

ABSTRACT

Based on Article 29 (clause 3) of the Regulation of the Minister of Labor and Transmigration Number 19 of 2012, outsourced worker has labor rights, including health insurance which must be fulfilled by supplier company. However, some outsourced workers finance health services independently because some health services aren't borne by the Healthcare and Social Security Agency.

The purpose of this study was determining the source of financing of health services for outsourced workers in Universitas Gadjah Mada, Sleman Regency, D.I Yogyakarta. This study was expected to be policy recommendation in preparing service program of the Healthcare and Social Security Agency which is compatible with the situation and condition of outsourced workers.

This study used qualitative method. This research method used in depth interview as primary data collection technique and literature study of scientific journals, books, and articles as secondary data collection. The researcher used data validity technique of data source triangulation, which is comparing the answers of outsourced worker research in 8 faculties and 2 supplier agencies.

The research result showed that outsourced workers had varied sources of financing of health services. Outsourced workers working in Universitas Gadjah Mada were mostly covered by the Healthcare and Social Security Agency. However, some outsourced workers financed health services independently to pay additional drug costs which weren't borne by the Healthcare and Social Security Agency and when accessing health services which weren't consistent with the procedures of the Healthcare and Social Security Agency. The cost of health services which were borne independently was obtained from their own money, income from side job, relative and social network. Therefore, there were 5 sources of financing of health services for outsourced workers, including: the Healthcare and Social Security Agency, own money, income from side job, relative, and social network.

Keyword: *Outsourcing, Financing, Health*

ABSTRAK

Berdasarkan Peraturan Menteri Tenaga Kerja dan Transmigrasi Nomor 19 Tahun 2012 Pasal 29 ayat (3) tenaga kerja *outsourcing* memiliki hak tenaga kerja salah satunya berupa jaminan kesehatan yang harus dipenuhi perusahaan penyalur. Akan tetapi, terdapat tenaga kerja *outsourcing* yang membiayai pelayanan kesehatan secara mandiri karena ada beberapa layanan kesehatan yang tidak ditanggung oleh BPJS Kesehatan.

Tujuan penelitian ini untuk mengetahui sumber pembiayaan pelayanan kesehatan tenaga kerja *outsourcing* di Universitas Gadjah Mada, Kabupaten Sleman, D.I Yogyakarta. Penelitian ini diharapkan dapat menjadi rekomendasi kebijakan dalam penyusunan program layanan BPJS Kesehatan yang kompatibel dengan situasi dan kondisi pekerja *outsourcing*.

Penelitian ini menggunakan metode kualitatif. Metode penelitian ini menggunakan teknik pengumpulan data primer melalui wawancara mendalam dan menggunakan pengumpulan data sekunder dengan studi literatur dari jurnal ilmiah, buku serta artikel. Peneliti menggunakan teknik pemeriksaan keabsahan data melalui triangulasi sumber data, yakni dengan membandingkan jawaban penelitian tenaga kerja *outsourcing* dari 8 fakultas dan 2 badan penyalur.

Hasil penelitian menunjukkan tenaga kerja *outsourcing* memiliki sumber pembiayaan pelayanan kesehatan yang beragam. Tenaga kerja *outsourcing* yang bekerja di Universitas Gadjah Mada sebagian sudah terlindungi BPJS Kesehatan. Namun demikian, terdapat tenaga kerja *outsourcing* yang membiayai pelayanan kesehatan secara mandiri untuk membayar biaya obat tambahan yang tidak termasuk tanggungan BPJS Kesehatan dan saat mengakses pelayanan kesehatan yang tidak sesuai dengan prosedur BPJS Kesehatan. Biaya pelayanan kesehatan yang ditanggung mandiri didapatkan dari sumber uang pribadi, hasil kerja sampingan, anggota keluarga dan jaringan sosial. Oleh sebab itu, terdapat 5 sumber pembiayaan pelayanan kesehatan tenaga kerja *outsourcing* di antaranya: BPJS Kesehatan, uang pribadi, hasil kerja sampingan, anggota keluarga, dan jaringan sosial.

Kata kunci: Outsourcing, Pembiayaan, Kesehatan