

## Pola Demand Rawat Jalan Peserta Asuransi Kesehatan Komersial di Indonesia Tahun 2011 (Analisis Data Klaim Tahun 2011)

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### Abstrak

<p>ABSTRAK This thesis discusses the demand pattern of outpatient care in those commercial health insurance in Indonesia by using outpatient claims data at 2.566.850 million. Using quantitative esearch method with cross sectional design. The results showed that outpatient demand on the commercial health insurance participants related to the characteristics of participants, the diagnosis of disease, characteristic of health insurance benefits, and types of health care facilities. The dominant predictor affecting the demand are tuberculosis and the benefits of unlimited ceiling. As a suggestion for a national social health insurance policy, outpatient premium is amounting to Rp 3,112 per person per month and outpatient premium for commercial health insurance is amounting to Rp 115,665. Keywords: Demand, health insurance</p>