

ABSTRACT

Health is the main priority of the Indonesian government in order to improve the health status of the Indonesian people in order to become a healthy, quality and productive society. Health insurance is one of the programs held by the government to make this happen. Ownership of health insurance continues to increase from year to year, but this increase is not accompanied by high utilization of health services, both outpatient and inpatient care. The low use of health services raises questions about the effect of having health insurance on health service utilization. Therefore, this study aims to analyze the impact of health insurance on the utilization of health services in Indonesia.

This study uses the Propensity Score Matching method. The sample used is IFLS 5 2014 data in the form of individuals who received Social Protection Cards (KPS), totaling 22,500 individuals. Using the outcome variable, the frequency of outpatient use in the last 4 weeks and the frequency of inpatient use in the last 12 months.

This study found that the health insurance variable had a negative effect on inpatient utilization with a significance level of 10%. However, it has a positive effect on outpatient utilization at a significance level of 5%. The results showed that having health insurance can increase outpatient utilization by 14.6% higher than individuals who do not have health insurance.

Keywords: Health Insurance, Health Services, Propensity Score Matching