

## ABSTRAK

### **Nina Melinda (1188010156) : “Pengaruh Kemampuan Membayar Iuran BPJS Selama Masa Pandemi Covid19 Terhadap Kualitas Pelayanan Kesehatan di RSUD Majalaya Kabupaten Bandung**

BPJS kesehatan merupakan program pemerintah yang bertujuan untuk menyelenggarakan pelayanan kesehatan yang merata bagi masyarakat. Dari tahun 2018 tercatat bahwa anggaran BPJS kesehatan mengalami defisit sebesar Rp. 9,1 triliun dan tahun 2019 Rp. 15,5 triliun, defisit anggaran tersebut dikarenakan ketidakpatuhan peserta dalam pembayaran iuran BPJS kesehatan. Disamping itu, selama masa pandemi Covid19 kebutuhan akan pelayanan kesehatan semakin kompleks, maka pemerintah mengeluarkan kebijakan (Perpres No. 64 Tahun 2020 n.d.) tentang kenaikan iuran untuk keberlangsungan BPJS kesehatan.

Penelitian ini bertujuan untuk mengetahui seberapa besar pengaruh dari kemampuan membayar iuran BPJS masyarakat selama masa pandemi Covid19 terhadap pelayanan kesehatan di RSUD Majalaya Kabupaten Bandung. Teori yang digunakan dalam penelitian ini adalah (Sudarman, 2021) yang mengemukakan bahwa ada 4 faktor yang mempengaruhi kemampuan membayar iuran peserta BPJS kesehatan. Diantaranya yaitu tingkat pendapatan, anggota keluarga, persepsi pelayanan dan riwayat katastrofik. Kemudian untuk kualitas pelayanan kesehatan menggunakan teori (A. Parasuraman 2016).

Penelitian ini menggunakan metode penelitian kuantitatif dengan pendekatan asosiatif. Populasi dalam penelitian ini adalah peserta BPJS kesehatan di wilayah Kecamatan Majalaya Kabupaten Bandung dengan menggunakan teknik sampel Slovin didapat sebanyak 100 orang. Teknik pengumpulan data yang digunakan yaitu kuesioner, studi kepustakaan, observasi dan dokumentasi. Dalam menganalisa data menggunakan skala likert, uji validitas, uji reabilitas, analisis korelasi, analisis regresi linier sederhana, analisis koefisien determinasi dan uji hipotesis.

Berdasarkan hasil analisis statistic uji-t diperoleh ( $x_1$ ) nilai  $t_{hitung} > t_{tabel}$  ( $3,451 > 1,99$ ) ada pengaruh antara factor pendapatan dalam kemampuan membayar iuran BPJS terhadap kualitas pelayanan kesehatan, ( $x_2$ ) nilai  $t_{hitung} > t_{table}$  ( $6,195 > 1,99$ ) ada pengaruh yang signifikan antara factor anggota keluarga dalam kemampuan membayar iuran BPJS terhadap kualitas pelayanan kesehatan, ( $x_3$ ) nilai  $t_{hitung} > t_{tabel}$  ( $1,201 < 1,99$ ) tidak ada pengaruh yang signifikan antara persepsi pelayanan dalam kemampuan membayar iuran BPJS terhadap kualitas pelayanan, ( $x_4$ ) nilai  $t_{hitung} > t_{tabel}$  ( $0,533 < 1,99$ ) tidak ada pengaruh yang signifikan antara factor riwayat katastrofik dalam kemampuan membayar iuran BPJS terhadap kualitas pelayanan kesehatan di RSUD Majalaya Kabupaten Bandung Tahun 2022.

**Kata Kunci : Kemampuan Membayar, Kualitas Pelayanan Kesehatan**

## ABSTRACT

### **Nina Melinda (1188010156): “The Effect of Ability to Pay BPJS Contributions During the Covid19 Pandemic Period on Health Services Quality at Majalaya Hospital, Bandung Regency**

*BPJS Health is a government program that aims to provide equitable health services for the community. From 2018 it was noted that the BPJS health budget experienced a deficit of Rp. 9.1 trillion and in 2019 Rp. 15.5 trillion, the budget deficit was due to participants' non-compliance in paying BPJS health contributions. In addition, during the Covid-19 pandemic, the need for health services is increasingly complex, so the government issued a policy (Perpres No. 64 of 2020 n.d.) regarding an increase in contributions for the continuity of BPJS health.*

*This study aims to determine how big the influence of the ability to pay BPJS contributions during the Covid19 pandemic on health services at Majalaya Hospital, Bandung Regency. The theory used in this study is (Sudarman, et al 2021) which suggests that there are 4 factors that affect the ability to pay the contributions of BPJS health participants. then for health services using the theory (A. Parasuraman 2016).*

*This study uses quantitative research methods with an associative approach. The population in this study were BPJS health participants in the Majalaya District, Bandung Regency using the Slovin sample technique, which was obtained as many as 100 people. Data collection techniques used are questionnaires, literature study, observation and documentation. In analyzing the data using a Likert scale, validity test, reliability test, correlation analysis, simple linear regression analysis, coefficient of determination analysis and hypothesis testing.*

*Based on the results of the statistical analysis of the t-test, it was obtained that (x1) the arithmetic value  $> t$  table ( $3.451 > 1.99$ ) there was a significant influence between the income factor in the ability to pay BPJS contributions to the quality of health services, (x2) the t-count value  $> t$  table ( $6,195 > 1.99$ ) there is a significant influence between the factors of family members in the ability to pay BPJS contributions on the quality of health services, (x3) the value of t count  $> t$  table ( $1,201 < 1.99$ ) there is no significant effect between service perceptions in the ability to pay BPJS contributions on service quality, (x4) arithmetic value  $> t$  table ( $0.533 < 1.99$ ) there is no significant effect between catastrophic history factors in the ability to pay BPJS contributions on the quality of health services at Majalaya Hospital, Bandung Regency in 2022.*

**Keywords: Ability to Pay, Health Services Quality**