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ETHIC AND MORALITY: FRAMING ANALYSIS ON MONETARY ISSUE AND HEALTH CAPITALISM ON ONLINE NEWS

ETIKA DAN MORALITAS: ANALISIS FRAMING ISU MONETER DAN KAPITALISME KESEHATAN PADA BERITA ONLINE

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ABSTRACT

Contemporary media analysis makes great study in the junction of ethics, morality, financial concerns, and health capitalism. Using Entman's Framing Analysis Model to expose the underlying stories and prejudices, this research investigates how online news sites address certain subjects. The study begins by setting the scene for the relevance of moral and ethical considerations in debates on health capitalism and financial policies, especially in the digital age where public opinion and policy debates are much influenced by online news. The study of the literature explores the body of current work on media framing, ethical standards in journalism, the presentation of financial concerns, and the dynamics of health capitalism. The study draws attention to the areas in which the literature lacks in terms of how these subjects are handled on internet news and the possible influence on public opinion and policy-making. The study examines a range of online news items from major news sources using Entman's Framing Analysis Model. The elements of the model problem characterization, causal interpretation, moral evaluation, and treatment recommendation—offer an analytical framework to look at how these publications tackle financial concerns and health capitalism. The results show obvious trends in how these subjects are presented on online news. Emphasizing the functions of government and financial institutions, monetary problems are often considered in connection with economic stability and the efficiency of policies. Still, health capitalism is most usually understood in terms of personal responsibility and market efficiency. It centers on moral conundrums and assessments of ethical issues related to affordable healthcare. The study has several connotations. It underlines the need of reporting on financial and health issues using a more fair and ethical sound manner. This emphasizes how public opinion and policy decisions could be influenced by media frame. It underlines the need of more responsibility in journalism to guarantee that difficult problems are presented in an ethical and instructive

Keywords: Commercialisation Of Health; Health Issues; Journalism Ethics

ABSTRAK

Analisis media kontemporer merupakan studi yang sangat menarik di persimpangan antara etika, moralitas, masalah keuangan, dan kapitalisme kesehatan. Dengan menggunakan Model Analisis Framing Entman untuk mengungkap cerita dan prasangka yang mendasarinya, penelitian ini menyelidiki bagaimana situs berita online membahas topik-topik tertentu. Penelitian ini dimulai dengan menetapkan latar belakang relevansi pertimbangan moral dan etika dalam perdebatan tentang kapitalisme kesehatan dan kebijakan keuangan, terutama di era digital di mana opini publik dan perdebatan kebijakan banyak dipengaruhi oleh berita online. Studi literatur ini mengeksplorasi karya-karya terkini tentang pembingkaian media, standar etika dalam jurnalisme, penyajian masalah keuangan, dan dinamika kapitalisme kesehatan. Studi ini menarik perhatian pada bidang-bidang yang masih kurang dalam literatur dalam hal bagaimana subjeksubjek ini ditangani dalam berita internet dan kemungkinan pengaruhnya terhadap opini publik dan pembuatan kebijakan. Studi ini meneliti berbagai berita online dari sumber-sumber berita utama dengan menggunakan Model Analisis Framing Entman. Elemen-elemen dari model tersebut-karakterisasi masalah, interpretasi sebab akibat, evaluasi moral, dan rekomendasi pengobatan-menawarkan kerangka analisis untuk melihat bagaimana publikasi-publikasi ini menangani masalah keuangan dan kapitalisme kesehatan. Hasilnya menunjukkan tren yang jelas tentang bagaimana topik-topik ini disajikan dalam berita online. Menekankan pada fungsi pemerintah dan lembaga keuangan, masalah moneter sering kali dianggap berkaitan dengan stabilitas ekonomi dan efisiensi kebijakan. Namun, kapitalisme kesehatan paling sering dipahami dalam kaitannya dengan tanggung jawab pribadi dan efisiensi pasar. Hal ini berpusat pada tekateki moral dan penilaian isu-isu etis yang berkaitan dengan perawatan kesehatan yang terjangkau. Studi ini memiliki beberapa konotasi. Studi ini menggarisbawahi perlunya pelaporan isu-isu keuangan dan kesehatan dengan cara yang lebih adil dan etis. Hal ini menekankan bagaimana opini publik dan keputusan kebijakan dapat dipengaruhi oleh bingkai media. Hal ini menggarisbawahi perlunya tanggung jawab yang lebih besar dalam jurnalisme untuk menjamin bahwa masalah-masalah yang sulit disajikan dengan cara yang etis dan instruktif.

Kata Kunci: Komersialisasi Kesehatan; Masalah Kesehatan; Etika Jurnalisme

INTRODUCTION

Online news sources are quite important in determining public opinion and conversation in the digital era of today [1], [2], [3], [4]. The way major subjects like monetary policies and health capitalism are portrayed in the era of digital media will significantly influence public knowledge and debate [5]. This research attempts to explore the moral and ethical issues raised by the way health capitalism and financial concerns are presented in internet news. By means of Entman's Framing Analysis Model, we want to expose the latent stories and prejudices influencing public opinion and policy discussions[6], [7], [8].

Given the complex and frequently divisive nature of financial and healthrelated issues, research on the junction of ethics, morality, and media framing is especially vital. Direct influence on economic stability and society's wellbeing is provided by monetary policy. These policies call for choices on financial control, government spending, and taxes. Likewise, the idea of health capitalism—that is. the commercialization of goods services—raise serious ethical questions about access, cost, and the impact of the market on health results. Previous studies have underlined how greatly public opinion and policy change depending on media framing[9], [10], [11], [12]. Still, there is a clear dearth of research focusing especially on how internet news sources present these significant issues.

This study intends to close a gap by means of a comprehensive review of how well-known internet news sources expose health capitalism and financial concerns. Investigating the moral and ethical implications of their reportage takes front stage. This work uses Entman's Framing Analysis Model to provide a careful study of the stories discovered in internet news. Key components of the paradigm are problem characterization. causation interpretation, moral judgment, and therapy recommendation. By means of our efforts, we hope to improve our knowledge of how the media shapes public opinion and underline the need of ethical journalism in fostering a society informed and morally conscious [13], [14], [15], [16].

In Indonesia, the junction of economic policies and healthcare creates a unique and difficult scene. With an eye toward increasing access to healthcare for all through programs like Jaminan Kesehatan Nasional (JKN), the Indonesian healthcare system has undergone notable improvements in decades Still. recent the commercialization of healthcare services remains a major issue with regard to access and quality of treatment. The way the healthcare system depends on market pressures begs serious moral and ethical questions. It draws attention to the dichotomy existing between the quest of profit and the fundamental human right to health.

Health capitalism has a major financial influence on Indonesia. Moreover, the healthcare industry is very important for increasing the national economy since it generates significant income and many employment possibilities[17]. But the outrageous costs connected to private healthcare providers aggravate can economic inequalities and cause great financial burden on households and businesses. This dichotomy is especially concerning in a country where a sizable fraction of people still live below the poverty level. Emphasizing market efficiencies and individual responsibility helps to either highlight these disparities and support fairer remedies or preserve the present situation of affairs by means of the representation of healthcare issues in internet news.

Monetary policies much change the scene of healthcare in Indonesia. Government expenditure on healthcare significantly affects the accessibility and quality of healthcare services by means of taxes policies, financial rules, and government expenditure on healthcare[18]. The public's view of these financial concerns and the iudgments taken following their presentation by the media can be much government influenced. Presenting healthcare expenditure as an economic burden could perhaps lead to less support and financing for public health projects. Conversely, stressing the long-term financial benefits of a high population can inspire more healthcare investment. This research attempts to examine the way these linked problems are framed in Indonesian internet news, therefore providing insights on the moral and ethical dimensions of media coverage on financial policy and healthcare.

Extensive research carried out on the impact of media on public perception and policy. However, needs be greater there still to understanding regarding how online news platforms in Indonesia specifically present and discuss the intricate topics of monetary policies and health capitalism. Many studies primarily examine the impact of media in Western countries, but there is a significant gap in understanding these dynamics

developing nations such as Indonesia. In Indonesia, the relationship between economic policies and healthcare is especially complex and warrants further exploration. In addition, there is a lack of extensive research that examines the ethical and moral implications of media framing, particularly in relation to its potential to either challenge or perpetuate socio-economic inequalities.

This paper aims to address a research gap by conducting a thorough analysis of how online news in Indonesia presents monetary issues and health capitalism. The focus will be on examining the ethical and moral aspects of these narratives. This study aims to utilize Entman's Framing Analysis Model to analyze the underlying structures of news articles. The goal is to gain a deeper understanding of how problems are defined, causes interpreted, moral judgments are made, and recommendations for treatment are suggested. This analytical approach will assist in revealing the biases and perspectives that influence public discourse on these crucial matters.

In this paper, the aim is to make a contribution to the field of media studies and public policy by emphasizing the important role of online news in shaping understanding public and policy decisions in Indonesia. Through an analysis of the way monetary and healthcare issues are presented, this study seeks to offer valuable insights that can guide journalists towards more ethical and unbiased reporting, ultimately promoting a well-informed and morally conscious public discussion. This research not only addresses the immediate gaps in scholarly literature but also has practical implications for improving media coverage and policymaking in Indonesia's evolving socioeconomic landscape.

METHODOLOGY

study utilizes Entman's This **Analysis** Model Framing systematically examine how online news platforms in Indonesia frame monetary issues and health capitalism. Entman's model offers a comprehensive framework for analyzing the narratives found in news articles. It consists of problem definition, causal interpretation. moral. evaluation. and treatment recommendation as its kev components[6]. Giving these four components top priority guarantees a comprehensive examination of how news content shapes public opinion and discussion. This method makes it possible to closely review the moral and ethical features of the coverage of certain topics.

Purposive sampling is used to choose a broad range of online news items from prominent Indonesian news sources so facilitating the analysis. The chosen articles cover a specific period, guaranteeing that the sample includes a range of viewpoints and situations regarding monetary policies and health capitalism. The articles are coded according to the components of Entman's model. Problem definitions determined by analyzing how issues are described and prioritized. Causal interpretations are formed by analyzing the attributions of causes and responsibilities. Moral assessments are derived from ethical appraisals. Evaluating treatment recommendations involves examining the suggested remedies and courses of action.

An in-depth analysis is conducted on the data to uncover consistent themes and trends in the presentation of monetary and healthcare difficulties. This qualitative approach is enhanced by quantitative content analysis to assess the frequency and prominence of various frames. Through the integration of qualitative and quantitative methods, the study achieves a comprehensive and thorough analysis. This methodological triangulation improves the reliability and validity of the findings, offering a comprehensive and unbiased understanding of how online news in Indonesia presents these important topics. The analysis will provide valuable insights into the media's impact on public discourse and policy-making, with a focus on ethical and moral considerations.

RESULTS AND DISCUSSION Policy related to against Poverty

Government programs aiming at reducing poverty are carried out with an all-encompassing strategy. For instance, Presidential Decree No. 4 of 2022 aims of the Indonesian government eradicate extreme poverty by 2024. This proclamation is meant to hasten the process of lowering great poverty. This method aims to mitigate concentration poverty, of citizens' income, and decrease social expenses. With the goal of promoting economic independence among disadvantaged, this initiative encompasses the establishment of social safety nets, support for small and enterprises. medium-sized facilitation of loans for small business proprietors. These policies are designed to offer long-term economic stability as well as quick relief.

Still, the success of these measures depends on exact statistics and careful application. To increase the precision of aid distribution, the government is aiming at combining "name-by- address" data of the underprivileged. The significance of local governments is also underscored, as it is necessary to develop programs that are specifically designed to address the unique poverty statistics of each region. In order to assist individuals

who are impoverished in securing employment and enhancing their quality of life, it is imperative that we ensure economic growth and activity. The social support budget for 2024 is anticipated to surpass that of 2023, which is a significant factor in the reduction of poverty rates. The efficacy of these initiatives is determined by the government's ongoing dedication and the collaboration of numerous ministries.

The issue to combat poverty also being highlight on Healthcare issue in Indonesia. The author take news from Antaranews, which the Government News Agency who raise the urgency of Healthcare policy based on combating the poverty. The source of the news can be access on: https://en.antaranews.com/news/288456/adaptive-policy-sustained-economic-activities-key-to-ending-poverty

The news segment focuses on the issue of poverty in Indonesia. emphasizing the ongoing challenges despite government measures and economic progress. The government's efforts are seen favorablysia (BPS) indicates an increase in the number of impoverished Indonesians, rising from 26.36 million in March 2022 to September 2022. The article identifies key factors contributing to this issue, such as the increasing cost of gasoline and the termination of jobs in laborintensive sectors. The issue encompasses broader economic difficulties, such as the ongoing impact of the COVID-19 pandemic and the worldwide inflation resulting from the Russia-Ukraine conflict.

One can see the major causes of the increasing poverty rate in some economic upheavals. For example, the rise in gasoline prices has directly raised the poverty line; meanwhile, companies such textiles, shoes, and technology have seen a lot of job losses. The paper also

the broader economic underscores context, which is influenced by the sluggish post-pandemic recovery and the escalating prices of world commodities. Collectively, these components exerted pressure on the national economy and contributed to the escalating destitution. government's fiscal response, notably in the context of energy subsidies and compensations. emphasized as a significant factor in preventing a more significant increase in poverty rates.

The paper gently expresses a moral through its analysis appraisal government programs designed to alleviate poverty. The narrative emphasizes the dissemination of energy subsidies and the publication Presidential Instruction Number 4 of 2022, which is intended to expedite the eradication of extreme poverty, providing a positive portrayal of government initiatives. Social Affairs Minister Tri Rismaharini clearly shows in her proactive and cheerful attitude her hope for the possible zero percent decrease of extreme poverty by 2024. To properly address poverty, there is also a faint critique of the present challenges and the need of more accurate data and collaboration better among governmental agencies.

With an eye on flexible and longterm financial projects, the paper offers several strategies to address poverty. It underlines the need of accurate and thorough data collecting ("by name by address") to ensure targeted and effective poverty reducing initiatives. We stress the need of regional governments in facilitating data collecting and program execution. Furthermore, the paper strongly advocates the concept of including poverty reducing strategies several departments among government agencies. Seen as essential initiatives to reduce poverty and improve

the well-being of people in need are ongoing and improving social assistance funding as well as sustaining national economic activity and growth.

Using Entman's Framing Analysis Model, this study reveals how the news item presents poverty in Indonesia as a multifarious issue exacerbated inadequate data management and economic disturbances. The government's efforts are seen favorably, with an eye toward the need of more accurate statistics and integrated policies to guarantee efficient reduction of poverty.

Capitalisation of Health Bills and Hospital Services

Regarding health expenses and hospital service standards, monetary policy is quite important for Indonesia. Maintaining economic stability depends on Bank Indonesia, hence public access to healthcare services benefits from this stability maintenance. Two responsibilities in order to prevent notable increases in hospital service costs and health insurance premiums are controlling inflation and advancing economic growth. Furthermore, lowinterest rate policies implemented by the central bank enable medical facilities and hospitals to acquire required money at reduced prices, therefore improving the quality of the medical treatments.

Tight coordination with government's health programs absolutely essential for these monetary measures to have the intended effect. By 2024, the government of Indonesia wants every person registered in basic health insurance. The government is striving to do this by means of bettering hospital service standards, enhancing medical institution transparency, and thus extending the healthcare infrastructure. The monetary policy of the central bank is mostly focused on creating a stable

economic environment to assist the government goals. For instance, good monetary policy helps to preserve economic stability, which guarantees the seamless operation of the health insurance system. Therefore, to improve the quality of healthcare and medical services accessible to the people of Indonesia, a perfect cooperation between monetary policy and health policy is very essential.

This situation also encourage author to select news related with Health Bills from Antara news with URL: https://en.antaranews.com/news/277839/hospital-services-among-key-concernsduring-health-bill-discussions

The paper points out the primary problem—that of Indonesian hospital services' quality and standards. It underlines public pressing concerns like hospital problems, social security system, health personnel, medicine and pharmaceutical freedom. Public hearings and Ministry of Health's accumulated comments point to a considerable degree of public interest and concern about hospital services.

There seems to be several factors to the issue. The paper emphasizes several underlying problems, including the unequal distribution of doctors and experts, the outrageous expense of medical education, and the tendency of patients looking for therapy elsewhere. These elements are put forward as causing the apparent flaws in healthcare services. Furthermore indicated by the inclusion of public comments and the large volume of inputs acquired points to a structural issue in the healthcare system that calls for attention.

The circumstances seems to call for quick response as well as a feeling of shared responsibility. The government's recognition of the weight of the issues expressed is shown by the presence of several ministers and the great public involvement in the debate of the Health Bill. Given 75% of public contributions have high follow-up rates, this shows a great will to address these issues. The ethical tone suggests that improving hospital care is not only a moral duty for the government but also a reflection of society expectations.

The recommended course treatment emphasizes administrative and legislative actions. The paper emphasizes the actions being done, including the Health Bill's development and debating as well as the cooperation among several ministers to handle the problems holistically. The government's proactive approach in planning public hearings and include a lot of participants points to a dedication to inclusive policymaking. Furthermore underlined by the focus on particular areas including the qualification of health human resources, registration and licencing, and the function of the National Healthcare and Social Security Agency (BPJS Health) are the initiatives aiming at improving hospital services.

Entman's concept is used in the news story to provide a methodical technique in addressing the caliber of Indonesian hospital operations. The issue is precisely stated with recognized causes and moral need to respond. The suggested therapy shows a whole strategy to changing hospital services and the larger healthcare system by including a wide spectrum of legislative actions and motivating active public participation.

Discourse of Standard Inpatient Class on **BPJS**

Indonesia's national health insurance program, BPJS Kesehatan, has substantially guaranteed the accessibility of healthcare for millions of Indonesians. BPJS includes standardized inpatient teachings to ensure that healthcare is

equitable and of high quality individuals from variety of socioeconomic backgrounds. The fundamental inpatient class system typically comprises three classes—Class I, Class II, and Class III—each of which offers a different level of opulence and convenience. The policy aims to ensure that all patients, irrespective of their socioeconomic status. receive minimum standard of care by ensuring the consistent availability of necessary treatments and services. Ensuring fair access to medical treatment and best allocation of healthcare resources and expenses depend on the standardization of healthcare processes.

Still, the execution of these frequent inpatient seminars under BPJS runs certain challenges. The Class III crowding raises serious issues given its affordability and great demand. Decline in the quality of healthcare is a potential as the medical staff and resources get taxed. Furthermore influencing desired consistency of the inpatient class system are differences in the quality of facilities and services between urban and Additionally. rural hospitals. financial viability of the system is perpetually in question as BPJS works to maintain a balance between payments and expenses. In order to surmount these challenges, it is necessary to implement consistent policy modifications, secure additional financing, and support expansion. infrastructure These measures are essential to ensure that the BPJS standard inpatient class system objective of offering achieves its equitable and high-quality healthcare services to all Indonesians.

To analyse this issue, the author choose the news from Jakarta Globe, leader of English Indonesian News outlet. The URL coming from: https://jakartaglobe.id/news/no-more-

classes-bpjs-considers-premium-hikewith-standard-inpatient-class-rollout

The paper confirms the financial stability of BPJS Kesehatan and notes the primary problem as the need to provide consistency in inpatient care among hospitals covered by BPJS. This all-encompassing strategy aims improve BPJS Kesehatan'srd Inpatient Class (KRIS), which aims to replace the present three-class system and maybe change participant premiums. fundamental purpose with KRIS is to enhance the minimal standards of inpatient care, guaranteeing that every patient receives consistent and highquality service, regardless of their socioeconomic position.

The issue results from the present differences in inpatient treatments under three-class system, therefore producing unequal healthcare experiences for patients. Reevaluating the premium rates is essential to guarantee the long-term survival of the program since BPJS Kesehatan faces financial challenges. According to the paper, demand for better standards of treatment and to avoid financial shortages drive the premium changes. This view shows the premium increase as a required action to maintain the higher service levels KRIS has in mind.

The moral assessment emphasizes the need of standardizing inpatient treatments as a vital and effective action to provide equitable access to healthcare for every Indonesian. The announcement emphasizes the dedication of the KRIS project to enhance patient comfort, privacy, and general level of service quality. Presenting as a necessary and sensible action protect to BPJS Kesehatan's financial stability and ensure the sustainability of improved healthcare services is the possible premium hike. From this point of view, the total benefit to the healthcare system and patient satisfaction justify the suggested changes even if some people may have more expenses.

According to the treatment advice, KRIS should be applied in stages under careful monitoring and testing to guarantee a smooth change. The paper underlines that once KRIS is formally adopted, the new premium rates will be assessed, therefore reflecting a careful and intentional attitude to policy adjustments. The emphasis on enhancing hospital infrastructure and guaranteeing stability financial points to comprehensive strategy both for effective management of costs and enhancement of service quality. Health Budi Gunadi Minister Sadikin emphasizes the government's commitment to this project and the expectation that hospitals would follow the new criteria to improve healthcare services for Indonesia's people.

Following Entman's approach, the way the news is presented shows a well-organized storyline that emphasizes the need of standardized inpatient services, highlights the financial aspect as a crucial factor, evaluates the changes as morally positive for fair healthcare, and suggests a slow and assessed rollout of KRIS. This all-encompassing strategy aims to improve BPJS Kesehatan's financial stability in addition to raising the general quality of treatment.

CONCLUSION

The implementation of the Standard Inpatient Class (KRIS) by BPJS Kesehatan and the potential premium increases that come with it raise important economic and ethical concerns. From an economic standpoint, the shift towards standardized inpatient services in Indonesia is intended to improve the quality and fairness of healthcare. The goal is to provide consistent care to all patients, regardless

of their socio-economic background. Standardization has the potential to enhance health outcomes and increase efficiency in the healthcare system, which could result in lower long-term costs due to more consistent service quality. Nevertheless, it is crucial to consider the immediate financial consequences, especially for individuals with lower incomes who may experience higher premiums. Policymakers must address these economic challenges by considering the implementation of tiered premiums or subsidies. This will help ensure that healthcare remains accessible to vulnerable populations, striking a balance between financial sustainability and equitable access.

When it comes to journalism ethics, it is crucial for the coverage of these developments to uphold principles of accuracy, fairness, and inclusiveness. Journalists play a vital role in keeping the public well-informed about the potential advantages and obstacles of the KRIS implementation and premium adjustments. Objective iournalism should strive to present a fair and unbiased perspective, highlighting the of enhanced benefits healthcare standards while acknowledging the potential economic challenges faced by specific groups. By incorporating a range of viewpoints, including those of patients, healthcare providers, policymakers, journalists can provide a well-rounded understanding of the issue. This approach promotes well-informed public discourse and ensures that policymakers are held accountable for implementing changes in a fair and transparent way. By doing so, journalism has the potential to play a crucial role in creating a fair and efficient healthcare system in Indonesia.

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