

## **ABSTRAK**

Pandemi Covid-19 adalah wabah penyakit yang sedang terjadi secara global di seluruh dunia, yang juga memberikan dampak diberbagai bidang terutama di bidang kesehatan. Berdasarkan laporan BPJS Kesehatan cabang utama malang menunjukkan bahwa penerimaan iuran dan koletibilitas iuran per 31 desember 2019 untuk peserta bukan penerima upah hanya mencapai 75% dari pendapatan iuran. Hal ini menunjukkan bahwa ada 25% dari jumlah peserta bukan penerima upah tidak membayar iuran. Tujuan penelitian ini untuk mengetahui gambaran kemampuan membayar iuran JKN pada masa pandemi covid-19 di Kota Malang. Jenis Penelitian yang digunakan yaitu penelitian deskriptif dengan jumlah responden 62 orang. Teknik pengumpulan data menggunakan *google form*. Hasil penelitian menunjukkan bahwa mayoritas responden menunggak membayar iuran JKN pada masa pandemi (33 responden), memiliki motivasi membayar tetap (30 Responden), rutin membayar iuran (33 responden), Jumlah anggota keluarga banya orang (44 responden), pengetahuan tentang Jaminan Kesehatan Nasional mayoritas memiliki pengetahuan tinggi (39 responden), Pendapatan rendah (40 responden), Pendidikan perguruan tinggi (31 responden), Tidak mampu membayar iuran (35 responden)

**Kata Kunci:** Jaminan Kesehatan Nasional, Kemampuan Membayar, Covid-19

## **ABSTRACT**

*The Covid-19 pandemic is a disease outbreak that is currently happening globally throughout the world, which also has an impact in various fields, especially in the health sector. Based on the BPJS Kesehatan report, the main Malang branch shows that the receipt of contributions and the collectibility of contributions as of December 31, 2019, for participants who are not wage earners only reached 75% of contribution income. This shows that there are 25% of non-wage earners do not pay contributions. The research objective was to determine the ability to pay JKN contributions during the Covid-19 pandemic in Malang City. This type of research is a descriptive study with 62 respondents. The data technique uses google form. The results showed that very many respondents were in arrears to pay JKN dues during the pandemic (33 respondents), had a fixed motivation to pay (30 respondents), paid routine fees (33), the number of family members was large (44), knowledge of the mayor's National Health Insurance Having high knowledge (39 respondents), low income (40 respondents), tertiary education (31 respondents), unable to pay tuition (35 respondents)*

*Keywords: National Health Insurance, Ability to Pay, Covid-19*