



THE ROLE OF HEALTH INSURANCE IN RETIREMENT SERVICES : ADDRESSING HEALTH RISKS AND CARE COSTS

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ABSTRACT

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This journal proposes an interdisciplinary approach that aims to address health risks and reduce medical costs by considering public health, health economics, health policy, and medical technology innovation. This research identifies strategies that can improve public health and manage the increasing burden of care costs, with a focus on holistic and sustainable solutions.

The literature review presents public health risks, notes the impact of care costs on the health system, and highlights the importance of an interdisciplinary approach in achieving sustainable health goals. The author outlines key strategies for addressing health risks, such as disease prevention, chronic disease management, and the role of medical technology in meeting these challenges, with appropriate methodologies.

The case studies provide examples of successful implementation of public health programs to address health risks and reduce treatment costs, including the implementation of new medical and effective health policies. Through analysis and discussion, this study provides insight into the main findings and implications of the proposed interdisciplinary approach.

In conclusion, an interdisciplinary approach can become a solid foundation for addressing health risks and reducing treatment costs. Holistic solutions offered through the integration of various disciplines can become a reference for making meaningful health decisions for the future. This study provides recommendations for next steps in achieving optimal public health and higher cost-efficiency of care.

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A. INTRODUCTION

Health is a fundamental aspect or an important component in the quality of life and community development. However, the challenges of increasingly complex health risks and increasing medical costs have become a serious concern in the global health system. This phenomenon requires an innovative and holistic approach to address increasing health risks and increase efficiency in managing medical expenses.

Human life expectancy in this modern era continues to increase thanks to advances in medical science and technology. However, effective solutions are needed to ensure financial comfort and security during retirement as health risks and care costs increase with age.

Pension systems are an integral part of modern life enabling workers to experience a proper and secure retirement after years of contributing to the world of work. However, when entering retirement age, individuals are often faced with two main risks that can threaten their financial stability: health risks and medical treatment costs. Deteriorating health conditions and rising treatment costs can destroy savings that have been accumulated over years, reduce living standards and cause serious financial difficulties for retirees.

The purpose of this study is to develop an interdisciplinary approach framework that can be the basis for overcoming health risks, reducing the burden of care costs, and to find out the role of insurance in retirement services in overcoming health risks and medical expenses. To produce sustainable and end-to-end solutions, this approach will incorporate opinions from areas such as public health, health economics, health policy, and medical technology innovation.

This study aims to develop an interdisciplinary approach framework that can become the basis for addressing health risks and reducing the burden of care costs and identifying the role of insurance in retirement services to address health risks and care costs. This approach will integrate perspectives from multiple disciplines, including public health, health economics, health policy, and medical technology innovation, to achieve sustainable and end-to-end solutions.

The literature review will analyze ongoing public health risk trends and the financial impact of health care costs. In this regard, it is important to understand the importance of an interdisciplinary approach in dealing with this complex challenge. By exploring knowledge from various fields, it is hoped that new effective ways will be found in improving population health and optimizing the use of health resources.

B. THEORITICAL FRAMEWORK

"The theoretical framework is a container that explains the variable or the main problems contained in the research. (Arikunto (2006: 107)

1. Retirement Theory

Pension is income received every month by former employees who are no longer able to work, to finance their next life so that they are not neglected if they are powerless to find other income.

Based on Law Number 11 of 1969, pensions are given as an old age security and as compensation for the services of civil servants for years working in government service.

Based on Law no. 43 of 1999 Article 10, Pension is an old age guarantee and as a reward for Civil Servants who have served the State for many years. In essence, it is everyone's obligation to try to guarantee their old age, and for that every civil servant is obliged to become a participant in a social security agency established by the government. Because pensions are not only a guarantee for old age, but also as remuneration, the Government provides contributions to Civil Servants.

2. Health Risks and Treatment Costs

a. Development of health risks in the elderly

The development of health risks in old age is a natural process that occurs in the human body as we age. Aging is a major factor that causes various physiological and biological changes in the body, which in turn increases its susceptibility to various diseases and health conditions.

b. Impact of rising health costs

There are a number of factors that have contributed to the increase in health expenditure costs, including: inflation rates, demand levels, changes in disease patterns, changes in patterns of health services, changes in the relationship between doctors/specialists and their patients, and weak cost control mechanisms.

C. METHOD

The methodology used in this study includes data analysis from various sources and health economics modeling. The aim of this study is to provide a solid basis for building relevant strategies to reduce medical costs and address health risks. This research is expected to provide in-depth insights and practical solutions for various health systems.

The strategies to be discussed include measures that focus on disease prevention, health promotion, chronic disease management, and the role of medical technology in increasing the efficiency and effectiveness of treatment. In addition, this research will also explore health policies that can help limit treatment costs and provide equality in access to health services for the entire population.

Data Collection Techniques in this study through:

- Questionnaire: Prepare a questionnaire that includes questions about the profile of pension participants, perceptions of health risks and treatment costs, and satisfaction with pension insurance.
- Interview: Conducted in-depth interviews with several pension participants to gain deeper insight into their experiences and perceptions of pension insurance.
- Literature Study: Collecting secondary data from relevant sources such as journals, research reports, and related publications to support analysis.

Through this research, concrete examples of the implementation of an interdisciplinary approach will be presented in overcoming health risks and evaluating their impact on the management of treatment costs. Analysis and discussion will become an integral part of interpreting research results and provide a more comprehensive understanding of the implications of the

proposed interdisciplinary approach.

D. FINDINGS AND DISCUSSION

1. Health Insurance

The definition of health according to the "World Health Organization" (WHO) formulates a very broad scope, namely "a state of complete physical, mental and social well-being, not only free from disease or weakness/disability".

From the description above, it can be concluded that health according to WHO implies an ideal state of health, both in terms of biology, psychology, and social. This also of course will make a person able to carry out activities optimally and optimally.

In addition, WHO also describes several health characteristics that need to be known:

Among them, such as physically and mentally healthy without involving external elements, health is related to the internal or external environment, spiritual health, mental health. As well as being healthy as a creative and productive life.

Health insurance is a form of financial protection that provides medical benefits and helps protect an individual or family from unexpected health care costs. In exchange for regular premium payments, the health insurance company covers part or all of the participant's health care costs, including doctor visits, hospitalization, medications, medical procedures, screening, and other health services that cover the insurance policy.

Health insurance policyholders can pay monthly or annual premiums to obtain the insurance benefits specified in their policy. In addition, health insurance also covers prevention and other health programs to improve the welfare of participants.

The main purpose of health insurance is to provide financial protection against expensive and unexpected health care costs, so that participants can access the necessary medical care without having to worry about serious financial consequences. It plays an important role in maintaining the physical and mental health of individuals, as well as helping

to ease the financial burden when facing a health crisis situation.

Health insurance can be purchased by individuals independently or through the employer they work for, which often offers health insurance as part of an employee benefits package. There are also government health insurance programs offered by some countries to help citizens who cannot afford private health insurance.

2. The role of health insurance in retirement services

Health insurance has an important role in pension services to cover health risks and treatment costs. Here are some ways in which health insurance can help in the context of retirement:

- a. **Financial Protection:** Health insurance provides financial protection against unexpected health care costs. In retirement, when income is limited, unforeseen health care costs can become a significant financial burden. Health insurance helps in paying for hospital bills, doctor fees, medicines, and other medical procedures, thereby reducing the financial burden on the insurance participants.
- b. **Access to Adequate Medical Care:** In retirement services, health insurance ensures adequate access to medical care. This includes the availability of a wide network of hospitals and doctors, so that insurance participants have good options to get treatment that suits their health needs.
- c. **Prevention and Early Treatment:** Health insurance often provides prevention and early treatment programs, such as periodic health checks, vaccinations, and disease screening. This helps insurance participants to detect health problems early and take appropriate preventive measures. Early prevention and treatment can reduce long-term health risks and ensure a better quality of life in retirement.
- d. **Flexibility in Choice of Services:** Health insurance gives retired participants flexibility in choosing the type of health services they need. This includes choices of health facilities, doctors, specialists, and medical procedures. With this flexibility, pensioners can manage their health care according to their personal preferences and specific health needs.

- e. Mental and Emotional support: In addition to financial protection and access to medical care, some health insurers also provide mental and emotional support, such as counseling services or mental health programs. This is especially important in the context of retirement, where lifestyle changes and transitions to new phases of life can impact a person's mental and emotional well-being.

It is important to note that health insurance benefits in retirement services can vary depending on the type of insurance and policies held by participants. It is important for individuals who are about to retire to understand the terms and benefits of their health insurance and choose a policy that suits their needs and preferences.

E. CONCLUSION

In conclusion, an interdisciplinary approach can become a solid foundation in overcoming health risks and managing treatment costs, an effective and useful strategy in improving the quality of public health. By combining medical approaches, health promotion, information technology, and health team collaboration, this program has succeeded in reducing the burden of treatment costs and improving the quality of life of patients. Implementation of similar strategies in puskesmas and other health systems has the potential to achieve positive and sustainable outcomes in addressing future health challenges.

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