

INTISARI

Penelitian ini bertujuan untuk menganalisis dampak Askeskin, Askes, dan Jamsostek terhadap pengeluaran *out-of-pocket* rumah tangga di Indonesia. Latar belakang penelitian ini adalah masih sedikitnya studi mengenai pengaruh Askeskin, Askes, dan Jamsostek terhadap pengeluaran *out-of-pocket* rumah tangga di Indonesia.

Data yang digunakan dalam penelitian ini bersumber pada Indonesian Family Life Survey (IFLS) atau Survei Aspek Kehidupan Rumah Tangga (SAKERTI) gelombang 4 tahun 2007 dan gelombang 5 tahun 2014. Penelitian ini bersifat kuantitatif dengan menggunakan alat analisis regresi OLS, *Fixed Effect Model*, dan 2SLS dengan variabel instrumen.

Hasil estimasi menunjukkan bahwa rumah tangga Askeskin mempunyai pengeluaran rata-rata *out-of-pocket* lebih rendah 87,77%, rumah tangga Askes mempunyai pengeluaran rata-rata *out-of-pocket* lebih rendah 97,28%, dan rumah tangga Jamsostek mempunyai pengeluaran rata-rata *out-of-pocket* lebih tinggi 42,19%. Rumah tangga dengan perlindungan asuransi ganda (Askes dan Askeskin) mempunyai pengeluaran rata-rata *out-of-pocket* lebih rendah 73,79% dan rumah tangga dengan perlindungan asuransi ganda (Askes dan Jamsostek) mempunyai pengeluaran rata-rata *out-of-pocket* lebih rendah 98,51%, sementara rumah tangga dengan perlindungan asuransi ganda yang lain tidak signifikan mempengaruhi pengeluaran rata-rata *out-of-pocket*. Dilihat dari sisi pendapatan rumah tangga, semakin tinggi tingkat pendapatan rumah tangga, pengeluaran rata-rata *out-of-pocket* semakin besar.

Kata kunci: Askeskin, Askes, Jamsostek, Out-of-Pocket, OLS, *Fixed Effect Model*, 2SLS

ABSTRACT

This research's goal is to analyze the impact of Askeskin, Askes, and Jamsostek on the outpatient expenditure of Indonesian households. The background of this research is due to the lack of research on the influence of Askeskin, Askes, and Jamsostek on the outpatient expenditure of Indonesian households.

The data used in this research were based on the Indonesian Family Life Survey (IFLS) or Survey of Aspects of Domestic Life (SAKERTI) wave 4 of 2007 and wave 5 of 2014. This research quantitatively using OLS regression analysis, Fixed Effect Model, and 2SLS with instrument variables.

Estimated results show that Askeskin household have 87.77% lower out-of-pocket average expenditure than non Askeskin household, Askes household have 97.28% lower out-of-pocket average expenditure than non Askes household, and Jamsostek households have 42.19% higher expenditure than non Jamsostek household. Households with double insurance coverage (Askes and Askeskin) or (Askes and Jamsostek) have approximately 73.79% or 98.51% lower average out-of-pocket spending, while other double insurance coverage do not significantly affect out-of-pocket average spending. In terms of household income, the result also shows that the higher the household income level, the greater the out-of-pocket spending average.

Keywords: Askeskin, Askes, Jamsostek, Out-of-Pocket, OLS, Fixed Effect Model, 2SLS