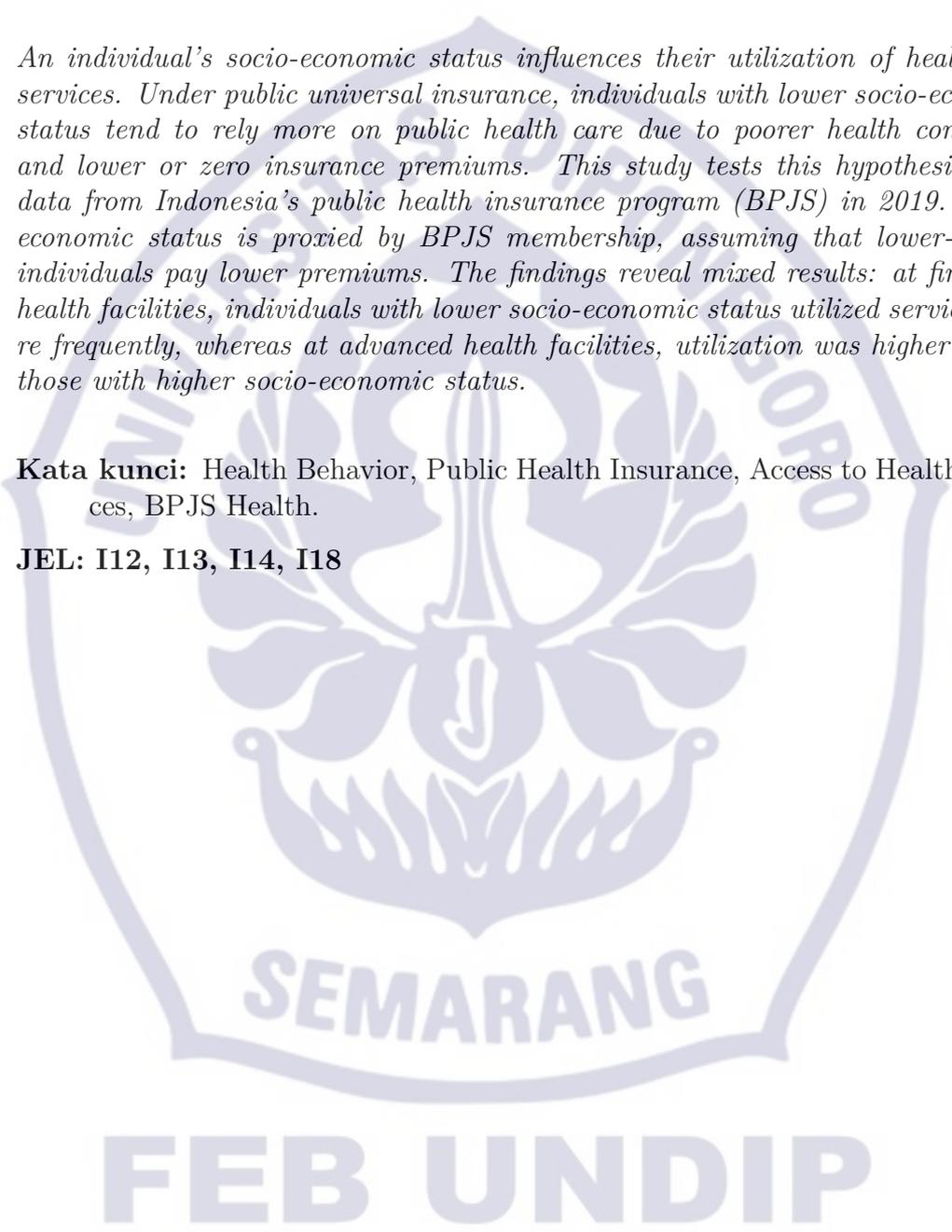


ABSTRACT

An individual's socio-economic status influences their utilization of health care services. Under public universal insurance, individuals with lower socio-economic status tend to rely more on public health care due to poorer health conditions and lower or zero insurance premiums. This study tests this hypothesis using data from Indonesia's public health insurance program (BPJS) in 2019. Socio-economic status is proxied by BPJS membership, assuming that lower-income individuals pay lower premiums. The findings reveal mixed results: at first-level health facilities, individuals with lower socio-economic status utilized services more frequently, whereas at advanced health facilities, utilization was higher among those with higher socio-economic status.

Kata kunci: Health Behavior, Public Health Insurance, Access to Health Services, BPJS Health.

JEL: I12, I13, I14, I18

The logo of FEB UNDIP Semarang is a large, light purple watermark in the background. It features a central emblem with a crown-like top and a shield-like bottom. The word "SEMARANG" is written in a bold, sans-serif font across the bottom of the emblem. Below the emblem, the text "FEB UNDIP" is written in a larger, bold, sans-serif font.

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