

ABSTRACT

In recent years, BPJS Kesehatan has initiated to eliminate classes and is currently preparing the Standard Inpatient Room (Kamar Rawat Inap Standar - KRIS) policy, which will change to a single rate for all participants, including independent participants. The active participation of members in paying the single premium depends on their ability and willingness to pay.

This study aims to analyze the determinants factors of willingness to pay (WTP) for independent participants in paying the single premium of BPJS Kesehatan in Semarang City. Primary data was obtained through questionnaires distributed to independent participants of BPJS Kesehatan in Semarang City, with a total sample of 202 respondents. The method used in this research is Contingent Valuation Method (CVM) and Structural Equation Modelling (SEM) with the Partial Least Square (PLS) technique.

The research results show that the average willingness to pay for the single premium of BPJS Kesehatan for independent participants in the city of Semarang is Rp 89,314. Based on results, it is stated that income, health literacy, and service quality variables have a positive and significant effect as determinants of willingness to pay among independent participants. Meanwhile, the family size and health status variables has a negative and significant effect on the willingness to pay the single premium rate of BPJS Kesehatan among independent participants.

Keywords: BPJS Kesehatan, Single Premium, Willingness to pay, Contingent Valuation Method (CVM), SEM-PLS