ABSTRAK

Transisi sistem Jaminan Kesehatan Nasional (JKN) ke Kelas Rawat Inap Standar (KRIS) membawa perubahan signifikan dalam persepsi dan kesediaan peserta terhadap layanan yang lebih seragam. Penelitian ini bertujuan untuk mengukur Willingness to Pay (WTP) peserta JKN terhadap kebijakan KRIS, mengidentifikasi faktor-faktor yang memengaruhi WTP, membandingkan perbedaannya antar kelas kepesertaan, serta menyusun rekomendasi kebijakan berbasis data. Metode yang digunakan mencakup analisis non-parametrik, pemodelan PLS-SEM, pengujian invariansi model (MICOM), analisis lintas kelompok (MGA), dan validasi indikator melalui pendekatan Delphi. Hasil menunjukkan bahwa peserta kelas 1 memiliki WTP tertinggi, sedangkan peserta kelas 3 cenderung lebih sensitif terhadap biaya. Faktor Perceived Value dan Insurance Technology berperan sebagai mediator penting dalam membentuk WTP. Meskipun konstruk dipahami secara seragam, terdapat perbedaan dalam respons rata-rata antar kelas. Enam indikator utama disepakati melalui Delphi sebagai dasar rekomendasi kebijakan. Temuan ini menegaskan pentingnya strategi komunikasi dan penyesuaian kebijakan yang kontekstual agar implementasi KRIS dapat diterima secara luas dan berkeadilan.

Kata kunci: Willingness to Pay, KRIS, BPJS Kesehatan, PLS-SEM, Delphi Method

ABSTRACT

The transition of Indonesia's National Health Insurance (JKN) system from class-based inpatient care (Classes 1, 2, and 3) to the standardized Kelas Rawat Inap Standar (KRIS) scheme introduces significant changes in participants' perceptions and willingness to support a more uniform service model. This study aims to measure participants' Willingness to Pay (WTP) for the KRIS policy, identify the influencing factors, examine variations across participant classes, and formulate policy recommendations based on empirical findings. The methodology includes non-parametric estimation, Partial Least Squares–Structural Equation Modeling (PLS-SEM), Measurement Invariance of Composite Models (MICOM), Multi-Group Analysis (MGA), and indicator validation using the Delphi method. The results indicate that participants in Class 1 have the highest WTP, while those in Class 3 are more cost-sensitive. Perceived Value and Insurance Technology serve as key mediators shaping WTP. Although constructs are understood consistently across groups, differences in response averages were found. Through the Delphi process, six core indicators were identified as most relevant to support policy formulation. These findings underscore the need for adaptive, segment-based communication and policy strategies to ensure equitable and sustainable implementation of KRIS.

Keywords: Willingness to Pay, KRIS, BPJS Kesehatan, PLS-SEM, Delphi Method