

USING HBM AND TRA MODEL TO PREDICT INTENTION TO BUY SOCIAL HEALTH INSURANCE AND TO PREVENT BOYCOTT FROM INDEPENDENT WORKERS IN DEPOK CITY, INDONESIA

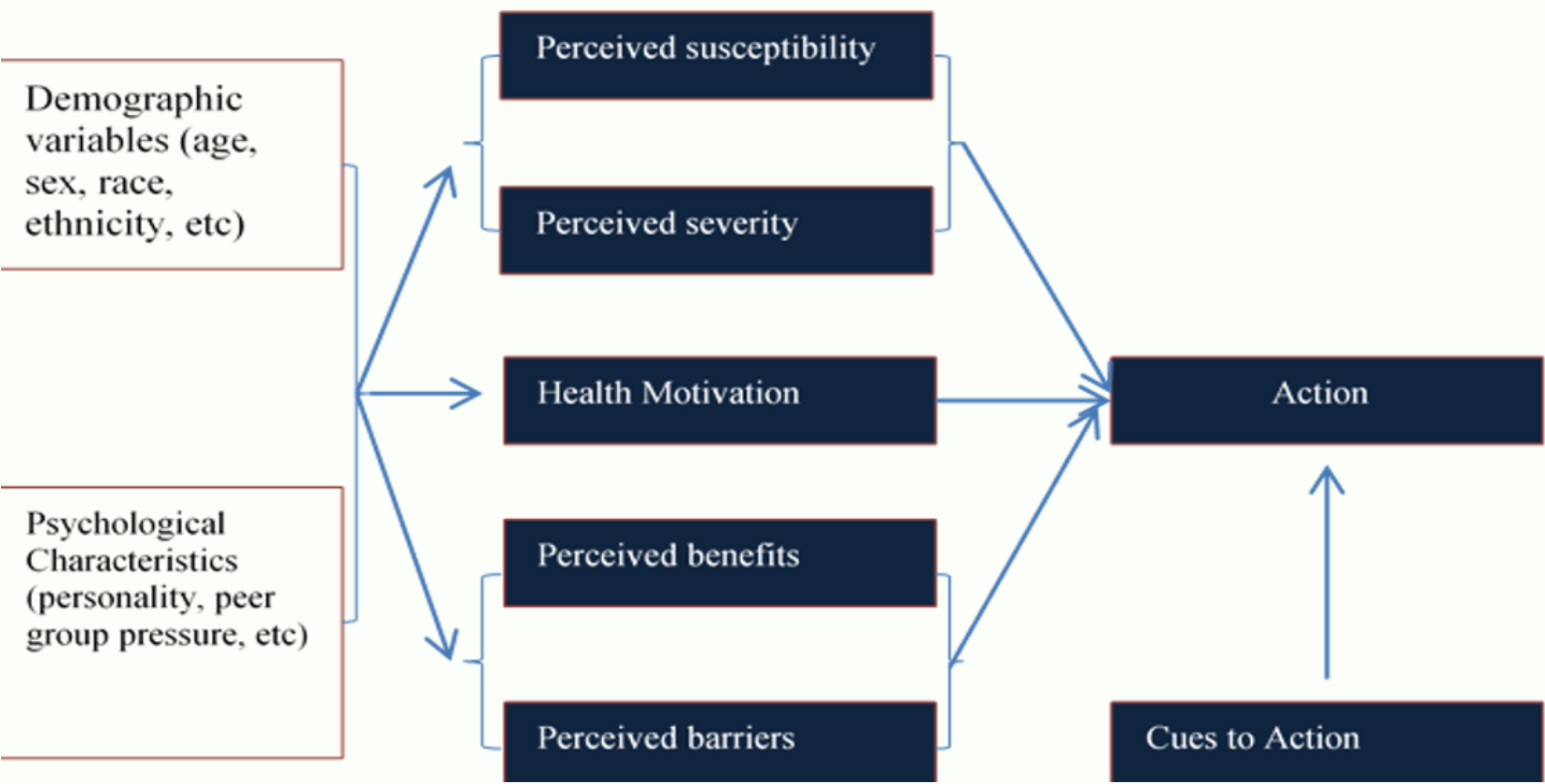
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BACKGROUND

Since launched in 2014, the members of Indonesian Social Health Insurance have reached 213 million people. Among those, there are 36 million (>15%) from Independent workers and Not a Worker (entrepreneur, business owner, etc) sector. Although the benefit package is quite generous, as predicted before its implementation, moral hazard and adverse selection happened during the 5 years of implementation especially from independent workers due to some problems in supply side such as drugs availability.

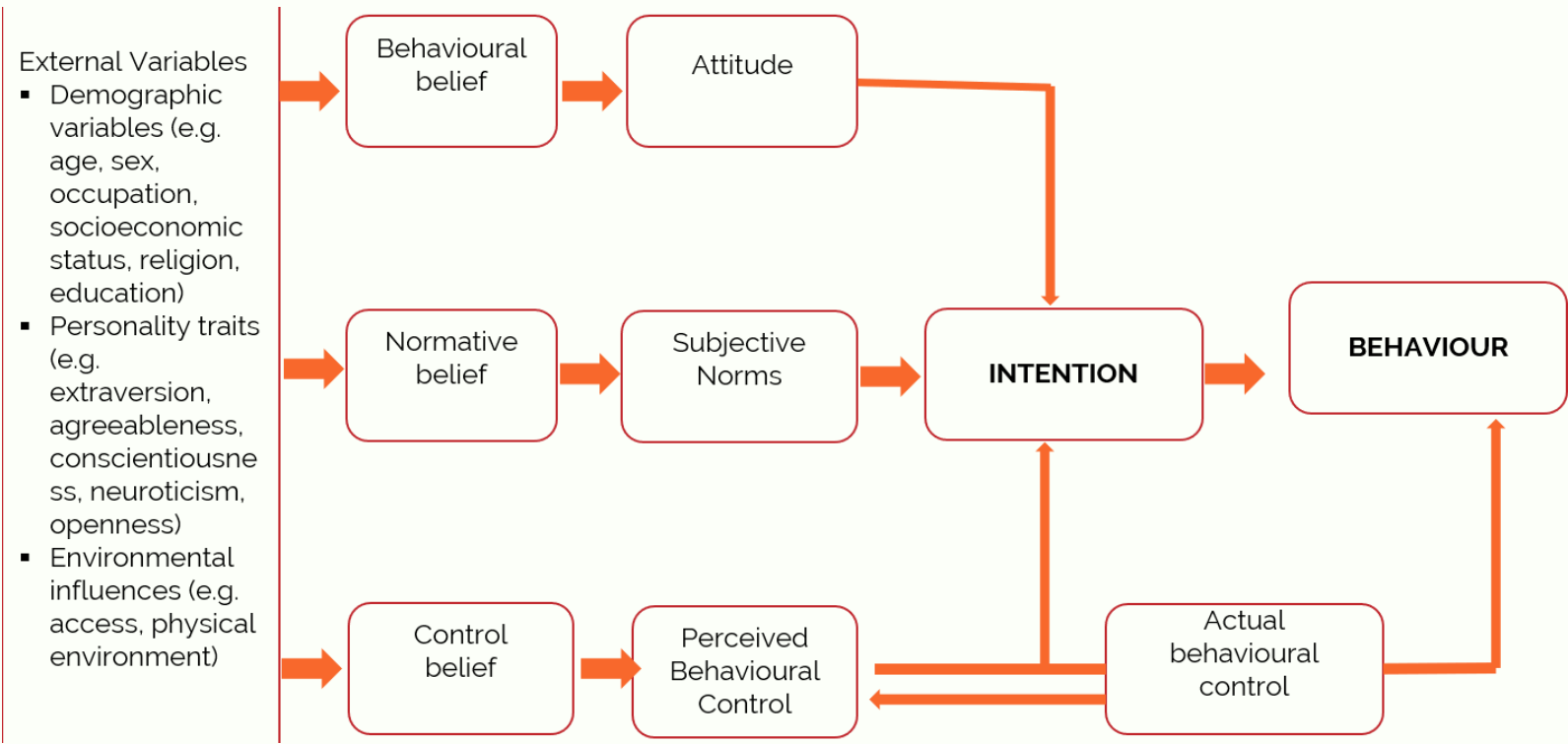
Health Belief Model (HBM)

Firstly developed by Becker (1966) then continuous by Rosenstock (1974) consists of 4(four) dimension as follows:



Theory of Reason Action (TRA)

TRA was developed by Fishbein and Ajzen (1975, 1980). This theory states that the intentions (intentions or motivations) to carry out certain actions are the main measure of behaviour (Ajzen 1991). These intentions are determined by attitudes, subjective norms, and perceived behavioral control.



OBJECTIVE

This study aims to determine the factors that affect the motivation of individuals to purchase health insurance by using a Health Belief Model and the Theory of Planned Behaviour.

METHODOLOGY

The method used is multiple regression test to determine the association between variables and descriptive analysis to explain managerial implications. The sampling technique is non probability sampling, approach technique is convenience sampling. The number of samples is 180.

RESEARCH MODEL

Researcher take several construct from HBM and TRA basic model to predict the intention to buy health insurance. The variable used is Perceived Susceptibility, Perceived Benefit, and Perceived Behavioural Control. The attributes as follow: financial risks, health risks, access to the utilization of insurance benefit package, contribution prices, access of contribution purchases, and individual characteristics

RESULTS

Perceived Susceptibility is not significantly effected with intention to buy health insurance. There is some probability why it is happen. First, possibly there is lack of variant answer, secondly the answer is inconsistent.

Perceived Benefit statistically significant with intention to buy. Perceived benefit basically measure respondents perception whether the insurance benefit is bigger than the cost they should expends. In this variable, factors that support the hypothesis is benefit package and access to utilize those insurance.

Perceived Behavioral Control statistically significant with intention to buy. This variable describing how someone's motivation is influenced by individual ability. In this construct, perceived behavioral control represent premium price and access to pay the premium.

CONCLUSION

The study found that variables directly attributed to the intention to buy health insurance are 1) perceived benefit that is benefit package and access to utilization. Other is perceived behavioural control that is the availability of procedure to utilize the insurance, various methods of purchase and monthly payment methods, as well as easy to use the health insurance.

During the last 5 years of implementation, Social Security Administration for Health has developed various channels to pay the monthly contribution. Those channels ranging from minimarket, automatic debet, atm, fintech, etc.

Unfortunately, lack of benefit package such as drugs availability is challenging to keep the independent workers from boycotting their monthly contribution. If this condition exist, SHI in Indonesia is too big to be fall

RECOMMENDATION

Govt of Indonesia should consider and find out how much actually the balance between the benefit obtained with the costs incurred. In addition of that, the awareness of social health insurance should be clear and acceptable by all Indonesian people.