

ABSTRACT

Efforts to Increase the Number of Bina Husada Foundation Private Health Insurance Holders by Observing the Perception of Supervising, Executing, Health Service Provider's Bodies and Participants in Tulungagung Regency

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Regulated Private Voluntary Health Insurance (JPKM) involves 4 main stakeholders as follows: participants, health service providers, the executing and the supervising bodies. At this moment JPKM is undergoing its development process, faces difficulties to implement a good system, and confronts many obstacles and hardways.

The purpose of this research was to formulate efforts to increase the participation of Bina Husada Foundation Private Health Insurance joining holders by observing the perception of supervising, executing, health service provider's bodies and participants in Tulungagung regency. This was an observational study done cross-sectionally, and carried out in November until December 2004. Interviews and questionnaires were means to collect data. The sample was taken from the population of supervising, executing, and health service providers. Each body had 6 people, while from the 86 participants, there were 70 respondents taken by a simple random sampling method. Descriptive analysis was performed to obtain the perception of supervising, executing, health service providers and participants.

From the variables observed, through strategic issues phase, efforts for increasing Health Insurance participants were formulated. The efforts for increasing Health Insurance participants are: 1) government political support to join JPKM/Health Insurance as a prerequisite for non-ASKES members; 2) new JPKM policies supporting and revitalizing the implementation of Health Insurance; 3) upgrading people's knowledge and awareness to pay their private health care service; 4) doing a market research to produce health care products adjusting to peoples's need, demand and satisfaction; 5) increasing SB, EB and health care providers' networking system; 6) training personnel for health care unit-cost counting capability; 7) drafting a periodical health care plan according to needed budget; 8) enhancing preventive health cares to support a clean and healthy lifestyle; 9) doing a market research to identify participant's potential market; and 10) improving community leaders and non-governmental organizations' Health Insurance knowledge because they are trusted by the community.

Key words: participants, private health insurance, actor's perception