N., Ibragimova, S. and Karan, A., 2006. Effect of payments for health care on poverty estimates in 11 countries in Asia: an analysis of household survey data. *The lancet*, 368(9544), pp.1357-1364
- Wagstaff, A. and Doorslaer, E.V., 2003, Catastrophe and impoverishment in paying for health care: with applications to Vietnam 1993–1998. *Health economics*, 12(11), pp.921-933.
- Wagstaff, A., Flores, G., Hsu, J., Smitz, M.F., Chepynoga, K., Buisman, L.R., van Wilgenburg, K. and Eozenou, P., 2018, Progress on catastrophic health spending in 133 countries: a retrospective observational study. *The Lancet Global Health*, 6(2), pp.e169-e179.
- Wang, D., Li, D., Mishra, S.R., Lim, C., Dai, X., Chen, S. and Xu, X., 2022. Association between marital relationship and multimorbidity in middle-aged adults: a longitudinal study across the US, UK, Europe, and China. *Maturitas*, 155, pp.32-39.
- Wang, Y., Hunt, K., Nazareth, I., Freemantle, N. and Petersen, I., 2013. Do men consult less than women? An analysis of routinely collected UK general practice data. *BMJ open*, 3(8), p.e003320.
- Wini, H., 2010. *Analisis Faktor-Faktor Yang Mempengaruhi Jumlah Penduduk Miskin Di Wilayah Pemekaran Tingkat Kabupaten (Studi Kasus Perbandingan Jumlah Penduduk Miskin Sebelum Dan Sesudah Pemekaran di Kabupaten Nagekeo Propinsi NTT Tahun 2005-2009)* (Doctoral dissertation, UAJY).
- World Bank, 2016, Country Overview, Available at: <http://www.worldbank.org/in/country/indonesia/overview>
- World Health Organization & World Bank 2017. Tracking Universal Health Coverage: 2017 Global Monitoring Report. World Health Organization, International Bank For Reconstruction And Development.
- World Health Organization, 2018, Global Health Estimates 2016: Deaths by Cause, Age, Sex, by Country and by Region, 2000-2016. 2018.
- World Health Organization, 2005, Designing health financing systems to reduce catastrophic health expenditure. World Health Organization. <https://apps.who.int/iris/handle/10665/70005>
- World Health Organization, 2005, Sustainable Health Financing, Universal Coverage and Social Health Insurance, EB115.R13
- World Health Organization, 2006, *Health financing in Argentina: an empirical study of health care utilization and health care expenditure* (No. EIP/HSF/DP. 06.5).

- World Health Organization, 2010, *The World Health Report: health systems financing: the path to universal coverage*. Geneva: World Health Organization.
- World Health Organization, 2011, *Impact of out-of-pocket payments for treatment of non-communicable diseases in developing countries: a review of literature*.
- World Health Organization, 2013, *Handbook on Health Inequality Monitoring: with a special focus on low and middle income countries*. Luxembourg.
- World Health Organization, 2018, 'NCDs Country Profiles 2018 WHO', p. 224. Available at: <https://www.who.int/nmh/publications/ncd-profiles-2018/en/>.
- Xu, K., Evans, D. B., Carrin, Guy., Rivera, Ana Mylena Aguilar, 2005, *Designing Health Financing Systems to Reduce Catastrophic Health Expenditure*. Geneva :World Health Organization.
- Xu, K., Evans, D. B., Kadama, P., Nabyonga, J., Ogwal, P.O., Nabukhonzo, P. and Aguilar, A.M., 2006, Understanding the impact of eliminating user fees: utilization and catastrophic health expenditures in Uganda. *Social science & medicine*, 62(4), pp.866-876.
- Xu, K., Evans, D. B., Kawabata, K., Zeramdini, R., Klavus, J. and Murray, C.J., 2003, Household catastrophic health expenditure: a multicountry analysis. *The lancet*, 362(9378), pp.111-117.
- Xu, K., Evans, D.B., Carrin, G., Aguilar-Rivera, A.M., Musgrove, P. and Evans, T., 2007. Protecting households from catastrophic health spending. *Health affairs*, 26(4), pp.972-983.
- Yadav, J., Menon, G.R. and John, D., 2021, Disease-specific out-of-pocket payments, catastrophic health expenditure and impoverishment effects in India: an analysis of national health survey Data. *Applied Health Economics and Health Policy*, 19(5), pp.769-782.
- Yardim, M.S., Cilingiroglu, N. and Yardim, N., 2010, Catastrophic health expenditure and impoverishment in Turkey. *Health policy*, 94(1), pp.26-33.
- Yen, S.M., Kung, P.T. and Tsai, W.C., 2014, Factors associated with free adult preventive health care utilization among physically disabled people in Taiwan: nationwide population-based study. *BMC health services research*, 14(1), pp.1-10.
- Yuningrum, H., Trisnowati, H. and Rosdewi, N.N., 2021, Faktor Risiko Penyakit Tidak Menular (PTM) pada Remaja: Studi Kasus pada SMA Negeri dan Swasta di Kota Yogyakarta. In *Jurnal Formil (Forum Ilmiah) Kesmas Respati* (Vol. 6, No. 1, pp. 41-50).
- Zhao, Y., Oldenburg, B., Mahal, A., Lin, Y., Tang, S. and Liu, X., 2020, Trends and socio-economic disparities in catastrophic health expenditure and health impoverishment in China: 2010 to 2016. *Tropical Medicine & International Health*, 25(2), pp.236-247.