

THE EFFECTS OF KNOWLEDGE, ATTITUDE, INFORMATION, FAMILY SUPPORT, AND FAMILY INCOME ON NATIONAL HEALTH INSURANCE PARTICIPATION

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ABSTRACT

Background: Health insurance is not the sole determinant of health but it plays a role in maintaining and improving health. The benefits of national health insurance include reducing financial barriers associated with access to health care services and protection from financial catastrophe and impoverishment related to health care expenditures. However, participation in national health insurance (NHI) in Indonesia is still low. This study aimed to examine the effects of knowledge, attitude, information, family support, and family income on NHI participation.

Subjects and Method: A cross sectional study was conducted in Jember, East Java, from July to September 2018. A sample of 60 study subjects was selected by fixed disease sampling consisting of 30 NHI participants and non- NHI participants. The dependent variable was NHI participation. The independent variables were knowledge, attitude, information, family support, and family income. The data were collected by questionnaire and analyzed by path analysis.

Results: NHI participation was directly affected by better knowledge ($b = 2.27$; 95% CI = 0.03 to 0.40; $p = 0.023$), information exposure ($b = 2.07$; 95% CI = 0.01 to 0.39; $p = 0.038$), family support ($b = 2.16$; 95% CI = 0.02 to 0.41; $p = 0.030$), and high family income ($b = 1.92$; 95% CI = -0.01 to 0.36; $p = 0.055$). NHI participation was indirectly affected by education, family support, and paternal attitude.

Conclusion: NHI participation is directly affected by better knowledge, information exposure, family support, and high family income. NHI participation is indirectly affected by education, family support, and paternal attitude.

Keywords: National health insurance, knowledge, information exposure, family income, paternal attitude

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