

**DETERMINANTS OF HEALTH INSURANCE OWNERSHIP AMONG  
GENERATION X AND GENERATION Y: A COMPARATIVE ANALYSIS  
WITH EVIDENCE FROM INDONESIAN FAMILY LIFE SURVEY**

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**ABSTRACT**

This study examines the determinants of health insurance ownership among Generation X (Gen X) and Generation Y (Gen Y) in both public and private insurance sectors, utilizing data from the Indonesian Family Life Survey (IFLS) and applying Multinomial Logistic Regression analysis, with Average Marginal Effects. The study uncovers key insights on education, health condition, and wage. Education consistently emerges as a vital factor for both generations and sectors, indicating higher-educated individuals are more likely to possess health insurance. Additionally, health status significantly affects Gen X's public insurance ownership, emphasizing health's role in their choices. In contrast, Gen Y's private insurance ownership links strongly to wage, highlighting its pivotal role for this group. These findings underscore the intricate dynamics shaping health insurance decisions and offer valuable guidance for policymakers and stakeholders aiming to boost coverage across different generations and sectors.

**Keywords:** Health Economics, Health Insurance, Generation X, Generation Y, Multinomial Logistic Regression, Average Marginal Effects, Variance Inflation Factor, IFLS

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### **INTISARI**

Penelitian ini mengkaji faktor-faktor yang memengaruhi kepemilikan asuransi kesehatan di antara Generasi X (Gen X) dan Generasi Y (Gen Y) di sektor asuransi publik dan swasta, menggunakan data dari *Indonesian Family Life Survey (IFLS)* dan menerapkan *Multinomial Logistic Regression* dengan *Average Marginal Effects*. Temuan dari penelitian ini mengungkapkan bahwa pendidikan, kondisi kesehatan, dan upah. Pendidikan secara konsisten muncul sebagai faktor penting bagi kedua generasi dan sektor, menunjukkan bahwa individu dengan pendidikan lebih tinggi cenderung lebih mungkin memiliki asuransi kesehatan. Selain itu, kondisi kesehatan berpengaruh signifikan terhadap kepemilikan asuransi kesehatan publik Gen X, menekankan peran kesehatan dalam pilihan mereka. Sebaliknya, kepemilikan asuransi kesehatan swasta Gen Y sangat terkait dengan upah, menyoroti peran pentingnya bagi kelompok ini. Temuan ini menggarisbawahi dinamika yang rumit dalam keputusan asuransi kesehatan dan memberikan panduan berharga bagi pembuat kebijakan dan pemangku kepentingan yang bertujuan untuk meningkatkan cakupan di berbagai generasi dan sektor.

**Kata Kunci:** Ekonomi Kesehatan, Asuransi Kesehatan, Generasi X, Generasi Y, *Multinomial Logistic Regression*, *Average Marginal Effects*, *Variance Inflation Factor*, IFLS