

## ABSTRACT

### **Improvement Efforts in Obedience of Pekerja Bukan Penerima Upah (PBPU) Participants of Jaminan Kesehatan Nasional (JKN) in Surabaya**

JKN for the entire people of Indonesia managed by BPJS Kesehatan have begun in 2014 which gradually toward Universal Health Coverage in 2019. The high number of participants who are in arrears to pay premium (about 35% in March 2016) can interfere JKN program sustainability in the long term. This study aimed to analyze the factors that influence the obedience of premium payment of Pekerja Bukan Penerima Upah (PBPU) Participants in Surabaya and assess efforts should be made to resolve the issue. Participants are required to pay premium before or precisely on the 10th of every month. Obedience was measured timeliness respondent and families to pay premium of JKN from May 2015 until April 2016. The study population was PBPU participants in Surabaya and used a systematic random sampling, with the inclusion criteria. Data were analyzed using ordinal logistic regression statistical test. The survey results revealed that the factors affecting obedience of premium payment of PBPU Participants in Surabaya is the reward (sig. 0.001), legitimate (sig. 0.001), expert (sig. 0.001), informational (sig. 0.001), the economic level (sig. 0.003), while coercive (sig. 0.267), and the referent (sig. 0.102) had no effect on obedience of participants payment. Recommendations for improving obedience of premium payment is the socialization to create public awareness about the importance of health insurance, increased ability BPJS Kesehatan in providing registration system, providing a payment channel, improving information about the rights, obligations, and procedures in JKN, coordination with health facilities are responsible for the quality of health services in primary healthcare and referral healthcare facilities in accordance with applicable standards of health care and in accordance with the provisions of JKN, quality management information system, integration with cross-sectoral namely the Department of Population and Civil Registration (Dispendukcapil) for the validity of participant data for billing data, coordination with State Electricity Company (PT. PLN) for premium payment system together along their electric bills, approach to local government for poor communities into the regional health insurance program (Jamkesda), utilizing the mass media for built a positive opinion on JKN and single identity card for population and social security systems.

Keywords : *Obedience, Premium Payment, Pekerja Bukan Penerima Upah (PBPU), Jaminan Kesehatan Nasional (JKN)*