

Intisari

Program subsidi asuransi kesehatan bertujuan untuk menjamin agar masyarakat miskin bisa mengakses layanan kesehatan secara layak tanpa harus terbebani oleh hambatan finansial. Tidak hanya terbatas pada lingkup kesehatan itu saja, penulis memperkirakan ada dampak ekonomi yang lebih luas yang seharusnya dapat dirasakan oleh masyarakat miskin dengan diberikannya subsidi ini, seperti yang dijelaskan di dalam konsep *in-kind* transfer.

Penelitian ini bertujuan untuk menganalisis dampak subsidi asuransi kesehatan terhadap lima alokasi belanja rumah tangga miskin di Indonesia, meliputi belanja kesehatan, makanan, non makanan, pendidikan, dan rokok. Penelitian ini menggunakan data *Indonesian Family Life Survey* (IFLS) gelombang 4 dan 5 dengan metode analisis dampak *Difference in Differences* yang dikombinasikan dengan *Propensity Score Matching* (DiD with PSM).

Hasil menunjukkan bahwa subsidi asuransi kesehatan tidak berdampak signifikan terhadap kelima alokasi belanja rumah tangga miskin di Indonesia. Hasil ini konsisten setelah dilakukan beberapa percobaan dengan mengombinasikan sejumlah model regresi, penerapan kriteria kemiskinan, serta analisis pada tingkat kemiskinan rumah tangga yang berbeda.

Kata Kunci: Kemiskinan, Subsidi Asuransi Kesehatan, *In-kind* Transfer, IFLS, DiD with PSM.

Abstract

The health insurance subsidy program aims to ensure that the poor can access health services appropriately without having to be impeded by a financial burden. Not only limited to the scope of that health, we estimates that there are broader economic impacts that should be felt to the poor by providing these subsidies, as explained in the concept of in-kind transfer.

This paper aims to analyze the impact of health insurance subsidies on the five allocations of poor household expenditure in Indonesia, which includes health, food, non-food, education, and cigarette expenditure. This paper uses 4th and 5th waves of the Indonesian Family Life Survey (IFLS) data with the Difference in Differences impact analysis method combined with the Propensity Score Matching (DiD with PSM).

The result show that health insurance subsidies do not have a statistically significant effect on the five allocations of poor household expenditure in Indonesia. These results are consistent after several experiments by combining a number of regression models, poverty criteria, and analysis at different levels of household poverty.

Keywords: Poverty, Health Insurance Subsidies, In-kind Transfer, IFLS, DiD with PSM.