

DAFTAR PUSTAKA

- Acharya, Arnab, et al (2012) 'The impact of health insurance schemes for the informal sector in low-and middle-income countries: a systematic review', *The World Bank Research Observer*, 28(2), pp. 236–266.
- Aji, B. et al. (2013) 'The impact of health insurance programs on out-of-pocket expenditures in Indonesia: An increase or a decrease?', *International Journal of Environmental Research and Public Health*, 10(7), pp. 2995–3013. doi: 10.3390/ijerph10072995.
- Andersen, Ronald; Newman, J. F. (2005) 'Societal and individual determinants of medical care utilization in the United States', *The Milbank Quarterly*, 83(4).
- Andersen, R. M. (1995) 'Revisiting the behavioral model and access to medical care: does it matter?', *Journal of health and social behavior*, 36(1), pp. 1–10. Available at: <http://www.ncbi.nlm.nih.gov/pubmed/7738325>.
- Andersen, R. M. (2008) 'National health surveys and the behavioral model of health services use', *Medical care*, 46(7), pp. 647–653.
- Arsyad, L. (2000) *Ekonomi Manajerial*, Yogyakarta: BPFE.
- Axelson, H. et al. (2009) 'Health financing for the poor produces promising short-term effects on utilization and out-of-pocket expenditure: Evidence from Vietnam', *International Journal for Equity in Health*, 8. doi: 10.1186/1475-9276-8-20.
- Babitsch, Birgit; Gohl, Daniela; Von Lengerke, T. (2012) 'Re-revisiting Andersen's Behavioral Model of Health Services Use: a systematic review of studies from 1998–2011', *GMS Psycho-Social-Medicine*, 9.
- Bachtiar, A.; Wibisana, W. P. (2006) *Laporan Akhir Hasil Asesmen Cepat Program PKPS-BBM 2005 Bidang Kesehatan*, Puska-FKM, Universitas Indonesia, Jakarta, Indonesia.
- Badan Penyelenggara Jaminan Sosial Kesehatan (2015) *Ringkasan Eksekutif Laporan Pengelolaan Program dan Laporan Keuangan Jaminan Sosial Kesehatan*.
- Barnes, K. et al. (2017) 'Financial risk protection from social health insurance', *Journal of Health Economics*. Elsevier B.V., 55, pp. 14–29. doi: 10.1016/j.jhealeco.2017.06.002.
- Djuhaeni, H. (2007) 'Asuransi Kesehatan dan Managed Care', *Fakultas Kesehatan Masyarakat, Universitas Padjadjaran, Bandung*.

- Ekman, B. *et al.* (2008) 'Health insurance reform in Vietnam: A review of recent developments and future challenges', *Health Policy and Planning*, 23(4), pp. 252–263. doi: 10.1093/heapol/czn009.
- Feldstein PJ (1993) *Health care economics*. 4th editio. Albany, New York: Delmar Publishers.
- Folland, S., Goodman, A. C. and Stano, M. (2013) *Part II: Supply and Demand, The Economics of Health and Health Care*. Available at: http://www.ssu.ac.ir/cms/fileadmin/user_upload/Daneshkadaha/dbehdasht/mo diryat_khatamat_behdashti/kotob_farsi/The_economics_of_health_and_health_care-_Sherman_Folland.pdf.
- Ghosh, S. (2010) 'Catastrophic payments and Impoverishment due to Out-of-Pocket health spending: The effects of recent health sector reforms in India. Working Paper Series on Health and Demographic Change in the Asia-Pacific', (650). doi: <http://dx.doi.org/10.1111/jocn.14326>.
- Grossman, M. (1972a) 'On the concept of health capital and the demand for health', *Journal of Political economy*, 80(2), pp. 223–255.
- Grossman, M. (1972b) 'The Demand For Health: A Theoretical And Emperical Investigation', *National Bureau Of Economic Research Occasional Paper*.
- Hidayat, B. *et al.* (2004) 'The effects of mandatory health insurance on equity in access to outpatient care in Indonesia', *Health Policy and Planning*, 19(5), pp. 322–335. doi: 10.1093/heapol/czh037.
- Hidayat, B. and Zandecki, Ł. (2008) 'Estimasi Dampak Program Asuransi Kesehatan Pada Jumlah', *Masyarakat, Fakultas Kesehatan Indonesia, Universitas*, 11(01), pp. 5–13.
- Ilyas, Y. (2006) 'Mengenal Asuransi Kesehatan Review Utilisasi Manajemen Klaim dan Fraud', *FKM UIKepmenkes*.
- Kementrian Kesehatan Republik Indonesia (2011) *Pedoman Pelaksanaan Jamkesmas 2011*.
- Kimani, J. *et al.* (2012) 'Determinants for participation in a public health insurance program among residents of urban slums in Nairobi, Kenya: Results from a cross-sectional survey', *BMC Health Services Research*, 12(1). doi: 10.1186/1472-6963-12-6622424445.
- Kotler., *et al* (2002) *Marketing moves: a new approach to profits, growth, and renewal*. Harvard Business Press.
- Kotler dan Andersen (1995) *Strategi Pemasaran Jasa Untuk Organisasi Nirlaba*. Cetakan I. Edited by Terjemahan Oma Ed III. Gajah University Pers, Yogyakarta.

- Lavey dan Loomba (1973) 'Health Care Administration', " A Managerial Perspective".
- Levesque, J. *et al.* (2013) 'Patient-centred access to health care: conceptualising access at the interface of health systems and populations', *International journal for equity in health*, 12(1), p. 18.
- Lin, J. M. S. *et al.* (2009) 'Barriers to healthcare utilization in fatiguing illness: A population-based study in Georgia', *BMC Health Services Research*, 9, pp. 1–11. doi: 10.1186/1472-6963-9-13.
- Liu, X. *et al.* (2012) 'Can rural health insurance improve equity in health care utilization? a comparison between China and Vietnam', *International Journal for Equity in Health*, 11(1), pp. 1–9. doi: 10.1186/1475-9276-11-10.
- Mukti, A. G., Thabrany, H. and Trisnantoro, L. (2001) 'Telaah Kritis Terhadap Program Jaminan Pemeliharaan Kesehatan Masyarakat di Indonesia', *Jurnal Manajemen Pelayanan Kesehatan*.
- Noirhomme, Mathieu, *et al* (2007) 'Improving access to hospital care for the poor: comparative analysis of four health equity funds in Cambodia', *Health policy and planning*, 22(4), pp. 246–262.
- Notokusumo, A. A. (2010) *Analisis Faktor-Faktor Yang Mempengaruhi Biaya Pelayanan Kesehatan Rawat Jalan*. Universitas Indonesia.
- O'Donnell, Owen, *et al* (2005) *Who benefits from public spending on health care in Asia. Equity in Asia-Pacific Health Systems*.
- Pallutturi, S. (2005) *Ekonomi Kesehatan*. Bagian Administrasi dan Kebijakan Kesehatan FKM UNHAS.
- Peters, D. H. *et al.* (2008) 'Poverty and access to health care in developing countries', *Annals of the New York Academy of Sciences*, 1136, pp. 161–171. doi: 10.1196/annals.1425.011.
- Pigazzini, A. *et al.* (2013) 'The nuts and bolts of Jamkesmas - Indonesia's government-financed health coverage program for the poor and near-poor', *World Bank*, (8), pp. 1–42. doi: 74996.
- Riskesdas (2018) *Riset Kesehatan. Hasil Utama Riskesdas*.
- Rolindrawan, D. (2015) 'The Impact of BPJS Health Implementation for the Poor and Near Poor on the Use of Health Facility', *Procedia - Social and Behavioral Sciences*. Elsevier B.V., 211(September), pp. 550–559. doi: 10.1016/j.sbspro.2015.11.073.
- Saeed, B. I. *et al.* (2015) 'Impact of socioeconomic status and medical conditions on health and healthcare utilization among aging Ghanaians', *BMC Public Health*, 15(1), pp. 1–9. doi: 10.1186/s12889-015-1603-y.

- Saksena, Priyanka, et al (2011) 'Mutual health insurance in Rwanda: evidence on access to care and financial risk protection', *Health policy*, 99(3), pp. 203–209.
- Scheppers, E. et al. (2006) 'Potential barriers to the use of health services among ethnic minorities: a review.', *Family practice*, 23(3), pp. 325–348. doi: 10.1093/fampra/cmi113.
- Sparrow, R., Suryahadi, A. and Widyanti, W. (2013) 'Social health insurance for the poor: Targeting and impact of Indonesia's Askeskin programme', *Social Science and Medicine*. Elsevier Ltd, 96, pp. 264–271. doi: 10.1016/j.socscimed.2012.09.043.
- Su'udi, A. and Hendarwan, H. (2018) 'Pemanfaatan Pelayanan Kesehatan Sasaran Program Jaminan Tabalung Sehat di Kabupaten Tabalung Kalimantan Selatan', *Jurnal Penelitian dan Pengembangan Pelayanan Kesehatan*, 1(2), pp. 102–112. doi: 10.22435/jpppk.v1i2.552.
- Tarigan, I. and Suryati, T. (2018) 'Gambaran Out of Pocket pada Awal Era JKN di Indonesia', *Jurnal Penelitian dan Pengembangan Pelayanan Kesehatan*, 1(2), pp. 141–146. doi: 10.22435/jpppk.v1i2.536.
- Thabrany (2002) 'Social Health Insurance Implementation in Indonesia', *Center for health Studies University of Indonesia*.
- Thabrany, H. (2001) 'Private health sector in Indonesia: opportunities and progress', *Indonesian Med. Assoc*, 5, pp. 1–13.
- Thabrany, H. (2016) 'Strategi Pendanaan Jaminan Kesehatan Indonesia Dalam SJSN', *Disampaikan pada Diskusi RPJMN Bappenas, 29 April 2008.*, (April).
- Thaurany (1989) *Administrasi Rumah Sakit*.
- Todaro, M. . (2000) *Pembangunan Ekonomi di Dunia*. Ke-3 Jilid. Jakarta Penerbit Erlangga.
- Trujillo, A. J., Portillo, J. E. and Vernon, J. A. (2005) 'The impact of subsidized health insurance for the poor: Evaluating the colombian experience using propensity score matching', *International Journal of Health Care Finance and Economics*, 5(3), pp. 211–239. doi: 10.1007/s10754-005-1792-5.
- Undang-Undang Republik Indonesia Nomor 2 Tahun 1992 (no date) *Usaha Perasuransian*.
- Undang-Undang Republik Indonesia Nomor 3 Tahun 1992 (no date) *Jaminan Sosial Tenaga Kerja*.
- UU No 40 Tahun 2004 (no date) *Sistem Jaminan Sosial Nasional*.
- Van Doorslaer, E. et al. (2007) 'Catastrophic payments for health care in Asia', *Health economics*, 16(11), pp. 1159–1184.

Wagstaff, A. and Lindelow, M. (2008) ‘Can insurance increase financial risk?. The curious case of health insurance in China’, *Journal of Health Economics*, 27(4), pp. 990–1005. doi: 10.1016/j.jhealeco.2008.02.002.

World Health Organization Global Health Expenditure database (2019) *Health Expenditure database*. Available at: apps.who.int/nha/database.

Xu, K. *et al.* (2003) ‘Understanding Household Catastrophic Health Expenditures: a Multi-country Analysis’, *Health systems performance assessment: debates, methods and empiricism*, pp. 565–572.