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## The role of Health Insurance in increasing the rate of normal births in midwifery services

### Abstract

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**Background:** Pregnant women are willing to have regular pregnancy check-ups at the clinic to achieve a healthy pregnancy. Pregnant women know the types of obstetric services provided by health insurance. Pregnant women do not make good use of midwifery service facilities provided by health insurance.

**Objectives:** Low motivation of pregnant women to have antenatal check-ups at health clinics. Pregnant women are not aware of the types of obstetric services provided by health insurance.

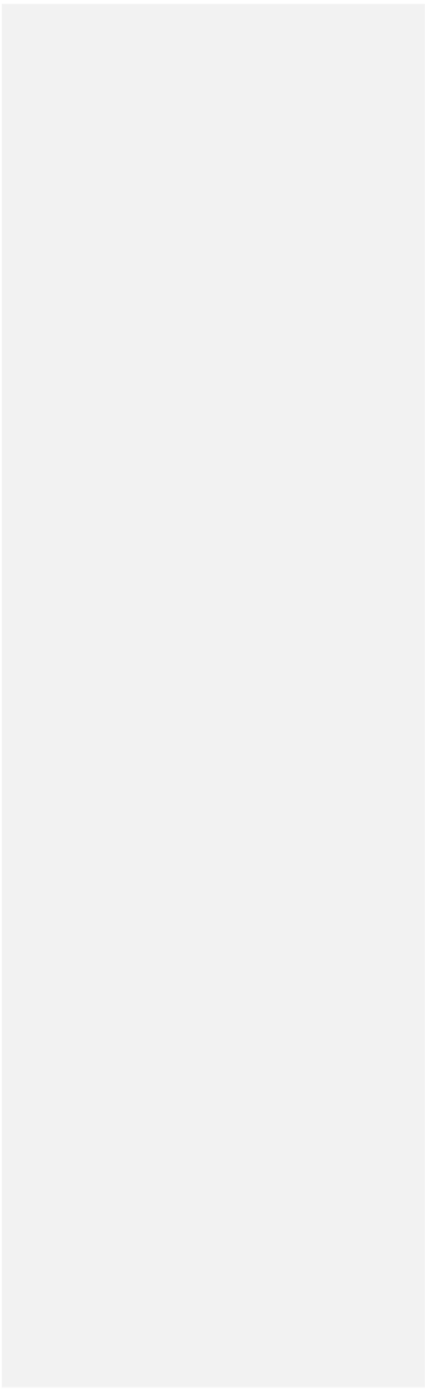
**Methods:** This research uses a case study approach with qualitative research. Respondents are pregnant women undergoing pregnancy checks at health clinics, and there are 300 respondents. The instrument in this study is an observation sheet used to record the results of pregnant women's health checks.

**Results:** There has been an increase in examination services after pregnant women learned the benefits of using midwifery services for pregnancy and childbirth examinations. For pregnancy checks in 2022, there will be 1080 mothers; in 2023, there will be an increase of 3600 mothers. For delivery services, in 2022, there will be 96 mothers, and in 2023, there will be 240 mothers giving birth at the clinic. The Health Clinic has Standard Operating Procedures (SOP) in the initial maternity service visit to provide comprehensive maternity services, and it is expected that there will be good bonding between the midwife and the mother so that the mother feels the need and importance to revisit the clinic for pregnancy check-ups.

**Conclusion:** Pregnant women have good knowledge about the importance of antenatal care. Pregnant women are highly motivated to undergo regular antenatal check-ups at the clinic.

**Keywords:** Health Insurance, Midwifery Services, Clinics, Pregnant Women, Normal Childbirth

Based on MESH words :Commented [a2]



## Introduction:

Pregnant women are willing to have regular pregnancy check-ups at the clinic to achieve a healthy pregnancy. Pregnant women will also be more motivated to seek midwifery care if health workers treat women with respect and there is more than just patient-midwife bonding. For this reason, midwifery services provided by the clinic can answer the needs of pregnant women, which is different from other services and services provided in the form of comprehensive services [1]. Midwifery services offered are comprehensive or comprehensive services, such as physical and psychological services. This can be in counseling covering pregnancy, childbirth, and postpartum.

Pregnant women know the types of obstetric services provided by health insurance. Pregnant women can learn about the types of obstetric services from health workers, doctors, midwives, and obstetricians. Some information related to health resources or midwifery services can also be obtained from several online service applications that pregnant women can more easily access [2].

Pregnant women do not make good use of midwifery service facilities provided by health insurance. Several reasons prevent pregnant women from utilizing the midwifery service facilities provided by health insurance, including 1. Pregnant women are still not registered with health insurance [3]. 2. Obstetric sociodemographic factors 3. Fear of obstetric services; 4. Other reasons include having undergone labor surgery [4]. 5. Limited access is commonly experienced by pregnant women living in rural areas. 6. Another factor is a lack of understanding about the benefits of midwifery services [5].

Pregnant women receive an active socialization and education process regarding the types of obstetric services covered by health insurance. Socialization and education on the coverage of obstetric services by health insurance, with promotions to increase women's participation in antenatal check-ups [6].

The mother plans to have a standard delivery at a health clinic because she is still worried about the cost of health services. Some things that can affect health financing for pregnancy and childbirth: 1. Types of Health Service Facilities Health service financing will differ in government-owned, private, or special health facilities. 2. Types of Health Insurance For health financing that has been guaranteed by health insurance [7]. 3. Type of health care practice [8]. 3. Cultural practices where these cultural practices can also affect the financing of health services during pregnancy or childbirth [9]. 4. Early Discharge: repatriation that is carried out immediately after the mother and baby receive health services [10]. The abovementioned factors are essential when assessing how much healthcare costs are covered.

The low motivation of pregnant women to have antenatal check-ups at health clinics. Some causes of low motivation of pregnant women to visit health services: 1. Family and friends [11]. 2. The role of healthcare workers: healthcare workers who can motivate so that pregnant women are willing to undergo HIV health tests [12].

Pregnant women are not aware of the types of obstetric services provided by health insurance. It's possible that expectant mothers are unaware of the kinds of midwifery services covered by health insurance. Prenatal care, labor and delivery, postpartum care, and infant care are all examples of midwifery services. To make sure they receive the treatment they require, pregnant women must examine their health insurance coverage and understand what services are covered [5][13][14][3].

Pregnant women do not make good use of the midwifery service facilities provided by health insurance. Some findings suggest that access to pregnancy and maternal health services may be influenced by variables such as lack of health insurance, immigrant status, and sociodemographic characteristics such as age, education, and urban residence.

Pregnant women receive no active socialization and education process regarding the types of midwifery services covered by Health Insurance. Many variables contribute to the lack of socialization and knowledge regarding maternity services. In other cases, this may be caused by a lack of access to education and training [15].

Pregnant women do not plan to give birth at the Health Clinic because they still worry about the cost of health services. According to research in the Journal of Obstetrics and Gynecology Canada, pregnant women who did not intend to give birth in a hospital were likelier to have the following characteristics: 1. Age. 2. Parity. 3. Education. 4. Income. 5. Location. 6. Smoking. 7. Insurance.

Healthy pregnancy is the cornerstone of the birth of a superior nation. In addition to lowering anemia incidences, *posyandu* activities, and pre-wedding seminars can raise teenagers' awareness of health issues and how to prepare for a safe pregnancy [16].

They motivate pregnant women to come for regular check-ups so that midwives at the clinic can control the mother's pregnancy well. Carry out in-depth education and counseling when pregnant women come to the clinic. Arrange definite appointments with pregnant women to accommodate the mother's free time. Present the closest family when making contact with the mother.

Pregnant women receive comprehensive midwifery care during pregnancy. Comprehensive midwifery care refers to a series of interventions and models of care provided by midwives or other health professionals trained in midwifery care. Obstetric services are adapted to community needs and existing resources, and comprehensive obstetric services can be provided in various forms.

Socialization and education processes are essential factors in changing the behavior of pregnant women. Socialization: Promoting social engagement among expectant mothers might help them feel supported and part of a community, which may encourage them to go to ANC visits. Peer support groups, counseling, and group activities can help achieve this [17]. Support from Husband: Including spouses or husbands in the process might also be helpful. [18]. By using these techniques, socialization and education programs can influence pregnant women's desire to have their pregnancy evaluated, leading to improved outcomes for the health of both the mother and the fetus. This research aims to determine how health insurance plays a role in increasing the rate of standard deliveries in midwifery services at the health clinic in Tangerang City.

## Methods:

This research uses a case study approach with qualitative research. Respondents are pregnant women undergoing pregnancy checks at health clinics, and there are 300 respondents. The instrument in this study is an observation sheet used to record the results of pregnant women's health checks. Data collection techniques involve interviews, observations, and documentation. The data analysis technique involves data triangulation.

## Results

The research results will be presented in the form of graphs and statements from pregnant women.

1. Motivation for pregnant women to undergo pregnancy check-ups and have standard deliveries at health clinics is still low.

*Statement by Mrs. S;*

"I am still afraid to come to the clinic and do not understand how to register."

2. Pregnant women are not fully aware of the health insurance programs related to pregnancy check-ups and maternal health services, both for prenatal care services and standard delivery services.

Mrs. Y's statement

*"I do not know what services are covered by insurance, so if you want to check, you are worried that you will pay money."*

3. Pregnant women have not maximally utilized health insurance benefits, especially for standard delivery services.

Mrs. F's statement

*"But yesterday, I gave birth at home, and I did not know that giving birth at the clinic was free; if I knew giving birth was free, I would give birth here."*

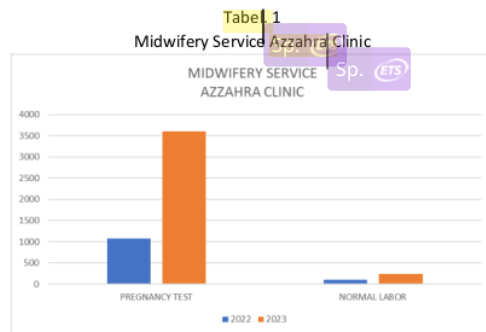
4. Pregnant women can quickly adapt to health insurance service information in midwifery services.

Mrs. J's statement

*"I want to have a pregnancy check here and an ultrasound, ma'am midwife."*

5. Pregnant women have a healthy pregnancy controlled by health workers, and the rate of standard deliveries increases at health clinics.

Data on clinic services at the research site describe the number of pregnancy checks and standard deliveries.



There has been an increase in examination services after pregnant women learned the benefits of using midwifery services for pregnancy and childbirth examinations.

For pregnancy checks in 2022, there will be 1080 mothers; in 2023, there will be an increase of 3600 mothers. For delivery services, in 2022, there will be 96 mothers, and in 2023, there will be 240 mothers giving birth at the clinic.

## Discussion

The Health Clinic has Standard Operating Procedures (SOP) in the initial maternity service visit to provide comprehensive maternity services, and it is expected that there will be good bonding between the midwife and the mother so that the mother feels the need and importance to revisit the clinic for

pregnancy check-ups. One of the efforts to encourage the participation of pregnant women is to provide free classes for pregnant women [19]. There are several ways that can be done to increase the participation of pregnant women to come to the clinic for pregnancy check-ups, including: Obstetric services provided are tailored to the needs of pregnant women. This includes considering the mother's medical history, cultural background, and the environment from which the pregnant woman comes.

The Health Clinic has attractive educational media about the types of maternity services provided by health insurance in the form of posters, brochures, or video services. Several reasons prevent pregnant women from utilizing the midwifery service facilities provided by health insurance, including the fact that there are still pregnant women who are not registered with health insurance [3], [20], [21], [22].

The Health Clinic has SOPs related to the maternity service schedule that can be maximally utilized by pregnant mothers (a schedule of 5 prenatal check-ups covered by health insurance). Health clinics have Standard Operating Procedures (SOPs) regarding maternity services to ensure that they provide quality services and adhere to best practices. SOPs are designed to improve patient outcomes, ensure patient safety, and support evidence-based care [3], [23], [24].

The Health Clinic has a structured and measurable program plan that actively conducts socialization and education related to the utilization of health insurance in maternity services.

The Health Clinic has a companion program for groups of pregnant women who will give birth through WhatsApp groups, actively and continuously conducted until the mother has a standard delivery at the clinic [21], [25].

## Conclusions

Pregnant women have good knowledge about the importance of antenatal care. Pregnant women are highly motivated to undergo regular antenatal check-ups at the clinic. Health clinics ensure pregnant women receive comprehensive benefits from maternity services guaranteed by health insurance. The socialization and education programs owned by the clinic are essential factors in changing the behavior of pregnant women to undergo antenatal check-ups and plan deliveries at the health clinic. Health insurance in maternity services can be maximally utilized by pregnant women so that pregnant women during their pregnancy receive comprehensive supervision by health personnel (healthy pregnancy) and ultimately can undergo standard deliveries without worrying about financing. The limitation of this research still makes it challenging to reach pregnant women who have not yet or do not come to the clinic for antenatal check-ups.

## Acknowledgment

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## Competing interests

This Article is written freely from conflicts of interest

## Availability of data and materials

Data sharing does not apply to this article as no new data were created or analyzed in this study.

### Ethics approval and consent to participate

This article followed all ethical standards for research without directly involving human or animal subjects.

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