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An Education Program to Improve Health Insurance Literacy with Allianz Life Indonesia for PKK Mothers in Pondok Aren, South Tangerang

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ABSTRAK

Literasi asuransi kesehatan di Indonesia masih rendah, ditunjukkan oleh indeks literasi 45,45% dan inklusi hanya 28,50% berdasarkan Survei Nasional Literasi dan Inklusi Keuangan 2025. Kesenjangan ini mengindikasikan bahwa pemahaman belum diikuti pemanfaatan nyata, khususnya di kalangan pengelola keuangan rumah tangga. Pengabdian kepada masyarakat ini bertujuan meningkatkan literasi asuransi kesehatan pada komunitas Ibu-Ibu PKK di Pondok Aren, Tangerang Selatan, bekerja sama dengan Allianz Life Indonesia. Program dilaksanakan melalui sesi edukasi oleh VIP Planner Allianz, mencakup perencanaan keuangan dasar, manajemen risiko kesehatan, dan pemilihan produk asuransi. Pre-test dan post-test digunakan untuk mengukur perubahan pemahaman peserta. Kegiatan dihadiri 60 peserta, melampaui target 30 orang. Hasil menunjukkan 100% peserta mengalami peningkatan pemahaman, melampaui target 80%. Temuan ini membuktikan bahwa pendekatan edukasi berbasis komunitas efektif meningkatkan literasi keuangan dan mendorong inklusi asuransi di kalangan ibu rumah tangga.

Kata kunci: Edukasi Komunitas; Ibu PKK; Inklusi Asuransi; Literasi Keuangan; Asuransi Kesehatan

ABSTRACT

Health insurance literacy in Indonesia remains low, *with a literacy index of 45.45% and an inclusion index of only 28.50% based on the 2025 National Financial Literacy and Inclusion Survey. This gap indicates that understanding has not translated into actual product use, especially among household financial managers. This community service aimed to improve health insurance literacy among PKK mothers in Pondok Aren, South Tangerang, in collaboration with Allianz Life Indonesia. Educational sessions by Allianz VIP Planners covered financial planning, health risk management, and insurance product selection. Pre-test and post-test instruments measured changes in participants' understanding. The activity was attended by 60 participants, exceeding the 30-person target. Results showed 100% of participants improved their understanding, surpassing the 80% improvement target. These findings confirm that community-based education effectively enhances financial literacy and promotes* insurance inclusion among household managers.

Keywords*: Community Education; PKK Women; Insurance Inclusion; Financial Literacy; Health Insurance*

INTRODUCTION

The current economic conditions place many families in a difficult situation in maintaining financial balance (Prayogi, 2024). The rising cost of healthcare is one of the factors that requires attention in household financial management. Data released by the Central Statistics Agency in Figure 1 shows that the health sector has consistently experienced annual inflation.

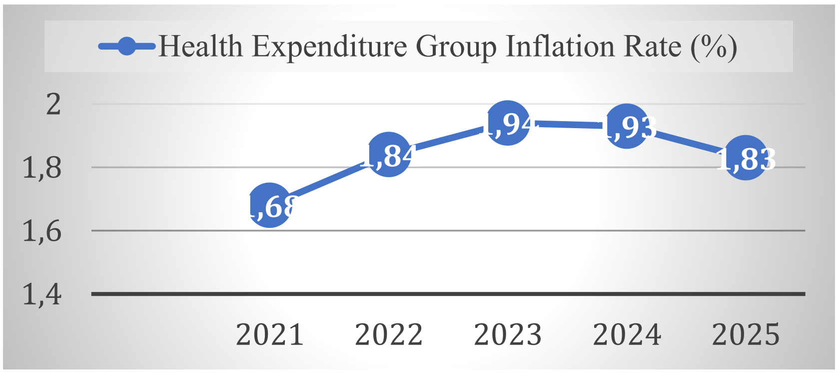

Figure 1. Health Expenditure Group Inflation Rate for the Year 2021–2025

Based on Figure 1, the inflation rate of the health expenditure group has fluctuated yet remained above its initial position, indicating that healthcare costs tend to increase and are dynamic in nature, requiring anticipatory financial planning. Unexpected expenditures can disrupt household budget stability, particularly for families with limited income (Prayogi, 2024). In this regard, insurance plays an important role as a protection instrument against unforeseen risks, supporting the stability of the financial system and national economic growth (Otoritas Jasa Keuangan, 2023).

Insurance is an agreement between two parties, namely the insurance company and the policyholder, whereby the company receives premiums in exchange for risk coverage (UU RI NO 40, 2014). Conceptually, insurance functions as a risk transfer mechanism, shifting the potential for financial loss from an individual or business entity to the insurance company (Adelia et al., 2024). One form particularly relevant to households is health insurance, which provides protection against medical treatment and healthcare costs (Handayani & Aslami, 2022). Through health insurance, the financial burden arising from healthcare needs can be managed in a more planned manner, making financial management more effective in building family welfare (Heriyanto & Eka Sulastri, 2025).

Although insurance plays a strategic role in maintaining household financial stability, public understanding and awareness of insurance products remains relatively low (Alvernia Kurniartha & Wahyuari, 2025). Based on the 2025 National Financial Literacy and Inclusion Survey (SNLIK), the insurance literacy index stood at 45.45% and the inclusion index at 28.50% (Otoritas Jasa Keuangan, 2025). This reflects an improvement from the 2022 survey, in which the literacy index was recorded at 31.7% and the inclusion index at only 16.6%, as shown in Figure 2.

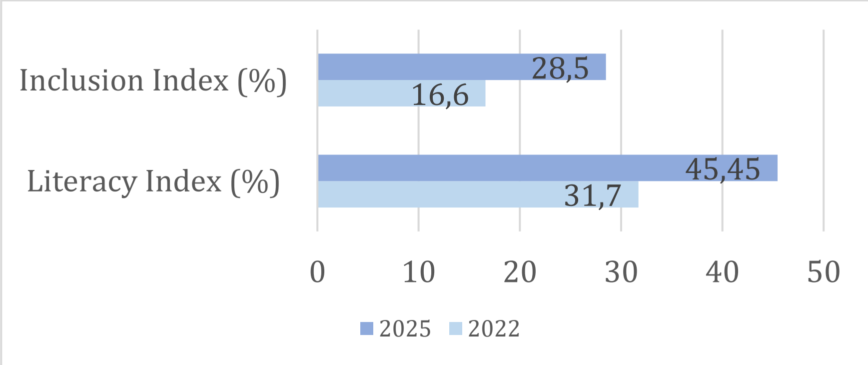

Figure 2. The Development of the Insurance Literacy and Inclusion Index for the Period of 2022 & 2025

Based on Figure 2, although both indicators have improved, the inclusion rate remains relatively low and disproportionate compared to the literacy rate, indicating a gap between understanding and actual utilization of insurance products. This condition underscores the need for strengthened education and increased awareness so that existing literacy levels can translate into tangible improvement in inclusion. Therefore, insurance literacy education needs to be conducted to enhance public understanding and assist individuals in managing their finances more effectively (Sa'diyahm et al., 2025). According to data from the Financial Services Authority (OJK) in 2022, the level of financial literacy among Indonesian society is still relatively low, with a percentage of 49.68%.

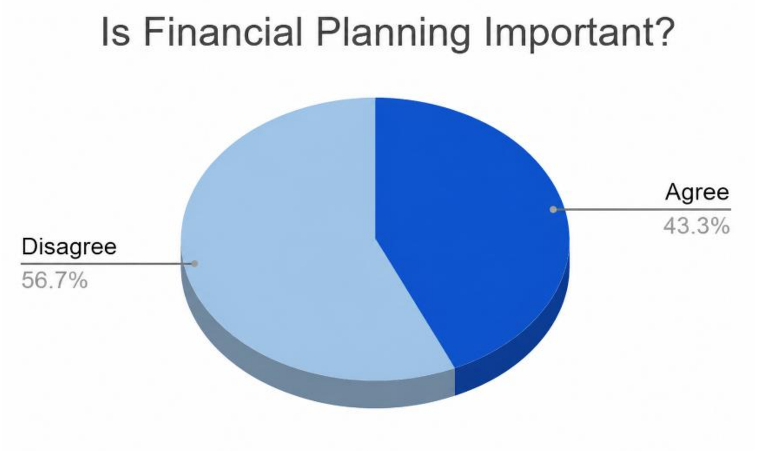

Figure 3. . Public Perception of the Importance of Financial Planning

Based on the graph above, it can be seen that the level of public awareness regarding the importance of financial planning is still relatively low. This is reflected in the percentage of respondents who disagreed with the importance of financial planning, which was higher at 56.7%, compared to those who agreed at 43.3%. These results indicate that most members of the PKK women community still do not fully understand the importance of financial planning in managing household economic conditions.The low level of awareness regarding financial planning may lead to poorly organized household financial management, such as the absence of expense records, inadequate emergency fund management, and limited preparation for urgent future needs.

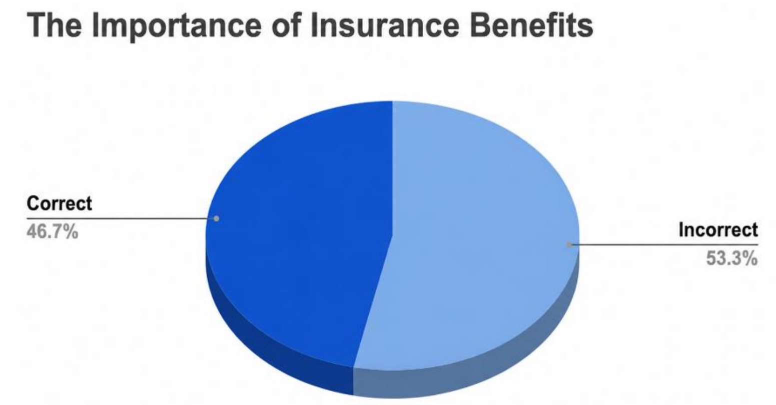

Figure 4. Participants' Understanding of the Importance of Insurance Benefits

Based on the graph above, it can be seen that the public's level of understanding regarding the importance of insurance benefits is still relatively low. This is reflected in the percentage of respondents who answered incorrectly, which was higher at 53.3%, compared to those who answered correctly at 46.7%. These findings indicate that most members of the PKK women community still do not fully understand the benefits and importance of insurance in everyday life.This low level of understanding demonstrates that there are still limitations in knowledge regarding the function of insurance as a form of financial protection against unexpected risks, such as illness, accidents, and other emergency situations.

Ferli et al. (2023) indicate that structured financial management education is capable of significantly improving participants' financial literacy. The advancement of the digital era has also driven changes in public behavior in managing risk, with awareness of the importance of financial protection through insurance growing alongside easier access to information and digital services (Prasetiyo et al., 2025). Community service activities aim to enhance public understanding and awareness of the importance of insurance in managing financial risk (Margaretha et al., 2025).

This community service activity aims explicitly to: (1) improve health insurance literacy among PKK mothers in Pondok Aren, South Tangerang; (2) provide a comprehensive understanding of the importance of family financial planning and health risk management; and (3) encourage greater insurance inclusion through the appropriate and needs-based use of health insurance products. Through a community-based educational approach involving practitioners from Allianz Life Indonesia, this activity is expected to create positive changes in knowledge and financial behavior, enabling participants to manage financial risks in a more planned and sustainable way.

IMPLEMENTATION METHOD

Material

The material was compiled based on the results of an initial needs assessment, which indicated that the understanding of PKK administrators and members regarding the functions of health insurance, its differences from savings and investments, and how to determine protection products that are suitable for a family's financial condition still needs to be improved. A sound understanding of insurance is essential in making informed decisions, as a thorough grasp of insurance enables individuals to manage risk more effectively and ensure financial security (Muhammad Nasyubin & M Agung Akhdani, 2025).

Procedure and Method

The implementation of this Community Service Activity was carried out through several stages, ranging from needs identification to the preparation of the final report. Each stage was designed to ensure that the activity was not merely fulfilled on an administrative basis, but genuinely addressed the needs of the participants, as presented in Figure 4.

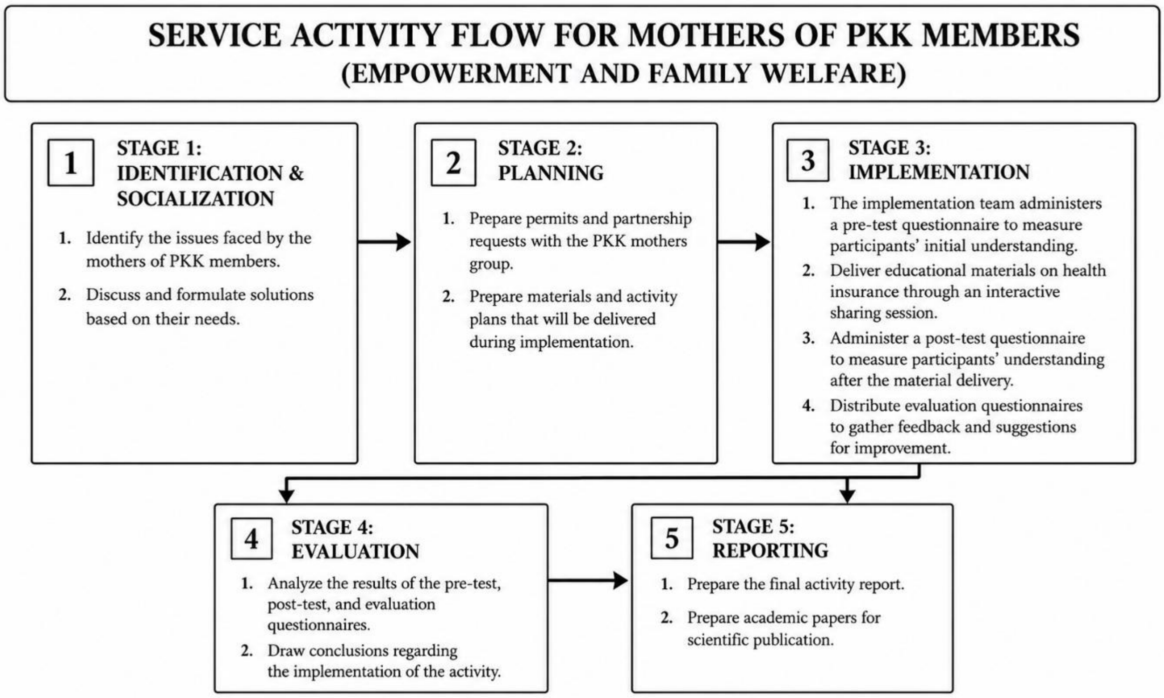

Figure 5. Implementation Flow

Having completed the stages from needs identification through to. The measurement of participants' level of understanding was conducted using pre-test and post-test instruments consisting of 10 questions related to financial literacy and insurance. The instruments included indicators measuring participants' ability to understand household financial management, prioritize needs, manage emergency funds, and comprehend the benefits of insurance. Examples of the questions used included understanding the function of financial record-keeping, the benefits of health insurance, and the management of household expenses. The effectiveness measurement indicators for the Importance of Health Insurance Program Enhancement are presented in Table 1.

Table 1. Effectiveness Measurement Indicators of the Community Service Program and Achievement Targets

No	Measurement Description	Achievement Target
1	The health insurance literacy enhancement activity conducted in collaboration with Allianz Life Indonesia was attended by members of the PKK Mothers' Community of Pondok Aren, in accordance with the predetermined target participants.	A minimum of 30 participants were present on the day of the activity's implementation.
2	Participants demonstrated active engagement throughout the activity, both during the material presentation and the discussion session.	At least 3 participants actively asked questions, expressed their opinions, or shared their personal experiences.
3	Participants demonstrated active engagement throughout the activity, both during the material presentation and the discussion session.	A minimum of 80% of participants showed an improvement in their post-test scores compared to their pre-test scores.
4	Participants began to recognize the importance of health protection in maintaining the financial stability of the family.	Participants expressed their intention to consider or discuss health insurance following the activity.
5	Participants provided an assessment of the implementation of the activity.	Participants gave a rating of "good" or "very good" toward the material and the delivery of the planned activity.

ACTIVITY RESULTS

Implementation of Activities

Figure 6. Community Service Flyer.

The community service activity themed: Enhancing Health Insurance Literacy in Collaboration with Allianz Life Indonesia Through an Education Program for the PKK Mothers' Community of Pondok Aren, South Tangerang, was held offline at the community meeting hall of RT. 003 Pondok Betung. The activity was organized on Sunday, March 8, 2026, from 10:00 to 12:00 Western Indonesia Time (WIB), and was attended by 60 PKK mothers along with the community service team from STIE Indonesia Banking School and Allianz Life Indonesia. The activity flyer can be viewed in Figure 5.

Prior to the commencement of the activity, the PKK mothers were first assisted by the community service team, particularly by the students of STIE Indonesia Banking School, in completing the pre-test. The activity began with opening remarks from the Chairperson and Vice Chairperson of PKK Pondok Aren, followed by the singing of the PKK Mars. Subsequently, a brief introduction was given by the students and the supervising lecturer of STIE Indonesia

Banking School, as well as two representatives from the Allianz Life Indonesia team. The session then continued with the presentation of the material.

Financial planning is the process of systematically managing financial resources in order to achieve future financial goals. Income plays a primary role as the main source that sustains an individual's financial condition. Meanwhile, savings, assets, and investments are the results of income management that is carried out wisely. Based on Figure 6, income can be analogized as the root, while savings and investments represent the fruit of a sound financial management process.

Figure 7. Appendix of Materials and Documentation of Material Presentation by the Resource Person

A strong financial foundation is one of the essential elements in family financial planning. Financial planning is closely related to insurance. In the illustration, the roots represent the primary source of finance, such as income, which serves as the foundation of an individual's financial life (Tjiptady et al., 2021). The trunk of the tree symbolizes stable financial management, including how a person manages income and expenses wisely. Meanwhile, the fruits and leaves represent the outcomes of financial management, such as savings, investments, and future well-being. In the context of insurance, insurance can be analogized as a protector of the tree against unexpected risks, such as storms or pests. In other words, insurance functions to protect financial stability when facing risks such as illness or accidents, preventing damage to the overall "financial tree" that has been built.

From the presentation of the material, it can also be understood that financial management should not only focus on earning income, saving, and investing, but should also be complemented by financial protection through insurance. The material further explained that health problems can create significant financial burdens and affect an individual's economic condition. Without insurance, medical expenses may deplete savings and even force individuals to sell their assets. On the other hand, the presence of health insurance can help cover treatment costs, allowing financial conditions to remain more secure and stable.In addition, the presentation emphasized the importance of life insurance and critical illness protection as a form of preparedness in facing unexpected risks.

Figure 8. Question and Answer Session by the Representatives of the PKK Mothers to the Resource Person

Upon the completion of the material presentation, the session continued with a question and answer segment, as can be seen in Figure 7. Questions were raised by Mrs. Mimin regarding Allianz Life Indonesia's advantages and hospital coverage, Mrs. Cucu Hermini regarding the status of unused health insurance in old age, and Mrs. Danita regarding how to choose reliable insurance. All questions were answered thoroughly and competently by the resource person, leaving participants satisfied with the responses.

Following the question and answer session, participants completed a post-test and evaluation form. Overall, the activity demonstrated a notable improvement in health insurance literacy, as participants developed a greater understanding of insurance as a financial protection instrument and became increasingly aware of its importance in facing health risks. This affirms that the educational program was effective in transforming the level of knowledge within the community. The activity was concluded with a group photo session, as shown in Figure 8.

Figure 9. Group Photo of the PKK Board, the Community Service Team of STIE Indonesia Banking School, and the Representatives of Allianz Life Indonesia

Activity Evaluation

This evaluation also aims to assess whether the educational intervention that has been implemented was effective (Sharon et al., 2024). Based on the occupational characteristics of the participants, the majority were homemakers (83.33%), followed by traders (11.67%), employees (5%), indicating that most of them hold a primary role in managing household finances.

Based on the questionnaire results, the material was assessed as easy to understand, relevant, and well-suited to the needs of the participants, while also fostering interest in further education, particularly regarding financial management and financial protection. The evaluation was focused on participants' understanding of the basic concepts of health insurance as well as changes in comprehension through a comparison of pre-test and post-test results.

Achieved Outputs

This community service activity successfully achieved all of the predetermined targets. In terms of participation, the activity was attended by 60 participants, surpassing the minimum target of 30 individuals, with 3 participants actively asking questions and sharing their experiences throughout the session.

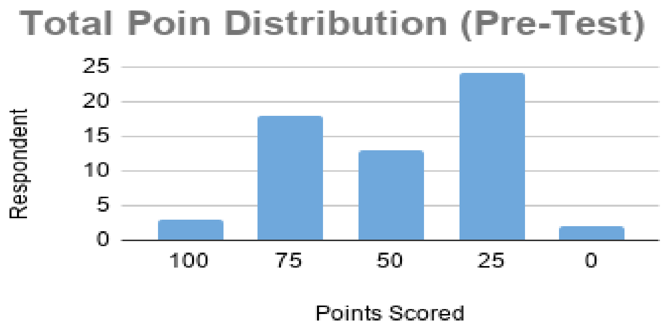

Figure 10. Pre-Test Results of Participants' Understanding of Health Insurance Before the Educational Program

Based on the graph above, it can be seen that the participants' level of understanding regarding health insurance before the educational program was still relatively low and uneven. Most participants obtained scores in the low to moderate categories, particularly at 25 and 75 points. The highest number of participants scored 25 points, indicating that many participants had not yet understood the basic concepts related to health insurance prior to the educational session. In addition, several participants received a score of 0 points, which suggests that some participants had very limited understanding of the benefits, functions, and management of health insurance.

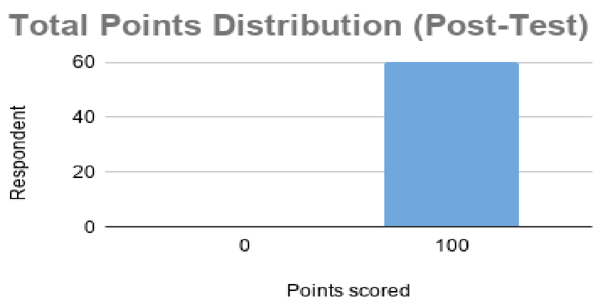

Figure 11. Post-Test Results of Participants' Understanding of Health Insurance After the Educational Program

After the educational activities and material presentation were conducted, the post-test results showed a significant improvement. The participants' average score increased to 100 points, with a median score of 100 points, and all participants achieved the same score. These results indicate that the participants understood the material very well. The absence of score variation in the post-test also suggests that the material was delivered and comprehended evenly by all participants.

CONCLUSION AND RECOMMENDATIONS

Conclusion

The community service activity carried out by the team from STIE Indonesia Banking School in collaboration with Allianz Life Indonesia successfully enhanced health insurance literacy within the PKK community in Pondok Aren, South Tangerang. The activity was attended by 60 participants, surpassing the target of 30 individuals, with 100% of participants demonstrating an improvement in understanding based on the pre-test and post-test results, exceeding the targeted threshold of 80%. The community-based educational approach proved to be effective in raising public awareness of the importance of health protection as an integral part of family financial planning.

Recommendations

In our opinion, in order for this program to create a lasting impact within the PKK women community of Pondok Aren, the service team could integrate insurance literacy materials into the routine monthly meeting agenda so that the education would not merely become a one-time ceremonial activity. A long-term strategy that could be implemented is the establishment of “Financial Literacy Cadres” from the most active PKK members to serve as a sustainable bridge of information for other community members. In addition, collaboration between educational institutions and industry partners such as Allianz Life Indonesia should be formalized into a structured training module that monitors participants’ progress, from simply understanding financial literacy concepts to actually obtaining real financial protection through inclusion.

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