ANALYSIS OF FACTORS OF COMPLIANCE WITH INDEPENDENT PARTICIPANTS PAYING BPJS KESEHATAN CONTRIBUTIONS IN DEPOK CITY, WEST JAVA

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KEYWORDS	ABSTRACT
bpjs, health, program.	Only 66.3% of participants in the JKN Program paid routinely and continued to reduce until the amount in arrears was 253 billion rupiahs in 2021. The independent participant group/PBPU has a significant role in this problem. The research aims to identify the factors that influence the compliance of independent group participants to pay contributions obediently in Depok City. This research was carried out in an analytical observational manner with a cross-sectional design. The research sample was collected from as many as 42 respondents who were selected using a multistage sampling technique. Data collection using a questionnaire includes Background Factors, Intention, Actual Behavior Control, and Behavior. The data analysis technique is Chi Square using the SPSS application. The Results show that background factors are not related to behavior (P-Value 0.107, 0.804, 0.636, and 0.927), actual behavior control related to Behavior (P-Value 0.037), and intention related to Behavior (P-Value 0.047). This study concludes that Actual Behavior Control has the most substantial relation to Behavior, and the background factors have no relation with the Behavior of participants who regularly pay to bpjs Kesehatan). Actual behavior control has a strong relationship with the participant's obedient Behavior in paying contributions, and intention also has a significant relationship with the participant's obedient Behavior. At the same time, background factors have no relationship with participant compliance behavior.

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INTRODUCTION

Health is also one of the factors that can help individuals so that other people and countries continue to develop for the better. The National Social Security System (SJSN) forms a mandatory social security for Indonesian people called the National Health Insurance (JKN), whose program is administered by the National Guarantee Agency (BPJS) (Sukardi, 2016). The National Health Insurance Administration Agency (BPJS) for Health began operating in early 2014 (Sambodo et al., 2023). It has a nature of membership that is mandatory for all Indonesian residents, with the type of membership itself being divided into two groups, namely Recipients of Contribution Assistance (PBI) (Wijaya, 2022), namely health insurance participants for the poor and non-poor people. Able and non-recipient of Contribution Assistance (PBPU) consisting of wage-earning workers and their family members, non-paid workers and their family members, and non-workers and their family members.

**Table 1. Outline of the Number of JKN Program Participants
in the City of Depok from 2018-2020**

Types of JKN program participants	The 2018 year Number of participants	The 2019 year Number of participants	The 2020 year Number of participants
Recipients of state budget assistance	282,828	255,804	252,581
Recipients of APBD contributions	117,975	189,553	186,180
Wage Recipient Workers (PPU)	286,248	281,366	665,062
Non-Wage Recipient Workers (PBPU)/independent	462,729	447,451	440,554
Non-Employee (BP)	48,048	46,304	42,813
TOTAL	1,197,828	1,220,478	1,587,190

Based on the health profile of the City of Depok, overall participation in the National Health Insurance program continued to increase from 2018 to 2020, from 1,197,828 to 1,587,190 participants. Although JKN program participants continue to increase, from the table above, it can be seen that PBPU or independent participants have declined in the last three years until 2020. This shows that the participation of Non-Paid Workers (PBPU) in the JKN program in the calculated BPJS participant data has a reduction which could be because the participant is disabled.

**Table 2. The number of participants in arrears paying JKN contributions and
the amount of arrears in Depok City from 2018 – 2021**

	The 2018 year	The 2019 year	The 2020 year	The year 2021
Participants who are in arrears of JKN contributions	204,078	214,203	225,495	319,620
JKN contribution arrears	94 billion rupiahs	139 billion rupiahs	174 billion rupiahs	253 billion rupiahs

The table above shows that participants who are in arrears paying JKN contributions are increasing over time. It was proven that starting in 2018, based on the circulated news, BPJS Kesehatan Depok City Branch recorded that as many as 204,078 participants were in arrears of contributions. Half of the arrears were class III participants with arrears costs of up to 94 billion rupiahs (Hariani, 2018). The data for delinquent participants themselves explained came from independent participants in classes I, II, and III (Alamsyah, 2018). In 2019, Public Relations of the BPJS Kesehatan Depok City Branch, Ridha, also said that as many as 214 thousand independent participants were in arrears paying contributions, with data from half of the defaulters being class III participants (Iswinarno, 2019). Furthermore, in 2020, the records of BPJS Kesehatan Depok City Branch, based on the explanation from the head of BPJS Kesehatan Depok City Branch, Elisa Adam, stated that there were 225,495 participants in arrears with a total amount of arrears of 174 billion Rupiah which were still dominated by class III participants (Administrator, 2020).

With the mandatory nature of JKN program participation, it is necessary to comply with contributions or premium payments from participants so that their membership remains active and can help develop better services (Khoirunnurrofik & Raras, 2021). Based on the Reasoned Action Approach theory put forward by (Fishbein, n.d.) explains that Behavior begins with the individual's intention. Belief in Behavior can be formed through encounters with everyday experiences to produce a belief that influences it. Actual Behavior Control can also find out whether it is true that perceived obstacles or facilities have influenced a person to control Behavior.

Based on the above background, the purpose of this study is to find out and analyze the factors that affect the compliance of JKN participants to pay contributions in the working area of BPJS Kesehatan Depok Branch. So that the benefits of this study can provide a better understanding of the factors that affect the compliance of JKN participants in paying contributions. Findings from this study can also be used to inform policy development by BPJS Kesehatan and the government.

METHOD

The research used is analytic observational research. Because this research only collects data and information without providing intervention or treatment to the population or sample (Wulandari et al., 2022). Based on the time of data collection, the research design uses cross-sectional because the data collection of research variables is carried out in a certain period simultaneously and only once. Thus this research was conducted from November 2021 to July 2022.

Whole participant Worker No Wage Recipient (PBPU) or independent BPJS in the City Depok, West Java Province, with a total of 440,554 participants using a multistage sampling technique, i.e., combining cluster sampling techniques and simple random sampling. The calculated sample size was determined by the Lemeshow formula (1997) to get a total of 42 samples. The sample proportion was divided into two, namely taken from the sub-districts with the most membership status and the least, namely in the Sukmajaya and Cinere sub-districts based on the Coverage of Each Sub-District in Depok City in 2018. Then the two sub-districts in each sub-district were randomly selected, and two RWs were selected. In each RW, RT was randomly selected, and six respondents were taken randomly in each RT.

The variables examined in this study are Background Factor, Intention, and Actual Behavior Control as independent variables, which will be tested for their relationship with Behavior as the dependent variable. Retrieval of information regarding the dependent variable and independent variable is carried out using a validated questionnaire.

RESULT AND DISCUSSION

Table 3. Frequency Distribution of Background Factors for Independent Participants of the National Health Insurance Program (JKN) in Depok City in 2022

Variable	Category	Frequency	Percentage (%)
Age	young age group (15-24 years)	28	66,7
	early working age group (25-34 years)	8	19.0
	middle age group (35-44 years)	4	9,5
	pre-retirement age group (45-54 years)	1	2,4
	Retirement age group (55-65 years)	1	2,4
	Total	42	100.0
Gender	Man	15	35,7
	Woman	27	64,3
	Total	42	100.0
last education	Not completed in primary school	0	0.0
	Graduated from elementary school	1	2,4
	Middle school graduate	2	4,8
	Graduated from high school	13	31.0
	Graduated DIII/DIV/S1	26	61.0
	Total	42	100.0
Income	<IDR 4,377,231.93	20	47,6

Variable	Category	Frequency	Percentage (%)
	≥ IDR 4,377,231.93	22	52,4
	Total	42	100.0

Participants in the independent group of the National Health Insurance program in Depok City showed results in the young age group, namely around 15-24 years of age, with a percentage of 66.7%. Women, namely 64.3%, also dominated participants. Then in the last education, most graduated from DIII/DIV/S1 with a percentage of 61%. Independent participants had the same relative opinion as participants in the category ≥Rp 4,377,231.93 or from the Regional Minimum Wage (UMR) as much as 52.4%, followed by participants who have an income of <IDR 4,377,231.93 or less than the Regional Minimum Wage (UMR) of 47.6%.

Background Factors Relationship With Behavior

Table 4. Cross-tabulation of Background Factors with Behavior of Independent JKN Program Participants in Depok City in 2022

Variable	Behavior				Total		P-Value
	obey		Not obey				
	n	%	n	%	n	%	
Age							
≤23 years old	5	23,8	16	76,2	21	50.0	0.107
>23 years	10	47,6	11	52,4	21	50.0	
Gender							
Man	5	38.5	8	61.5	13	31.0	0.804
Woman	10	34.5	19	65.5	29	69.0	
Education							
Graduated from SD-Graduated from SMA	5	31,3	11	68.8	16	38.0	0.636
Graduated DIII/DIV/S1	10	38.5	16	61.5	26	62.0	
Income							
<Rp 4.377.231,93	7	35,0	13	65,0	20	47,6	0,927
≥Rp 4.377.231,93	8	36,4	14	63,6	22	52,4	

The results showed no relationship between the age of the participants and the Behavior (P=0.107) of the independent group participants to pay their dues regularly in Depok City. While the relationship between participant gender and Behavior (P=0.804) for independent group participants to pay dues regularly in Depok City in 2022. the educational outcomes of participants had no relationship with Behavior (P=0.636), nor did participants' income relationship with Behavior with a P-value of 0.927.

Intention

Intention variables were obtained with three categories in this variable which were made by researchers based on the Reasoned Action Approach theory by (Fishbein, n.d.). This identification was assessed using a Likert scale, namely a score of 1 to 4, with a score of 1 being very unwilling to pay, a score of 2 being not intending to pay, a score of 3 being intending to pay, and a score of 4 being very intent on paying.

Table 5. Frequency Distribution of Intention for Independent Participants of the National Health Insurance Program (JKN) in Depok City in 2022

Intention	Not interested		Interested		Total Score	Means
	n	%	n	%		
pay BPJS contributions with the JKN mobile application	9	21,4	33	78.9	132	3,14

Intention	Not interested		Interested		Total Score	Means
	n	%	n	%		
pay BPJS contributions through a bank or digital wallet, or e-Commerce	4	9,5	38	90.5	147	3.50
pay BPJS contributions through branch offices, post offices, minimarkets	1 4	34,3	28	66,7	119	2.83
Total						3,16

The results found that participants who did not intend to pay contributions to BPJS Health tended to be 4.5 times more likely to have disobedient Behavior in paying contributions regularly. The results showed a relationship between Intention and Behavior (P=0.047) in the independent group participants of the National Health Insurance program. The results of the study found that most participants in Depok City who had the intention to pay tended to behave disobediently in paying contributions to BPJS for health.

Relationship of Intention with Behavior

The results of the cross-tabulation and relationship test for the Intention variable indicate that the intention to pay contributions is the Behavior of obediently paying contributions to BPJS Health regularly.

Table 6. Cross-tabulation of Intention with Behavior of Independent JKN Program Participants in Depok City in 2022

Intention	Behavior				Total Score		P-Value
	Obey		Not obey				
	n	%	n	%	n	%	
Intend	13	41.9	18	58,1	31	73,8	0.047
Not Intended	2	18,2	9	81.8	11	26,2	

It was found that participants who did not intend to pay contributions to BPJS Kesehatan tended to be 4.5 times more likely to have delinquent Behavior in paying contributions regularly. The results showed a relationship between Intention and Behavior (P=0.047) in the independent group participants of the National Health Insurance program. The results of the study found that most of the participants in Depok City who had the intention to pay tended to be disobedient in paying their contributions to BPJS Kesehatan.

Actual Behavior Control

The results of identifying the Actual Behavior Control variable are described by three categories in this variable which were made by researchers based on the theory of the Reasoned Action Approach (Fishbein, n.d.).

Table 7. Frequency Distribution of Actual Behavior Control for Independent Participants of the National Health Insurance Program (JKN) in Depok City in 2022

Actual Behavioral Control	Disagree		Agree		Total Score	Means
	n	%	n	%		
advice from BPJS	1	2,4	31	97.6	144	3,43
recommendation from family	4	9,5	38	90.5	144	3,43
ease of paying BPJS contributions	4	9,5	38	90.5	145	3.45
Total						3,44

Based on the results of the identification of the Actual Behavior Control variable described in Table 7, it was found that the total average score was 3.44 or above the standard value (3.20). The results were above 80% as well as each sub-variable. So there is no problem with this variable.

Relationship between Actual Behavior Control and Behavior

Table 8 is the result of cross-tabulation between the Actual Behavior Control and Behavior variables in independent group/PBPU participants of the National Health Insurance program in Depok City.

Table 8. Cross-tabulation of Actual Behavior Control with Behavior of Independent JKN Program Participants in Depok City in 2022

| Actual Behavior Control | Behavior | | | | Total | | P-Value |
| | obey | | Not obey | | | | |
	n	%	n	%	n	%	
Good	12	54.5	10	45.5	22	52,4	0.008
Not enough	3	15.0	17	85.0	20	47,6	

It shows that participants with less Actual Behavior Control tend to have five times more obedient or disobedient Behavior. The data processing results found a strong relationship between Actual Behavior Control and Behavior (P=0.008) in the independent group participants of the JKN program in Depok City.

Analysis of the Relationship between Background Factors and the Behavior of Independent Participants of the National Health Insurance Program in Depok City

Based on the results of the study, it was found that this variable had no relationship with Behavior. The Reasoned Action Approach theory developed by (Wells et al., 2011) explains that there are no results that can show signs that this variable is related to a person's behavior problems. Gender, both male and female, does not affect Behavior in paying regular contributions to BPJS Kesehatan (Handayani et al., 2020). Education only affects an interest in registering as a participant. However, compliance with paying contributions is based on something other than high education but on awareness of one's needs (Adani et al., 2019). Meanwhile, the income of the informal sector is volatile. It prioritizes daily needs rather than paying contributions, so many arrears are found in the independent participant group (Mai et al., 2020).

Analysis of the Relationship between Intention and Behavior of Independent Participants of the National Health Insurance Program in Depok City

The study's results found a relationship between the intention and the Behavior of the JKN Program Participants to pay their dues regularly. Intention dramatically influences the decision to carry out a behavior, so the BPJS forms various ways to make it easier for participants to pay JKN program contributions (Wahyudi et al., 2021). They explained that existing access is insufficient to shape participants to behave obediently to routinely pay contributions to BPJS Kesehatan because the services provided do not affect participants' perceptions of the risks that might occur (Permatasari et al., 2022). Based on research by (Manurung et al., 2022) stated that participants' interest in paying contributions through branch offices has decreased because there are already new services that can facilitate the payment of contributions easily. In addition, there are problems with payments at branch offices and minimarkets due to additional transportation costs. However, this is still the choice of participants to pay contributions because a wrong signal often constrains access to JKN payment via the internet.

Analysis of the Relationship between Actual Behavior Control and Behavior of Independent Participants of the National Health Insurance Program in Depok City

Actual Behavior Control was found to be related to participants' Behavior in paying the JKN program contributions. The behavioral control participants feel she is very influential because it can hinder or facilitate JKN program participants to remain active by paying contributions to BPJS (Fatimah, 2019). Control behavior that is exposed around the community, both from a distance

between facilities and participants, which can facilitate or hinder greatly influencing the Behavior of JKN program participants to choose to comply in paying contributions to BPJS so that they remain active participants and can use the facilities offered by health services that work with BPJS Health (Fatimah, 2019).

CONCLUSION

Based on the results and discussion, it was found that Actual behavior control had a strong relationship with the participant's Behavior to comply with paying dues. Intention also had a significant relationship with the participant's Behavior to comply. Meanwhile, the background factor has no relationship with the participant's compliance behavior.

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