

Premium Compliance Estimation – Aggregate for All Classes

Compliance (1 = Yes, 0 = No)	Average Marginal Effects (dy/dx)					
	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6
Log household food expenditure (monthly)	-0.003	-0.009	-0.003	-0.004	-0.004	-0.009
Alcohol spending as % household income (annual)	-0.037	-0.021	0.013	-0.04**	-0.036	0.02
Log tobacco spending (annual)**	0.001	0.002**	0.001**	0.001	0.001	0.002**
Log household non-food expenditure (monthly)	0.008*	0.012*	0.007*	0.008*	0.006**	0.01*
<i>JKN Class (relative to 1st Class):</i>						
a. 2 nd Class	0.003	0.005	0	0.002	0.003	0.008
b. 3 rd Class	-0.006	-0.002	-0.011	-0.007	-0.006	0
<i>Islands of resident (relative to Java):</i>						
a. Sumatera	0.008	0.02	0.02	0.009	0.019	0.033**
b. Kalimantan	0.038*	0.04*	0.042*	0.038*	0.049*	0.05*
c. Nusa Tenggara	-0.04**	-0.042**	-0.038	-0.044**	-0.045**	-0.047
d. Sulawesi	0.037*	0.042*	0.041*	0.038*	0.047*	0.056*
e. Papua	0.013	0.006	0	0.009	0.022	0.008
<i>Commitment to Pay (based on ATP & WTP):</i>						
a. Not able but willing	0.895*	0.896*	0.9*	0.891*	0.89*	0.893*
b. Able but not willing	0.004	0.019	0.006	0.006	0.005	0.015
c. Able and willing	0.883*	0.876*	0.896*	0.878*	0.877*	0.87*
Risk Averse	0.133*	0.139*	0.108	0.133*	0.123*	0.115*
Log Out of Pocket	0	-0.001	-0.002	-0.001	-0.001	-0.002
1st Control: Household Demography						
Head of household gender		0.008				0.009
JKN literacy (education & awareness)		0.035				0.03
<i>Employment status (relative to both husband and wife unemployed):</i>						
a. Husband employed & wife unemployed		-0.12*				-0.11*
b. Husband unemployed & wife employed		-0.029				-0.018
c. Both husband and wife employed		-0.057				-0.045**
Large household size (> 4 members)		0.001				-0.002

2nd Control: Family health records						
Family member with catastrophic illness					0.029*	0.017
Family member with pregnancy					-0.03**	-0.03
3rd Control: JKN utilisation						
Outpatient in community health centre					0.013	0.01
Outpatient in clinic					0.014	0.029**
Outpatient in private practice					0.002	0.006
Outpatient in hospital					0.013	0.008
Inpatient in community health centre					-0.01	0
Inpatient in clinic					0.022	0.005
Inpatient in hospital					-0.006	-0.018
Control 4: Satisfaction and perception on JKN						
Satisfied with secondary healthcare service					0.003**	0.002
Satisfied with primary health services					0.005*	0.005**
Consider JKN to be forbidden					0.029	0.035
Obs.	3,914	3,003	3,808	3,901	3,914	2,938

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

+ monthly income multiplied by 12

++ any tobacco-related spending, including vaping

