ABSTRACT

Background: Independent BPJS participants non Contribution Assistance Recipients (CAR) in Jambi City still 46.06% have not reached the UHC target so that an analysis is carried out on the ability of the community to buy health services and see how the community allocates assets to purchase services at first-level health facilities in Jambi City. This study aims to analyze the ownership of savings assets and length of illness on the ability to purchase first-level health care facilities in Jambi City.

Methods: This study used a cross sectional design. The research instrument used a questionnaire to 100 respondents with accidental sampling technique. Analyzed by univariate and bivariate chi square methods.

Results: The results showed that there was a relationship between ownership of savings assets (pvalue = 0.001) with the ability to buy and there was no relationship between Duration of illness (pvalue = 1,000) and the ability to buy.

Conclusion: The proportion of people who can't afford it is 53% and those who can afford it are 47%. There is a relationship between ownership of savings assets and the ability to purchase first-rate health facility services in Jambi City. It is hoped that FKTP in collaboration with BPJS Kesehatan will assist in collecting data on independent NHIparticipants who cannot afford to pay to convert their membership into CAR participants and disseminate information about NHI to the community in the working area of the puskesmas.

Keywords: *Asset Ownership Savings, Duration of illness, Ability to buy*.

ABSTRAK

Latar Belakang: Peserta BPJS mandiri non Penerima Bantuan Iuran (PBI) di Kota Jambi masih 46,06% belum mencapai target UHC sehingga dilakukan analisis tentang kemampuan masyarakat membeli pelayanan kesehatan dan melihat bagaimana masyarakat mengalokasikan aset untuk membeli jasa pelayanan di fasilitas kesehatan tingkat pertama. Penelitian ini bertujuan untuk menganalisis kepemilikan aset tabungan dan lama sakit terhadap kemampuan membeli pelayanan fasilitas kesehatan tingkat pertama di Kota Jambi.

Metode: Penelitian ini menggunakan desain *cross sectional.* Instrument penelitian menggunakan kuesioner kepada 100 responden dengan teknik pengambilan sampel *accidental sampling.* Dianalisis dengan metode univariat dan bivariat *chi square.*

Hasil: Hasil penelitian menunjukkan ada hubungan antara kepemilikan aset tabungan (*pvalue*=0,001) dengan kemampuan membeli dan tidak ada hubungan antara lama sakit (*pvalue*=1,000) dengan kemampuan membeli.

Kesimpulan: Proporsi masyarakat yang tidak mampu yaitu sebesar 53% dan yang mampu yaitu sebesar 47%. Ada hubungan antara kepemilikan aset tabungan dengan kemampuan membeli. Diharapkan FKTP bekerjasama dengan BPJS kesehatan membantu dalam pendataan peserta JKN mandiri yang memang tidak mampu membayar untuk mengubah kepesertaannya menjadi peserta PBI dan menyebar informasi mengenai JKN kepada masyarakat diwilayah kerja puskesmas.

Kata Kunci : *Kepemilikan Aset Tabungan, Lama Sakit, Kemampuan Membeli*