

## DAFTAR PUSTAKA

- Ahmed, S., Hoque, M. E., Sarker, A. R., Sultana, M., Islam, Z., Gazi, R., Khan, J. A. M., 2016, Willingness-to-Pay for Community-Based Health Insurance among Informal Workers in Urban Bangladesh, *PLOS One*, 11(2), e0148211. <https://doi.org/10.1371/journal.pone.0148211>
- Alharbi N. S., 2021, Determinants of Willingness to pay for Employment-Based Health Insurance Among Governmental School Workers in Saudi Arabia, *Inquiry : a journal of medical care organization, provision and financing*, 58, 469580211060790. <https://doi.org/10.1177/00469580211060790>
- Allcock, S. H., Young, E. H., & Sandhu, M. S., 2019, Sociodemographic Patterns of Health Insurance Coverage in Namibia, *International Journal for Equity in Health*, 18(16). <https://doi.org/10.1186/s12939-019-0915-4>
- American Hospital Association, 2021, *Table 1. Historical trends in utilization, personnel, and finances for selected years from 1946 through 2019*. In *AHA hospital statistics: 2021 edition*, Health Forum Publishing Company, 2–7.
- Ashagrie, B., Biks, G. A., & Belew, A. K., 2020, Community-Based Health Insurance Membership Dropout Rate and Associated Factors in Dera District, Northwest Ethiopia, *Risk management and healthcare policy*, 13, 2835–2844. <https://doi.org/10.2147/RMHP.S277804>
- Azwar, A., 1996, *Pengantar Administrasi Kesehatan*, Edisi Ketiga, PT Binarupa Aksara, Jakarta.
- Badan Pusat Statistik, 2023, *Profil Statistik Kesehatan 2023*, Vol. 7, 388, Badan Pusat Statistik, Jakarta.
- Bärnighausen, T., Liu, Y., Zhang, X., & Sauerborn, R., 2007, Willingness to pay for social health insurance among informal sector workers in Wuhan, China: a contingent valuation study, *BMC health services research*, 7, 114. <https://doi.org/10.1186/1472-6963-7-114>
- Bayoumi, A. M., The Measurement of Contingent Valuation for Health Economics, *PharmacoEconomics*, 22, 691–700. <https://doi.org/10.2165/00019053-200422110-00001>

- Berra, S., Borrell, C., Rajmil, L., Estrada, M., Rodríguez, M., Riley, A. W., Forrest, C. B., Starfield, B., 2006, Perceived health status and use of healthcare services among children and adolescents, *European Journal of Public Health*, 16(4), 405–414. <https://doi.org/10.1093/eurpub/ckl055>
- Bolarinwa, O. A., 2015, Principles and methods of validity and reliability testing of questionnaires used in social and health science researches. *Niger Postgrad Med J*, 22(4):195-201. <https://doi.org/10.4103/1117-1936.173959>
- Carson, R. T., 2012, Contingent Valuation: A Practical Alternative When Prices Aren't Available, *Journal of Economic Perspectives*, 26(4), 27–42. <https://doi.org/10.1257/jep.26.4.27>
- Cronbach, L. J., 1951, Coefficient alpha and the internal structure of tests, *Psychometrika*, 16, 297–334. <https://doi.org/10.1007/BF02310555>
- Darmawan, K. H., Satibi, & Kristina, S. A., 2020, Willingness to pay for social health insurance and related factors among population in Yogyakarta Province, Indonesia. *International Medical Journal*, 25(4).
- Degie, F. M., Ambelie, Y. A., Gelaw, Y. M., Mulaw, G. F., & Feleke, F. W., 2021, Willingness to Pay for Social Health Insurance and Its Predictors among Government Employees in Mujja Town, Ethiopia, *ScientificWorldJournal*, 3149289. <https://doi.org/10.1155/2021/3149289>
- Dewan Jaminan Sosial Nasional, 2024, *Laporan Kinerja Program JKN Kuartal II Tahun 2024*, [https://kesehatan.djsn.go.id/kesehatan/doc/laporan-triwulan/lap\\_Q2-2024.pdf](https://kesehatan.djsn.go.id/kesehatan/doc/laporan-triwulan/lap_Q2-2024.pdf), 3 Desember 2024.
- Dror, D. M., Radermacher, R., & Koren, R., 2007, Willingness To Pay for Health Insurance Among Rural and Poor Persons: Field Evidence from Seven Micro Health Insurance Units in India, *Health Policy*, 82(1), 12–27. <https://doi.org/10.1016/j.healthpol.2006.07.011>
- Frostin, P., 2010, *The impact of the recession on employment-based health coverage*, EBRI Issue Brief, no. 342, Employee Benefit Research Institute, Seattle.

- Galloway, A., 2005, Non-Probability Sampling, dalam Kempf-Leonard, K. (Ed.), *Encyclopedia of Social Measurement*, Vol. 1, Elsevier, Texas.  
<https://doi.org/10.1016/B0-12-369398-5/00382-0>
- Ghimire, S., Ghimire, S., Khanal, P., Sagtani, R. A., & Paudel, S., 2023, Factors Affecting Health Insurance Utilization Among Insured Population: Evidence From Health Insurance Program of Bhaktapur District of Nepal. *BMC Health Services Research*, 23(159).  
<https://doi.org/10.1186/s12913-023-09145-9>
- Gidey, M. T., Gebretekle, G. B., Hogan, M.-E., & Fenta, T. G., 2019, Willingness to pay for social health insurance and its determinants among public servants in Mekelle City, Northern Ethiopia: A mixed methods study, *Cost Effectiveness and Resource Allocation*, 17(2).  
<https://doi.org/10.1186/s12962-019-0171-x>
- Hasan, H., & Rahman, M. M., 2022, Willingness to pay for the National Health Insurance Scheme: A cross-sectional study in Sarawak, Malaysia, *Bangladesh Journal of Medical Science*, 21(3), 518–526.  
<https://doi.org/10.3329/bjms.v21i3.59934>
- Hooley, B., Afriyie, D. O., Fink, G., & Tediosi, F., 2022, Health insurance coverage in low-income and middle-income countries: progress made to date and related changes in private and public health expenditure, *BMJ Global Health*, 7(5), e008477. <https://doi.org/10.1136/bmjgh-2022-008722>
- Kaso, A. W., Merkeb, M., Obsie, G. W., Zenebe, G. A., Agero, G., Tololu, A. K., & Hailu, A., 2024, Willingness to Pay for Social Health Insurance Among Public Health Workers in Gedeo Zone, Southern Ethiopia, *Health Services Insights*, 17. <https://doi.org/10.1177/11786329241258854>
- Kementerian Kesehatan Republik Indonesia, 2013, *Buku Pegangan Sosialisasi Jaminan Kesehatan Nasional (JKN) dalam Sistem Jaminan Sosial Nasional*, Kementerian Kesehatan Republik Indonesia, Jakarta.
- Kementerian Kesehatan Republik Indonesia, 2018, *Peraturan Menteri Kesehatan Nomor 51 Tahun 2018 tentang Pengenaan Urun Biaya dan Selisih Biaya*

*Dalam Program Jaminan Kesehatan*, Kementerian Kesehatan Republik Indonesia, Jakarta.

Kementerian Kesehatan Republik Indonesia, 2022, *Pembiayaan Kesehatan: Konsep dan Best Practices*, Kementerian Kesehatan Republik Indonesia, Jakarta.

Kementerian Kesehatan Republik Indonesia, 2023, *Profil Statistik Kesehatan 2023*, Kementerian Kesehatan Republik Indonesia, Jakarta.

Klingemann, W., Kim, J. Y., & Füller, K. D., 2019, Willingness to Pay, dalam Homburg, C., Klarmann, M., Vomberg, A., (Eds.), *Handbook of Market Research*, 1–32, Springer, Cham.

Kurniawati, W., & Rachmayanti, R. D., 2018, Identifikasi Penyebab Rendahnya Kepesertaan JKN pada Pekerja Sektor Informal di Kawasan Pedesaan, *Indonesian Journal of Health Administration (Jurnal Administrasi Kesehatan Indonesia)*, 6(1), 33–39. doi: 10.20473/jaki.v6i1.2018.33-39.

Kutzin, J., 2008, *Health Financing Policy: A Guide for DecisionMakers*, WHO Regional Office for Europe, Copenhagen.

Lwanga, S. K., & Lemeshow, S., 1991, *Sample Size Determination in Health Studies: A Practical Manual*, 1-5, World Health Organization, England.

Mariani, A. W., & Pêgo-Fernandes, P. M., 2014, Willingness to Pay... What???, *Sao Paulo Medical Journal*, 132(3).  
<https://doi.org/10.1590/1516-3180.2014.0000131>

Markandya, A., & Ortiz, R. A., 2011, General Introduction to Valuation of Human Health Risks, *Encyclopedia of Environmental Health*, 871–878.  
<https://doi.org/10.1016/B978-0-12-409548-9.10657-8>

Mills, A., & Gilson, L., 1988, *Health Economics for Developing Countries: A Survival Kit*, London School of Hygiene and Tropical Medicine, London.

Nevo, B., 1985, Face validity revisited, *Journal of Educational Measurement*, 22(4), 287–293. <https://doi.org/10.1111/j.1745-3984.1985.tb01065.x>

Nguyen, L. H., & Hoang, A. T. D., 2017, Willingness to Pay for Social Health Insurance in Central Vietnam, *Frontiers in Public Health*, 5(89), <https://doi.org/10.3389/fpubh.2017.00089>.

- Njie, H., Wangen, K. R., Chola, L., Gopinathan, U., Mdala, I., Sundby, J. S., & Iboudo, P. C. G., 2022, Willingness to pay for a National Health Insurance Scheme in The Gambia: a Contingent valuation study, *Health Policy Plan*, 38(1), 61–73. <https://doi.org/10.1093/heapol/czac089>
- Nostranejad, S., Rashidian, A., Mehrara, M., Sari, A. A., Mahdavi, G & Moeini, M., 2014, Willingness to Pay for Social Health Insurance In Iran, *Global Journal of Health Science*, 6(5), 154–163. <https://doi.org/10.5539/gjhs.v6n5p154>
- Notoatmodjo, S., 2010, *Metodologi Penelitian Kesehatan*, PT Rineka Cipta, Jakarta.
- Nugraheni, D. A., Satibi, S., Kristina, S. A., & Puspandari, D.A., 2022, Factors Associated with Willingness to Pay for Cost-Sharing under Universal Health Coverage Scheme in Yogyakarta, Indonesia: A Cross-Sectional Survey, *Int J Environ Res Public Health*, 19(22), 15017. <https://doi.org/10.3390/ijerph192215017>
- Paez, K. A., Zhao, L., & Hwang, W., 2009, Rising out-of-pocket spending for chronic conditions: a ten-year trend, *Health affairs (Project Hope)*, 28(1), 15–25. <https://doi.org/10.1377/hlthaff.28.1.15>
- Page, M. J., McKenzie, J. E., Bossuyt, P. M., Boutron, I., Hoffmann, T. C., Mulrow, C. D., Shamseer, L., Tetzlaff, J. M., Akl, E. A., Brennan, S. E., Chou, R., Glanville, J., Grimshaw, J. M., Hróbjartsson, A., Lalu, M. M., Li, T., Loder, E. W., Mayo-Wilson, E., McDonald, S., McGuinness, L. A., Stewart, L.A., Thomas, J., Tricco, A.C., Welch, V.A., Whiting, P., & Moher, D., 2021, The PRISMA 2020 statement: an updated guideline for reporting systematic reviews, *BMJ*, 371, n71. <https://doi.org/10.1136/bmj.n71>
- Pauly, M. V., 1995, Valuing Health Care Benefits in Money Terms, dalam Sloan, F. A., (Ed.), *Valuing Health Care: Costs, Benefits, and Effectiveness of Pharmaceuticals and Other Medical Technologies*, 99–124, Cambridge University Press, Cambridge.

- Pemerintah Republik Indonesia, 1992, Undang-Undang Republik Indonesia Nomor 3 Tahun 1992 tentang Jaminan Sosial Tenaga Kerja, Lembaran Negara Republik Indonesia Tahun 1992 Nomor 14, Jakarta.
- Rascati, K. L., 2014, *Cost-Benefit Analysis, Essentials of Pharmacoeconomics*, 103–130, Lippincott Williams & Wilkins, Philadelphia.
- Remler, D. K., & Greene, J., 2009, Cost-sharing: a blunt instrument, *Annual Review of Public Health*, 30, 293–311. <https://doi.org/10.1146/annurev.publhealth.29.020907.090804>
- Salampessy, B. H., Alblas, M. M., Portrait, F. R. M., Koolman, X., & van der Hijden, E. J. E., 2018, The effect of cost-sharing design characteristics on use of health care recommended by the treating physician; a discrete choice experiment, *BMC Health Serv Res*, 18, 797. <https://doi.org/10.1186/s12913-018-3598-4>
- Steigenberger, C., Flatscher-Thoeni, M., Siebert, U., & Leiter, A. M., 2022, Determinants of Willingness to Pay for Health Services: a Systematic Review of Contingent Valuation Studies, *Eur J Health Econ*, 23, 1455–1482. <https://doi.org/10.1007/s10198-022-01437-x>
- Stewart, P. W., 2016, Small or pilot study, GCRC protocols which propose” pilot studies, Cincinnati Children’s Hospital Medical Center.
- Sunarti, S., Ghozali, M. T., Haris, F., Rahman, F. F., & Rahman, R. A., 2020, Preventing fraud and deficit through the optimization of health insurance in Indonesia, *Systematic Review in Pharmacy*, 11, 228–231. <https://dx.doi.org/10.31838/srp.2020.7.36>
- Taber, K. S., 2013, The Use of Cronbach’s Alpha When Developing and Reporting Research Instruments in Science Education, *Research in Science Education*, 48, 1273–1296. <https://doi.org/10.17863/CAM.8256>
- Tani, K., Osetinsky, B., Mtenga, S., Fink, G., & Tediosi, F., 2024, Patient’s willingness to pay for improved community health insurance in Tanzania, *Health Policy OPEN*, 7, 100130. <https://doi.org/10.1016/j.hpopen.2024.100130>

- Trisnantoro, L., 2015, *Kesehatan dalam Pusaran Politik: Kebijakan Jaminan Kesehatan Indonesia 2014–2015*, Gadjah Mada University Press, Yogyakarta.
- Wang, Z., Li, X., Chen, M., & Si, L., 2018, Social Health Insurance, Healthcare Utilization, and Costs in Middle-Aged and Elderly Community-Dwelling Adults in China, *International Journal for Equity in Health*, 17, 17. <https://doi.org/10.1186/s12939-018-0733-0>
- World Health Organization (WHO), 2019, 2019 Health SDG Profile: Indonesia, [https://iris.who.int/bitstream/handle/10665/327758/SDG%20Profile\\_Indonesia-eng.pdf?sequence=1&isAllowed=y.%20](https://iris.who.int/bitstream/handle/10665/327758/SDG%20Profile_Indonesia-eng.pdf?sequence=1&isAllowed=y.%20), 29 November 2024.