

Analysis of Factors Related to National Health Insurance Participation in Rungan Barat District

Wilson¹⁾, Zairin Noor², Muhammad Abdan Shadiqi³, Silvia Kristanti Tri Febriana³, Bahrul Ilmi⁴

¹Public Health Study Program Master Program, Faculty of Medicine and Health Science, Lambung Mangkurat University, Banjarbaru, South Kalimantan, Indonesia

²Surgeon Specialist Education Program, Faculty of Medicine and Health Science, Lambung Mangkurat University, Banjarmasin, South Kalimantan, Indonesia

³Psychology Study Program, Faculty of Medicine and Health Science, Lambung Mangkurat University, Banjarbaru, South Kalimantan, Indonesia

⁴Health Polytechnic Ministry of Health, Banjarmasin, South Kalimantan, Indonesia

Correspondence Email: wilsoncurut@gmail.com

ABSTRACT

Target of the 2020-2024 RPJMN is targeting NHI membership of 98%. The data shows that West Rungan District is the area with the lowest coverage in Gunung Mas Regency as 36.35% in 2022. The study purposed to analyze the factors related to National Health Insurance membership in West Rungan District. The study used an analytic survey method with a cross sectional design. The population of this research is the people who live in West Rungan District, Gunung Mas Regency with a sample of 109 people who were determined using non-probability sampling with accidental sampling technique. Data were taken from primary data using a questionnaire. Data were analyzed by chi square test and multiple logistic regression. The chi square test shows the p-value between family income ($p=0.001 < \alpha 0.05$), level of knowledge ($p=0.323 > \alpha 0.05$), level of education ($p=0.062 > \alpha 0.05$), number of family members ($p=0.751 > \alpha 0.05$) and registration procedures ($p=1,000 > \alpha 0.05$) with JKN participation. The conclusion was that there was a relationship between family income and NHI membership in West Rungan District. There was no significant relationship between family income, level of knowledge, level of education, number of family members, and registration procedures and NHI membership. Logistic Regression Test shows that family income is the most dominant factor ($OR=6.536$) related to JKN participation in West Rungan District.

Keywords: NHI, family income, registration procedures

INTRODUCTION

JKN is a guarantee in the form of health protection so that participants obtain the benefits of health services and protection in meeting basic health needs provided to every person who has paid contributions or whose contributions are paid by the government.¹ National Target of the National Medium Term Development Plan (RPJMN) 2015-2019, which targets JKN participation at 95% in 2019 and increasing to 98% in the 2020-2024 RPJMN.² Indonesia's 2021 health profile states that only 6 out of 34 provinces have met the JKN participation target. In this case, Central Kalimantan Province ranks 12th nationally with a membership coverage of 2,558,781 people or 92.4%. This coverage percentage is not yet able to meet the government's target according to the 2019 and 2024 RPJMN.³

Based on data from the Central Statistics

Agency, NHI membership coverage in Gunung Mas Regency in 2021 is 62.24%, consisting of 37,718 people (27.25%) recipient of contribution assistance (PBI) participants and 48,421 people (34.99%) non-PBI participants. This data shows that there are still 52,268 residents (37.76%) who have not received the benefits of protection under the National Health Insurance program. Rungan Barat District is the district with the lowest percentage of coverage in the Gunung Mas Regency area. The number of registered NHI participants in Rungan Barat District in 2022 will be 2,261 people (36.35%).⁴

The level of knowledge greatly influences the process of accepting or rejecting innovation.⁵ According to research conducted by Darmayanti, it is known that there is a relationship between the level of knowledge and community participation in NHI independently in Susukan Village, Ungaran

Timur, Semarang Regency. Respondents with a high level of knowledge were 1.562 times more likely to become independent NHI participants compared to respondents who had a low level of knowledge, as indicated by a p value of 0.006 (RP 1.562; 95% CI 1.102-2.214). Someone who does not register as a JKN participant may be because that person does not or does not yet know the benefits of NHI.⁶

Kusumaningrum explained that respondents with a high level of education were 2.16 times more aware of becoming independent NHI participants compared to respondents with a low level of education. A person's level of education has an important role in NHI membership.⁷

Income is an important factor that an individual or family considers when participating in the NHI program. Darmayanti's research results showed that respondents with high incomes (income \geq district minimum wage) were 2.193 times more likely to become independent NHI participants compared to respondents who had low-income levels. A high level of income will determine the respondent's willingness to pay contributions or premiums every month.⁶

The element of the number of family members is an aspect that plays a role and cannot be ignored. The greater the number of family members, the greater the amounts of contributions that must be paid because payments are collective. Automatically, there will be an increase in the allocation of funds from the family's monthly income that must be provided for the payment of Social Security Administrator (BPJS) of Health contributions.⁸ According to Aryandi the greater the number of family members, the greater the costs that must be incurred to pay premiums.⁹

The NHI membership registration procedure is one of the factors related to NHI coverage. Endartiwi revealed that people think the requirements for registering as an independent NHI participant are too complicated. The requirement to register all family members is also the reason why people

are reluctant to register as independent NHI participants, because the larger the number of family members, the more contributions they have to pay each month. In line with this research, a literature study conducted by Muhlis⁵ revealed that the high administrative burden of registration, difficult accessibility and long queues are also prominent factors in influencing NHI participation levels, thus often making people reluctant to register.¹⁰

Based on the results of the explanation above, it is necessary to conduct factor analysis research related to National Health Insurance membership in Rungan Barat District.

METHOD

This research is quantitative with a cross sectional approach with a comparative test using chi square / fishcer exact with a confidence level of 95% to determine the relationship between family income, level of knowledge, level of education, total family member and registration procedures with participation NHI. The method used is an interview using a questionnaire, the validity and reliability of the questionnaire tested. The population in this study were all people living in the Rungan Barat District, Gunung Mas Regency in June-July 2023, totaling 6,220 people. The sampling technique used in this research is non-probability sampling with accidental sampling technique. There were 99 respondents as samples in this research. The sample calculation uses the Yamane formula. Respondent inclusion criteria, namely: 1) The respondent is domiciled and resides in the West Rungan District; 2) Respondents' age is between 18 years to 65 years; 3) Respondents can read and write; 4) Willing to be a research respondent and sign informed consent.

RESULT AND DISCUSSION

Respondent characteristics

Based on the research results, the following characteristics of respondents were obtained.

Table 1. Characteristics of respondents

Respondent Characteristics	Frequency (n)	Percentage (%)
Level of Knowledge		
Good	59	54.1
Enough	39	35.8
Poor	11	10.1
Level of education		
High (College)	5	4.6
Intermediate (High School)	39	35.8
Elementary (Elementary – Middle School)	65	59.6

Respondent Characteristics	Frequency (n)	Percentage (%)
Family Income		
High (> Rp. 2,957,129)	20	18.3
Low (≤ Rp. 2,957,129)	89	81.7
Number of Family Members		
Few (≤ 4 people)	78	71.6
Many (> 4 people)	31	28.4
Registration Procedure		
Easy	91	83.5
Difficult	18	16.5
JKN membership		
Yes	43	39.4
No	66	60.6
Total	109	100

Based on the table above, it can be seen that the knowledge level variable is dominated by respondents who have good knowledge about JKN, namely 59 respondents (54.1%), the education level variable is dominated by respondents with basic education, 65 respondents (59.6). %, in the family income variable, it is dominated by respondents who have low family income (≤ Rp. 2,957,129), namely 89 respondents (81.7%), in the number of family members variable it is dominated by respondents who have a small number of family members (≤ 4 people), namely 78 respondents (71.6%), in the registration procedure variable it

was dominated by respondents who stated that the JKN registration procedure was easy, namely 91 respondents (83.5%), and in the JKN participation variable it was dominated by respondents who 66 respondents (60.6%) were not registered as JKN participants.

Relationship between level of knowledge and NHI participation in Rungan Barat District

Based on the statistical test carried out, the research results obtained are shown in the following table.

Table 2. Results of Analysis of The Relationship between Knowledge Level and NHI Membership in Rungan Barat District

Level of Knowledge	NHI membership				Total		p-value
	No		Yes		N	%	
	N	%	N	%			
Poor	7	63.64%	4	36.36%	11	100%	0.323
Enough	27	69.23%	12	31.77%	39	100%	
Good	32	54.24%	27	45.76%	59	100%	

The results of bivariate analysis using the chi square statistical test obtained a p value of 0.323. This value is greater than the p value of 0.05, so it can be concluded that there is no significant relationship between the level of knowledge and NHI membership in Rungan Barat District.

Community knowledge in the Rungan Barat District area is obtained from experience, information conveyed by other people and from local health workers. The percentage of people who have good knowledge about NHI is only half of the total population, which is reflected in the low coverage of NHI membership which

was 36.35% at the end of 2022. The lack of information and outreach from BPJS Health is the reason why there are still many people who do not understand the benefits of NHI. According to Kurniawati, more socialization should be made in the form of appeals, counseling and announcements in various public places and busy centers. The uneven use of print media and electronic media for socializing the NHI program means that the public does not know about the NHI program.¹¹ Meanwhile, Apriani stated that exposure to NHI information sourced from BPJS Health is related to NHI knowledge in the community.

According to him, knowledge is very important to increase NHI coverage and utilization of health facilities. Knowledge about NHI is linked to the decision to become a NHI participant. People with low health insurance literacy and who do not have NHI tend to avoid health services. Researchers are of the opinion that utilizing technological advances by carrying out massive socialization and interesting methods through communication media and social media is an easy, cheap and appropriate way with current developments so that it can be used to provide an understanding of the benefits of NHI to the public in an effort to increase knowledge and attract their interest in joining the NHI program.¹²

The difference between the results of this research and previous research is that the people in Rungan Barat District decided to become NHI participants not only because of good knowledge, but there was other factors that made them want to become NHI participants, such as because they were sick and they did not have the money for medical treatment. if they have to become independent patients, or because there are other incentives such as family support which ultimately makes them decide to become NHI participants.

According to Kusumaningrum,⁷ knowledge is a very important domain in shaping a person's actions. According to him, good knowledge can increase the desire and awareness to become a NHI participant. However, public knowledge is not only limited to the benefits offered by the JKN program. Even though they have good knowledge, the problem of paying premiums is the main consideration in choosing to join the health insurance program. The obligation to pay premiums every month even though the health insurance is never/rarely used is considered very burdensome for families. This reluctance will be more obvious if they feel that the current condition of their family members is in good health and it is very rare for family members to go to health facilities for treatment, so they think

that the allocation to pay monthly premiums will be more useful if used to meet their daily needs.

The results of this research are in line with research conducted by Paramitha which revealed that knowledge has no relationship with NHI membership in Banjar Regency with a p value of 0.617 ($p > 0.05$).¹³ The results of this research support previous research conducted by Thobibah which stated that there was no significant relationship between knowledge and the level of BPJS membership as evidenced by the results of the chi square test showing a value of $p = 0.229$ (> 0.05). According to him, knowledge does not always give rise to decisions about BPJS membership. This can be explained by the fact that even though knowledge about BPJS is high, people have not used BPJS because they feel they do not need BPJS. They are of the opinion that BPJS is important but is needed when they are sick, while they are currently in good health so they are still not able to use BPJS.¹⁴

Contrary to the research above, Fithriyana stated that there was a significant relationship between knowledge and independent JKN membership (p-value 0.001). According to him, good knowledge is 4.28 times more likely to become a NHI Mandiri participant compared to respondents with less good knowledge, and knowledge is a factor that can be modified.¹⁵ According to Wahyuni, if someone has good knowledge of health, then that person will understand the importance of maintaining health. Increasing individual knowledge of the importance of health will make individuals aware of the benefits of investing in health in the form of Health Insurance, so that access to services is more guaranteed.¹⁶

Relationship between education level and NHI membership in Rungan Barat District

Based on the statistical test carried out, the following research results were obtained.

Table 3. Results of Analysis of The Relationship between Education Level and NHI Membership in Rungan Barat District

Education Level	NHI membership				Total	p-value
	No		Yes			
	N	%	N	%		
Elementary (Elementary – Middle School)	44	67.69%	21	32.31%	65	0.062
Intermediate (High School)	21	53.85%	18	46.15%	39	
High (College)	1	20%	4	80%	5	

The results of bivariate analysis using the chi square statistical test obtained a p value of 0.062. This value is greater than the p value of 0.05, so it can be concluded that there is no significant relationship between education level and NHI membership in Rungan Barat District. Facts on the ground show that the low level of public education in Rungan Barat District is due to the limited educational facilities available in the area. The educational facilities available in each village are only limited to elementary school level, while to continue to middle school and high school level, they have to go to another village or to the sub-district capital which is far from where they live. The remote location is an obstacle for them to pursue higher education.

According to Kusumaningrum, the level of education influences a person's ability to carry out planning and control actions to overcome uncertain risks in the future, so that someone who is highly educated also has a high level of understanding. However, education is a factor that cannot possibly be changed in a short time, it requires very large funds and a long time so that people can get a good education. Therefore, the limitations of public education can be offset by increasing knowledge. Continuous provision of information through appropriate means will enrich their knowledge. Health workers who provide services directly to the community have a large role in providing understanding to the community about the benefits of NHI. However, the higher a person's education, the more insight and knowledge they will open up, making it easier to receive information and have the awareness to plan a better life. People who have higher education generally have an open mind so it will be easier to provide understanding regarding health. They tend to care more about their family's health, and are able to calculate the pros and cons of participating in the NHI program.⁷

The difference between the results of this research and previous research is that people in West Rungan District decide to become JKN participants not only because they are influenced by their high level of education,

because the level of education cannot be a factor that influences someone to take action, one of which is the decision to become an NHI participant. Education is a person's process of gaining knowledge in formal institutions, while information related to NHI can be obtained outside of the educational process. Apart from that, there are many other factors that will influence someone to become an NHI participant, as previously mentioned because they are sick and they don't have the money for treatment if they have to become an independent patient, or because there are other incentives such as family support which ultimately makes them decide. to become a JKN participant.

The results of this research are in line with research conducted by Aryandi¹⁰ which stated that the respondent's last education was not related to NHI participation as shown by a p value of 0.187 ($p > 0.05$). According to him, low education can be caused by the location and geographical conditions of areas that are far from educational centers, so that they tend to choose to earn a living for their families by working rather than continuing their education to a higher level. Different research results were expressed by Darmayanti which showed that respondents with a high level of education were 4.784 times more likely to become independent NHI participants compared to respondents who had a low level of education as indicated by a p value of 0.000 (RP 4.784; 95%CI 2.132-10.736).⁶ In line with this, Kusumaningrum's research stated that there was a relationship between the respondent's education level ($p = 0.008$; RP=2.16; 95%CI=1.22-3.82) and community participation in NHI. According to Nadhiroh,¹⁸ education is an important factor within a person that makes it easier for a behavior to occur. Someone who has a higher education tends to have extensive knowledge, including about government health programs.⁷

Relationship between family income and NHI membership in Rungan Barat District

Based on the statistical test carried out, the following research results were obtained.

Table 4. Relationship between Family Income and NHI membership in Rungan Barat District

Family Income	NHI Membership				Total		p-value
	No		Yes		N	%	
	N	%	N	%			
Low	61	68.54%	28	31.46%	89	100%	0.001
High	5	25%	15	75%	20	100%	

According to Kenia, individual socio-economic factors play a role as a risk factor for the individual's low willingness to seek health services.¹⁸ According to Djunawan, economic status plays an important role in the use of health services. The poorer the population, the more limited the options for utilizing health services, one of which is the ability to purchase health services. People with weak economic status and who do not have health insurance will experience limitations in accessing health services. They tend to wait for help from the government to get health insurance. However, phenomena in the field also reveal gaps in the receipt of assistance for PBI-NHI participants. Some people who should be entitled to receive aid are not registered as PBI participants. On the other hand, people who are classified as financially well off actually enjoy this assistance. This is due to the still weak criteria required for recipients of aid and the lack of supervision from the government regarding the selection of aid recipients so that it is still found that there are PBI participants who are not on target.¹⁹

Economy and health are two important things inherent in life. The two are related to each other, whether the economy will influence health or health which will influence the economy, where when a person increases productivity at work, economic growth will also increase, so that the individual can fulfill his life needs with a healthy lifestyle. The family economy will not be separated from income or earnings. Every family certainly has income obtained from various types of work, where income is a reward that a person gets to fulfill his life, including health.²⁰ According to researchers, the income earned by the family will have a big impact on the family's health. Those who have a large income tend to pay more attention to health. With a high income, they can provide nutritious food, access the best health services, and even pay health insurance premiums. This is different for families with weak financial conditions, they tend to neglect their health, as long as their food needs are met, that is enough for them.

Theoretically, the precede-proceed theory from Lawrence Green reveals that family income is one of the predisposing factors that makes it easier to behave. These factors originate from within the individual or family which are then followed up by trying to change, maintain or improve behavior in a more positive direction. With a high income, it will be easier for families to manage various expenses, including providing financial allocations to pay health insurance contributions so that all family members can have their health protected.

The results of this research are in line with Abadi²² which revealed that the results of statistical tests carried out showed that there was an influence of income on BPJS Health independent participation in the informal sector in Makassar City (p-value 0.000). According to him, high public income will increase public interest and awareness in registering as health insurance participants. In line with this research, Darmayanti stated that respondents with high incomes (income \geq district minimum wage) were 2.193 times more likely to become independent JKN participants compared to respondents who had low-income levels (p of 0.000; RP 2.193 CI 95% 1.624-2.690).⁶ Income is an important factor in determining someone's participation in the NHI program.¹⁹

Family income is related to the willingness to pay contributions for National Health Insurance membership.²² Economic situation is the background of a family in terms of family income, family expenses and the wealth it has. Based on the results of this research, it is known that the majority of respondents with a high economic situation do not participate in BPJS Health. In low-income communities, goods needs will be met first and then health needs. This is because they find it difficult to pay the fees set to be paid every month.¹⁶

Relationship between number of family members and NHI membership in Rungan Barat District

Based on the statistical test carried out, the following research results were obtained.

Table 5. Relationship between Number of Family Members and NHI membership in Rungan Barat District

Number of Family Members	NHI Membership				Total		p-value
	No		Yes		N	%	
	N	%	N	%			
Lots	20	64.52%	11	35.48%	31	100%	0.751
A little	46	58.97%	32	41.03%	78	100%	

The results of bivariate analysis using the chi square statistical test obtained a p-value of

0.751 (>0.05). Based on these results, it can be concluded that there is no significant

relationship between the number of family members and JKN membership in West Rungan District. However, the results of this study are not in line with the results of previous research which stated that the number of family members is one of the factors that can influence family welfare. When the number of family dependents increases, the level of family welfare can decline or decline, especially if it is not balanced with sufficient income.²³ Larger family sizes tend to have a lower possibility of obtaining NHI.⁵ However, every family definitely wants to protect all its members without exception, especially in terms of health.

In the results of this research, respondents stated that regardless of the number of family members, it is not an obstacle to participating in the NHI program as long as the family's economic capacity is sufficient. However, in reality, weak economic capacity requires families to prioritize daily living needs rather than paying health insurance premiums, because the greater the number of family members, the greater the cost of living for various expenses such as food, education costs and daily necessities another day.

The results of this study are in line with Darmayanti⁷ which shows that there is no relationship between the number of family members and NHI independent membership (p-value = 0.975; RP 0.995; CI 95% 0.731-1.354). According to him, the percentage of income allocated for health needs depends on the number of family members but does not determine the decision to register for NHI

membership. In line with this research, Nadhiroh in his research concluded that there was no relationship between the number of family members and NHI ownership (p 0.423 > 0.05). This shows that the number of family members does not determine a person's interest in participating in the NHI program. Because even though the number of family members is small, if income and expenditure are not balanced then people will not participate in the NHI program. On the other hand, even though the number of family members is large, income and expenses can be balanced, so people participate in the NHI program.¹⁷

Different results were expressed by Aryandi who concluded that there was a relationship between the number of family members and NHI membership (p-value 0.024).⁹ More family members will definitely make people more reluctant to buy NHI because families need to spend more money to pay contributions.²⁴ The more family members there are, the greater the amounts of contributions that must be paid because payments are collective. Automatically, there will be an increase in the allocation of funds from the family's monthly income that must be provided for the payment of BPJS Health contributions.⁸

Relationship between registration procedure and NHI membership in Rungan Barat District

Based on the statistical test carried out, the following research results were obtained.

Table 6. Relationship between Registration Procedure and NHI membership in Rungan Barat District

Registration Procedure	NHI Membership				Total		p-value
	No		Yes		N	%	
	N	%	N	%			
Difficult	11		7		18	100%	1.000
Easy	55		36		91	100%	

The results of bivariate analysis using the chi square statistical test obtained a p-value of 1,000 (>0.05). Based on these results, it can be concluded that there is no significant relationship between registration procedures and NHI membership in Rungan Barat District. The problem that causes low public interest in registering for NHI is because there are still many people who do not understand the BPJS Health rules and procedures. The lack of public knowledge is caused by a lack of direct outreach to the public about BPJS Health so that there are still many people who have not registered.²⁵ Various obstacles faced by the public in registering for the NHI program include not having received sufficient socialization

regarding NHI, the long waiting time when registering, the existence of Health Insurance. Region, the issue of expanding membership in the Healthy Indonesia Card, fees that are considered too expensive, the availability and quality of health services and the distance of the BPJS Health registration location.²⁶

BPJS Health has now provided various conveniences for people who want to register to become NHI participants. BPJS Health allows manual registration to be represented by another person if the person concerned is absent, so that the registration process can continue without the person concerned being present in person. Apart from that, the introduction of telecommunications networks

into villages makes it easier for people to access various necessary information. The current rapid advances in technology have made a big contribution in making it easier for people to access various things related to NHI. The problem of long distance to the BPJS Health office in the district and the long waiting time when registering is not an obstacle in the current era of information technology because online registration has made it easier for people who want to register.

Research conducted by Herlinawati revealed that as many as 73% of respondents were satisfied with BPJS Health online registration on the Mobile NHI application.²⁷ The benefit of using the Mobile NHI application for participants is getting effective access to information.²⁸ Ease of access to services, reducing transportation costs, saving service time, reducing service queues, reducing service distances and speeding up NHI service times.²⁹

In contrast to the results of the research above, Endartiwi revealed that people think the requirements for registering as an independent NHI participant are too complicated. The requirement to register all family members is also the reason why people are reluctant to register as independent NHI participants, because the larger the number of family members, the more contributions they have to pay each month.¹⁰ In line with this, Muhlis³⁰ revealed that the high administrative burden of registration, difficult accessibility and long queues are also prominent factors in influencing NHI participation levels, thus often making people reluctant to register.

The most dominant factors associated with national health insurance participation in Rungan Barat District

Based on the statistical test carried out, the following research results were obtained.

Table 7. Results of Multivariate Multiple Logistic Regression Analysis

	B	S.E.	Wald	Df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Education Level	,516	,380	1,839	1	,175	1,675	,795	3,528
Family Income	1,705	,579	8,682	1	,003	5,502	1,770	17,103
Constant	-3,202	,827	14,983	1	,000	,041		
Family Income	1,877	,565	11,055	1	,001	6,536	2,161	19,764
Constant	-2,656	,689	14,848	1	,000	,070		

The results of the multivariate analysis of two independent variables, namely the education level variable and the family income variable with the dependent variable, namely JKN membership, show an Odd Ratio (OR) value of 1.675 for the knowledge level variable and 6.536 for the family income variable. According to Dahlan, the order of the strength of the relationship between the variables that influence the dependent variable in the logistic regression test is known from the magnitude of the OR value. Based on this, by looking at the highest OR value, it can be concluded that the family income variable is the most dominant variable related to National Health Insurance membership in Rungan Barat District, with the interpretation that people who have a high family income have a tendency of 6.536 times to become NHI participants compared to people who have low family income.³¹

Family income is an important factor that is taken into consideration when deciding to become a NHI participant. Uncertain family income, even far from the minimum wage, requires families to prioritize spending on basic things such as clothing and food first. The obligation to pay premiums every month for all family members, especially if accumulated in 1 year even though the health insurance has

never been used, is considered quite large and becomes a financial burden for the family while they have to meet their daily living needs. The assumption that NHI is only used when sick is an excuse that JKN is still not needed.

According to Zissimopououa, income is one of the elements that can influence the health of a family. Income, together with educational and occupational background, is an indicator of socio-economic status that describes a person's position in the structure of society.³² Income is the total wages or income obtained by a household or family from things done during a certain period of time allocated to fulfill living needs. Theoretically, people's income will have an effect on increasing welfare.²⁴ Low monthly income and the passive character of society cause people to prefer to wait for assistance from the government.¹²

Socioeconomic status was found to be negatively related to various health problems.³² According to Kur'aini, economic status is related to family income, with a good enough income, meeting their living and health needs will be more secure and they will have prepared funds for health costs. Meanwhile, people with low incomes are very afraid of medical costs because they don't have enough money and the high cost of the medicines they have to buy.

Furthermore, he revealed that the higher a person's economic status, the higher their willingness to pay NHI contributions.²⁵ This statement is supported by Darmayanti who states that a high level of income will determine the respondent's willingness to pay NHI contributions or premiums every month.⁶ Meanwhile, according to Marthalena,³³ economic limitations mean that paying health fees is not a priority for families compared to meeting daily needs.

The government's policy in the health sector which requires all residents to be registered as NHI participants is still hampered by the low level of people's income so they consider that NHI is not a priority. As a result, NHI membership coverage has not yet reached the expected target. The economic recovery that is intensively carried out by the government in various sectors is one of the efforts so that people's lives can return to normal so that it is hoped that people's income can increase and change for the better, so that financing for the health sector can be fulfilled and implemented properly. Communities with a strong economy can voluntarily register their families as independent NHI participants according to the principle of mutual cooperation, while communities with a weak economy can be funded by the state through PBI. In line with the improvement in the community's economy, it is hoped that the number of NHI participant coverage will also increase, so that all levels of society can obtain safe, quality and affordable health services and the nation's ideals in accordance with national development goals to improve the level of optimal public health can be achieved.

CONCLUSION

Based on the research results, there is no significant relationship between level of knowledge, level of education, number of family members, and registration procedures with National Health Insurance membership in Rungan Barat District. However, there is a relationship between family income and National Health Insurance membership in Rungan Barat District. Family income is the most dominant factor related to National Health Insurance membership in Rungan Barat District.

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