

Commitment in Paying JKN Premium Estimation – Aggregate for All Classes

1. Unable and Unwilling (UaUw)
2. Unable but Willing (UaW)
3. Able but Unwilling (AUw)
4. Able and Willing (AW)

Relative estimation compared to Unable and Unwilling (UaUw)

Commitment to Pay the Premium {1,2,3,4}	Coefficient					
	Model 1			Model 2		
	K2 (UaW)	K3 (AUw)	K4 (AW)	K2 (UaW)	K3 (AUw)	K4 (AW)
Constant	-4.402*	-22.617*	-29.998*	-4.768*	-44.042*	34.592*
Log household food expenditure (monthly)	0.139**	0.4**	0.016	0.152	0.616*	0.119
Alcohol spending as % annual income ⁺	0.627**	0.824	0.914*	0.416	-0.832	0.41
Log tobacco spending (annual)**	-0.027*	-0.019	-0.046*	0.018**	0.003	-0.043*
Log household non-food expenditure (monthly)	0.083**	0.928*	1.741*	0.054	1.146*	2.091*
<i>JKN Class (relative to 1st class):</i>						
a. 2 nd Class	0.176	1.452*	0.958*	0.465*	1.569*	1.43*
b. 3 rd Class	0.059	3.401*	2.904*	0.402*	4.09*	4.151*
<i>Island of Resident (relative to Java):</i>						
a. Sumatera	-0.059	-0.74*	0.282	0.014	-0.585**	0.57**
b. Kalimantan	0.203	-0.575**	0.384**	0.247**	-0.709**	0.309
c. Nusa Tenggara	-0.686*	-0.631	0.615**	-0.744*	-0.513	0.531
d. Sulawesi	0.312**	0.686**	1.505*	0.253	0.54	1.078*
e. Papua	-0.75*	0.821*	0.742*	0.481**	1.278*	1.191*
Risk Averse	2.143*	-0.219	2.061*	2.457*	-0.258	2.432**
Log Out of Pocket	0.006	-0.01	0.013	0.004	0.026	0.014
1st Control: Household Demography						
Head of household gender				0.073	-0.372	-0.255
JKN literacy (education & awareness)				1.452*	-0.738	1.406*
<i>Employment status (relative to both husband and wife unemployed):</i>						
a. Husband employed & wife unemployed				-0.255	17.539*	-1.055
b. Husband unemployed & wife employed				-0.452	18.154*	-1.371
c. Both husband and wife employed				-0.777	17.88*	-2.075*
Large household size (> 4 members)				-0.357*	-2.618*	-2.267*
2nd Control: Family health records						
Family member with catastrophic Illness						
Family member with pregnancy						
3rd Control: JKN utilization						
Outpatient in community health centre						
Outpatient in clinic						
Outpatient in private practice						
Outpatient in hospital						
Inpatient in community health center						
Inpatient in Clinic						
Inpatient in hospital						
Control 4: Satisfaction and perception on JKN						
Satisfied with secondary healthcare service						
Satisfied with primary health services						

Consider JKN to be forbidden

Obs.	3,914	3,003
Pseudo R-sq.	0.1319	0.1655
Pr. Chi-sq.	0.0000	0.0000

{*,**} significant at 1% and 5% respectively

+ monthly income multiplied by 12

++ any tobacco-related spending, including vaping

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1. Unable and Unwilling (UaUw)

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3. Able but Unwilling (AUw)

4. Able and Willing (AW)

Relative estimation compared to Unable and Unwilling (UaUw)

Commitment to Pay the Premium {1,2,3,4}	Coefficient					
	Model 3			Model 4		
	K2 (UaW)	K3 (AUw)	K4 (AW)	K2 (UaW)	K3 (AUw)	K4 (AW)
Constant	-5.345*	-23.561*	-29.393*	-3.491*	-22.277*	-29.133*
Log household food expenditure (monthly)	0.188**	0.402**	-0.013	0.049	0.381**	-0.1
Alcohol spending as % annual income ⁺	-0.202	0.438	0.282	0.538	0.765	0.769**
Log tobacco spending (annual) ⁺⁺	-0.025*	-0.019	-0.044*	-0.024*	-0.018	-0.045*
Log household non-food expenditure (monthly)	0.074**	0.977*	1.686*	0.105*	0.93*	1.79*
<i>JKN Class (relative to 1st class):</i>						
a. 2 nd Class	0.227**	1.556*	1.139*	0.178	1.369*	0.979*
b. 3 rd Class	0.119	3.526*	3.075*	0.017	3.372*	2.886*
<i>Island of Resident (relative to Java):</i>						
a. Sumatera	-0.092	-0.843*	0.353	-0.101	-0.785*	0.286
b. Kalimantan	0.215	-0.589**	0.495**	0.123	-0.645*	0.331
c. Nusa Tenggara	-0.715*	-0.617	0.626**	-0.873*	-0.76**	0.366
d. Sulawesi	0.378**	0.701**	1.686*	0.252	0.65**	1.477**
e. Papua	-0.716*	0.808**	0.87*	-1.063*	0.55	0.413
Risk Averse	2.417*	-0.055	2.321*	2.091*	-0.312	1.987*
Log Out of Pocket	-0.001	-0.002	0.000	-0.014	-0.013	-0.009

1st Control: Household Demography

Head of household gender

JKN literacy (education & awareness)

Employment status (relative to both husband and wife unemployed):

a. Husband employed & wife unemployed

b. Husband unemployed & wife employed

c. Both husband and wife employed

Large household size (> 4 members)

2nd Control: Family health records

Family member with catastrophic illness 0.362* -0.009 0.511*

Family member with pregnancy 0.429 0.059 0.281

3rd Control: JKN utilization

Outpatient in community health centre 0.865* 0.451** 0.784*

Outpatient in clinic 0.239 -0.102 0.062

Outpatient in private practice	0.007	-0.14	0.257
Outpatient in hospital	0.213	-0.102	0.334
Inpatient in community health center	-0.181	0.17	0.069
Inpatient in Clinic	0.191	-0.116	0.082
Inpatient in hospital	0.174	0.06	0.143

Control 4: Satisfaction and perception on JKN

Satisfied with secondary healthcare service
Satisfied with primary health services
Consider JKN to be forbidden

Obs.	3,808	3,901
Pseudo R-sq.	0.1357	0.1983
Pr. Chi-sq.	0.0000	0.0000

{*,**} significant at 1% and 5% respectively

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Relative estimation compared to Unable and Unwilling (UaUw)

Commitment to Pay the Premium {1,2,3,4}	Coefficient					
	Model 5			Model 6		
	K2 (UaW)	K3 (AUw)	K4 (AW)	K2 (UaW)	K3 (AUw)	K4 (AW)
Constant	-3.744*	-22.785*	-29.717*	-3.766*	-46.309*	-33.469*
Log household food expenditure (monthly)	0.085	0.395*	-0.021	-0.026	0.558**	-0.053
Alcohol spending as % annual income ⁺	0.74**	0.846	0.953*	-0.043	0.909	0.17
Log tobacco spending (annual) ⁺⁺	-0.023*	-0.015	-0.044*	-0.011	0.007	-0.04*
Log household non-food expenditure (monthly)	0.044	0.948*	1.718*	0.071	1.33*	2.075*
<i>JKN Class (relative to 1st class):</i>						
a. 2 nd Class	0.184	1.463*	0.961*	0.472*	1.862*	1.385*
b. 3 rd Class	0.04	3.427*	2.891*	0.358*	4.444*	4.146*
<i>Island of Resident (relative to Java):</i>						
a. Sumatera	0.168	-0.755*	0.467**	0.194	-0.685**	0.899*
b. Kalimantan	0.457*	-0.587**	0.585*	0.385*	-0.741**	0.562**
c. Nusa Tenggara	-0.698*	-0.635	0.616**	-0.928*	-0.687	0.208
d. Sulawesi	0.557*	0.68**	1.734*	0.521**	0.528	1.581*
e. Papua	-0.48**	0.804*	0.936*	-0.674**	0.644	0.997*
Risk Averse	1.907*	-0.183	1.908*	2.353*	-0.365	2.098*
Log Out of Pocket	0.000	-0.012	0.009	-0.025	0.02	-0.006

1st Control: Household Demography

Head of household gender	0.074	-0.296	-0.272
JKN literacy (education & awareness)	1.692*	-0.617	1.62*
<i>Employment status (relative to both husband and wife unemployed):</i>			
a. Husband employed & wife unemployed	-0.118	17.569*	-0.767
b. Husband unemployed & wife employed	-0.393	18.258*	-1.074

c. Both husband and wife employed					-0.608	17.979*	-1.715**
Large household size (> 4 members)					-0.364*	-2.758*	-2.259*
2nd Control: Family health records							
Family member with catastrophic illness					0.324*	0.008	0.393**
Family member with pregnancy					0.299	0.395	0.382
3rd Control: JKN utilization							
Outpatient in community health centre					1.107*	0.564**	0.859*
Outpatient in clinic					0.145	-0.19	0.033
Outpatient in private practice					-0.008	-0.183	0.297
Outpatient in hospital					0.048	-0.319	0.21
Inpatient in community health center					-0.18	0.419	0.371
Inpatient in Clinic					0.277	0.354	0.362
Inpatient in hospital					0.244	0.036	0.136
Control 4: Satisfaction and perception on JKN							
Satisfied with secondary healthcare service	0.082*	-0.01	0.05**	0.041**	0.053	0.004	
Satisfied with primary health services	0.116*	-0.029	0.104*	0.144*	-0.002	0.2*	
Consider JKN to be forbidden	0.069	0.033	0.458	-0.318	0.24	0.615	
Obs.		3,914				2,938	
Pseudo R-sq.		0.1431				0.2023	
Pr. Chi-sq.		0.0000				0.0000	

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