

ABSTRACT

This study examines the determinants of enrollment in Indonesia's National Health Insurance (NHI) subsidized scheme (PBI) and its impact on outpatient care utilization using 2023 Susenas data. Propensity Score Matching (PSM) and multivariate regression were employed to address selection bias and estimate treatment effects. The results show that prior inpatient experience significantly increases the likelihood of PBI enrollment, while other factors such as education and poverty indicators are less robust though directionally consistent. In terms of utilization, PBI ownership increases the probability of outpatient visits by 6,91%, highlighting its role in expanding access to healthcare among poor and vulnerable groups. These findings suggest the need to strengthen medical-needs-based targeting and participant education to ensure more effective and equitable health subsidies.

Keywords: *National Health Insurance, Outpatient Care, Health Service Access, Propensity Score Matching*

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