

Kebutuhan Jaminan Kesehatan Masyarakat di Wilayah Perdesaan

Title	Kebutuhan Jaminan Kesehatan Masyarakat di Wilayah Perdesaan
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Abstract	<p>Jaminan kesehatan adalah salah satu cara untuk mengurangi beban pembiayaan kesehatan yang dikeluarkan masyarakat. Sebagian besar masyarakat perdesaan di Kabupaten Banyumas yang mempunyai tingkat kemampuan membayar pelayanan kesehatan rendah belum mempunyai jaminan kesehatan. Penelitian ini bertujuan untuk menganalisis kebutuhan jaminan dan faktor-faktor yang memengaruhi kesehatan masyarakat daerah. Penelitian ini merupakan penelitian observasional dengan desain studi cross sectional. Populasi penelitian adalah seluruh kepala keluarga di Kabupaten Banyumas dengan jumlah sampel 130 orang. Metode analisis yang digunakan meliputi analisis univariat, bivariat, dan multivariat. Penelitian menemukan bahwa sebagian besar masyarakat Kabupaten Banyumas (72,3%) membutuhkan jaminan kesehatan daerah (Jamkesda). Terdapat hubungan antara pendidikan, pengetahuan, pendapatan, dan keyakinan terhadap mutu pelayanan kesehatan serta pola pembiayaan kesehatan dengan kebutuhan Jamkesda. Persepsi berpengaruh terhadap tarif pelayanan kesehatan dengan kebutuhan Jamkesda. Persepsi terhadap tarif pelayanan kesehatan merupakan variabel yang berpengaruh terhadap kebutuhan Jamkesda. Kata kunci: Kebutuhan, pembiayaan kesehatan daerah, jaminan kesehatan</p> <p>Abstract Health insurance is one of the ways to reduce the burden of health financing issued by the society. Most communities in Banyumas district living in rural areas do not have health insurance. Rural communities in Banyumas district have low ability to pay health care services. The aim of this study is to analyze the health insurance needs of local communities and the factors that affect the public health insurance need of the area. This study is an observational study with survey research methods. This study used cross sectional approach. The study population was all households in Banyumas district. The research sample consisted of 130 people. Retrieval research data used a questionnaire instrument. Analysis of research data used univariate, bivariate, and multivariate. The research was conducted in Banyumas district. Most people in Banyumas district (72,3%) required regional health insurance. The result showed no relationship between education, knowledge, income, beliefs in health care quality and patterns of health financing in local communities needs of health insurance. The result showed the influence perceptions of health care rates with the health insurance needs of local communities. Perceptions of health care is a variable rate which affects the health insurance needs of local communities. Keywords: Needs, district health financing, health insurance</p>
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