

INTISARI

Latar Belakang: Badan Penyelenggara (Bapel) Jaminan Pemeliharaan Kesehatan Masyarakat (JPKM) Sintesa Kendari dibentuk sebagai salah satu penyelenggara jaminan kesehatan masyarakat di Kota Kendari. Awalnya Bapel telah mampu menarik minat masyarakat untuk menjadi peserta tetapi karena berbagai permasalahan yang ada mengakibatkan terjadinya penurunan jumlah peserta. Penelitian ini bertujuan untuk mengetahui penyebab berhenti dan tetap aktifnya peserta JPKM.

Metode Penelitian: Penelitian ini adalah penelitian kualitatif dan kuantitatif. Metode kualitatif dilakukan dengan cara Diskusi Kelompok Terarah (DKT) pada 3 kelompok (22 orang) yaitu 2 kelompok berhenti dan 1 kelompok aktif serta wawancara mendalam kepada 4 responden yang telah berhenti dan 2 responden aktif tentang aspek premi, persepsi terhadap risiko sakit, paket pemeliharaan kesehatan, pelayanan kesehatan di PPK dan profesionalisme Bapel. Seluruh DKT dan wawancara mendalam direkam, disusun transkripnya dan dilakukan *open coding*.

Hasil: Persepsi terhadap risiko sakit hampir semua peserta baik aktif maupun berhenti mengatakan khawatir dengan biaya bila jatuh sakit. Sebagian besar peserta yang telah berhenti berpendapat premi terlalu tinggi dan tidak puas dengan paket pemeliharaan kesehatan. Sebagian besar peserta aktif maupun berhenti berpendapat bahwa pelayanan kesehatan di PPK belum memuaskan dan profesionalisme Bapel belum baik. Pengetahuan peserta aktif tentang JPKM lebih baik daripada peserta berhenti. Keputusan berhenti peserta JPKM disebabkan karena tidak ada kolektor yang datang menagih premi dan memberhentikan sementara penagihan premi, ketidaktahuan peserta apakah JPKM masih berjalan atau tidak, dan ketidakpercayaan peserta terhadap Bapel. Keputusan peserta untuk tetap aktif karena peserta merasakan manfaat JPKM bila jatuh sakit, merasa puas dengan paket pemeliharaan kesehatan dan karena peserta tidak mempunyai asuransi kesehatan yang lain.

Kesimpulan: Premi yang terlalu tinggi, pelayanan kesehatan di PPK dan paket pemeliharaan kesehatan yang belum memuaskan serta profesionalisme Bapel yang belum baik merupakan faktor yang menyebabkan peserta JPKM berhenti sehingga terjadi penurunan jumlah peserta JPKM pada Bapel Sintesa.

ABSTRACT

Background: Service agency of Sintesa Community Health Care Insurance Kendari was founded as one of community health insurance agencies at Kendari City. At the beginning the agency attracts people to become participants of health care insurance but due to some reasons the number of participants declines.

Objective: The study was intended to identify factors leading to resignation and continuation of becoming community health care insurance participants.

Methods: The study was of qualitative and quantitative type. The qualitative method was applied to 3 groups (22 people) of focus group discussion, two groups of which consisted of those who resigned from their participation and one group consisted of those who continued their participation in the insurance, followed by indepth interview with 4 respondents who resigned and 2 respondents who were active participants about premi issues, perception of being ill, health care packages, health services at health centers and the professionalism of service agency. The discussion and interview were recorded, transcripts were compiled and open coding was conducted.

Results: Most of respondents, both who resigned and were active participants, worried about the cost of being ill. Most participants who resigned said that premi was too high and that they were dissatisfied with health care packages. Most participants, either those who resigned or those who were still active said that health service at health centers was unsatisfactory and the professionalism of service agency was low. Active participants had more knowledge about community health care insurance than those who resigned. Factors leading to decision of resigning from participation were absence of premi collector, temporary cancellation of premi collection, unawareness of the functioning of community health care insurance, and distrust toward service agency. Factors leading to active participation were benefits of having the insurance when participants were ill, satisfaction with health care packages and the fact that participants had no other health insurance.

Conclusion: High premi, unsatisfactory health service at health centers and health care packages, as well as low professionalism of service agency were factors leading to decision of resigning from the insurance, consequently there was declining number of community health care insurance participants at Sintesa service agency.