

ABSTRACT

Calculation of Insurance Premium In The Low Income Community Based On Analysis Ability to Pay, Willingness to Pay in Turen Sub District, Malang District

Out of pocket (OOP) financing of health care leaves low income house hold exposed to the risk of unforeseen expenditure that absorb a large share of the house hold budget. We explained about Ability To Pay, Willingness To Pay and calculation of tuition for Premium Insurance in 2014. Objective of this research is : To measure the Ability to Pay, Willingness to Pay and calculation of tuition assistance for, low income in Turen Sub District Malang District. Method of this research is in Mei – Juni 2013, from a purposive sampling of 89 patients, 44 out patients and 45 in patient in “Bokor” hospital. The 44 out patients selected based on they ever treated in the third class from the evidence in the medical record and the 45 in patient selected based on, they treated in third class at the hospital. The result of this research is we found there is five groups of income 16,8539% from the poor, 33,7078 from the near poor 13,4831% from the low income, 29,3138% from the medium income, and 6,7415% from the high income. The rate of Ability to Pay from the poor are Rp. 27.346, the near poor are Rp. 35.020, the low income are Rp. 50.478, the medium income are Rp. 109.086,- and high income are Rp. 245.057. The rate of total Willingness to Pay from outpatient are Rp. 209.295 and the rate of total Willingness to Pay from in patient are Rp. 2.352.100. The total Willingness to Pay have calculated from direct Willingness to Pay and indirect Willingness to Pay. The tuition for social insurance in 2014 based on Ability to Pay for five groups community in this research, for the poor are Rp. 6.836, for the near poor are Rp. 8.755, for the low income are Rp. 12.619, for the medium income are Rp. 27.271, for the high income are Rp. 61.264. Conclusion of this research is for social insurance in 2014, the poor and the near poor groups cannot pay insurance premium Rp. 22.500, so this community need tuition assistance from government. This community called as Penerima Bantuan Iuran (PBI) set in government regulations number 101 tahun 2012. But the low income community also cannot pay Rp. 22.500 for insurance premium, so the government should set in regulation for the low income community too. The low income community need tuition assistance but only Rp.9.881 for one people. Because from this research this community can pay only Rp.12.619 for premium insurance.

Keywords : Ability To Pay, Willingness To Pay, poor, near poor, Tuition Assistance, Insurance Premium, Low Income, National Social Insurance System.