

ABSTRAK

PENGETAHUAN DAN PERSEPSI MASYARAKAT MISKIN DALAM PEMANFAATAN KARTU JAMINAN KESEHATAN MASYARAKAT (JAMKESMAS)

(Studi di Puskesmas Bandarjaya Kabupaten Lampung Tengah)

Oleh

Anita Al Karim

Jaminan Kesehatan Masyarakat (Jamkesmas) merupakan salah satu program pembangunan yang dilaksanakan pemerintah dengan tujuan meningkatkan derajat hidup masyarakat miskin di Indonesia. Namun dengan berubah-ubahnya kebijakan Jaminan Kesehatan yang terjadi sangat cepat dan kurangnya sosialisasi kesehatan sehingga mengakibatkan masyarakat miskin sulit untuk mengikutinya. Penelitian ini bertujuan untuk mengetahui bagaimana pengetahuan yang dimiliki masyarakat miskin dan persepsi masyarakat miskin dalam pemanfaatan kartu Jamkesmas. Metode yang digunakan adalah metode kualitatif. Penelitian ini dilaksanakan di Puskesmas Bandarjaya, Kecamatan Terbanggi Besar Kabupaten Lampung Tengah, dengan informan berjumlah 7 orang yang diambil dengan teknik *purposive sampling*. Data dalam penelitian ini dikumpulkan dengan wawancara mendalam (*indepth Interview*) dipandu dengan pedoman wawancara, observasi, dokumentasi dan studi kepustakaan. Kemudian data dianalisis melalui tiga tahap yaitu reduksi data, penyajian data, dan penarikan kesimpulan.

Hasil penelitian dan pembahasan menunjukkan bahwa Pengetahuan masyarakat miskin yang rendah ternyata memunculkan persepsi yang baik (positif). Pengetahuan masyarakat miskin yang rendah meliputi pengetahuan tentang prosedur pembuatan kartu dan jenis-jenis fasilitas yang didapat dari pemanfaatan kartu Jamkesmas. Rendahnya pengetahuan masyarakat miskin disebabkan karena tingkat pendidikan yang rendah dan sosialisasi yang dilakukan pemerintah dan pihak-pihak terkait tidak memperhatikan kebutuhan masyarakat, seperti tempat yang tidak memadai dan waktu yang tidak sesuai dengan kesibukan/kegiatan masyarakat sehingga sosialisasi tidak sampai kepada masyarakat. Walaupun masyarakat memiliki pengetahuan yang rendah, namun masyarakat miskin tidak mengalami hambatan dalam proses pembuatan dan pemanfaatan kartu Jamkesmas. Sehingga persepsi yang muncul tentang pelayanan yang didapat adalah baik (positif), baik itu pelayanan dalam pembuatan kartu jamkesmas, maupun pelayanan kesehatan yang diterima dari pemanfaatan kartu jamkesmas.

Kata Kunci: Pengetahuan, Persepsi, Masyarakat Miskin, Pemanfaatan Kartu Jamkesmas

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KNOWLEDGE AND PERCEPTION OF THE POOR IN THE UTILIZATION OF HEALTH INSURANCE CARD (JAMKESMAS)

(Studies in Central Lampung regency Bandarjaya Health Center)

**by
Anita Al Karim**

Community Health Insurance (Jamkesmas) is one of the development program of the government with the aim of increasing the degree of poor people living in Indonesia. But with the changing health insurance policy change that is happening very quickly and the lack of socialization lead to poor health so it is difficult to follow. This study aims to determine how poor knowledge and poor perception of the use of Jamkesmas. Metode card used is a qualitative method. The research was conducted at the health center district Bandarjaya, Terbanggi Great Central Lampung regency, with the informant amounted to seven people taken to the purposive sampling technique. The data in this study were collected by in-depth interviews (depth interviews) guided the interview guides, observation, documentation and library research. Then the data were analyzed through three phases, namely data reduction, data presentation, and drawing conclusions.

The results and discussion indicate that poor knowledge of low perception that creates a good (positive). Poor knowledge of low knowledge of the procedures include making cards and other types of facilities obtained from the use of Jamkesmas card. Lack of knowledge of the poor due to low levels of education and socialization of the government and the parties do not consider the needs of the community, such as inadequate place and time that is incompatible with the bustle/community activities, so socialization is not up to the community. Although people have low knowledge, but the poor do not have problems in the process of making and utilizing Jamkesmas cards. So the perception that appears on all the services obtained is good (positive), either in the service Jamkesmas card making, and health services received from the utilization of Jamkesmas cards.

Keywords: Knowledge, Perception, Poor People, Utilization Jamkesmas Card

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The method used is a qualitative method. The research was conducted at the health center districts Bandarjaya large Terbanggi Central Lampung regency, with the informant amounted to seven people taken to the purposive sampling technique. The data in this study were collected by in-depth interviews (depth interview), and guided by the interview guide. While the techniques of data collection in this study is the method of interview. Then the data were analyzed through three phases, namely data reduction, data presentation, and drawing conclusions.

The results and discussion indicate that poor knowledge of low perception that creates a good (positive). Poor knowledge of low knowledge of the procedures include making cards and other types of facilities obtained from the use of Jamkesmas card. Low due to poor knowledge dissemination by the government and the parties do not consider the needs of the community, such as inadequate place and time that is incompatible with the bustle / community activities, so socialization is not up to the community. Although people have low knowledge, but the poor do not have problems in using Jamkesmas card. So the perception that emerged about the health service is good (positive).

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