UNIVERSITAS INDONESIA
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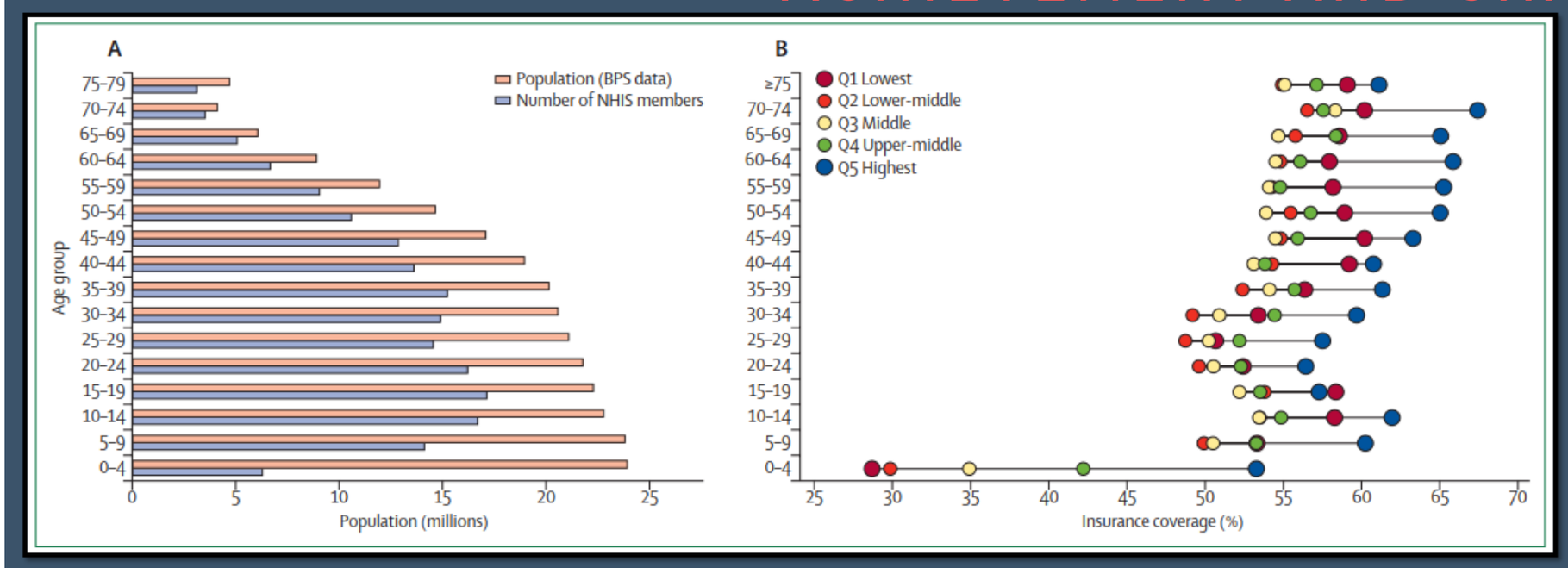
FACULTY OF ECONOMICS AND BUSINESS
DEPARTMENT OF ECONOMICS

INCLUSIVE SOCIAL PROTECTION SYSTEMS IN ASIA:
A REGIONAL EXPERTS MEETING, BANGKOK, 11-12 APRIL 2019

UNIVERSAL HEALTH COVERAGE (UHC/JKN) IN INDONESIA: CHALLENGES AND FUTURE DIRECTION*

- JKN IS THE LARGEST SINGLE PAYER SOCIAL HEALTH INSURANCE IN THE WORLD
- Program Jaminan Kesehatan Nasional (JKN/UHC): a model for solving global health problem.
- Challenges: Heterogeneity, complexity and diversity in health facilities, socioeconomic, culture, belief, geographic, government system
- JKN: Adaptive & Flexible UHC that is effective, affordable and accommodated all challenges

ACHIEVEMENT AND CHALLENGES OF JKN

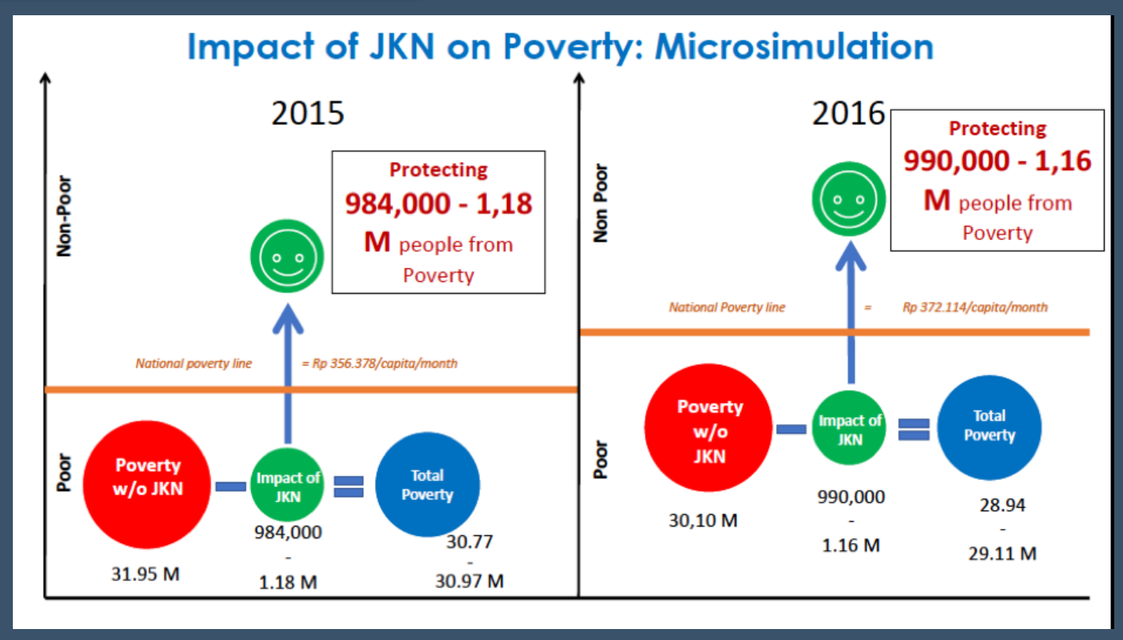


- Coverage: 2014= 116 M(46.5%), 2019=219.7M(83%)
- Improving health equity and access to health care
- Challenges: the quality of services, the missing middle problem (informality) and the financial sustainability

FINANCIAL SUSTAINABILITY OF JKN PROGRAM

Financial report	2014	2015	2016	2017
Revenue from premium collection (in IDR trillion)	39·63	51·43	67·27	74·25
Revenue from premium collection (in $2011 PPP billion)	10·08	12·72	16·44	17·72
Expenditure for health-care services (in IDR trillion)	41·29	56·31	67·26	84·44
Expenditure for health-care services (in $2011 PPP billion)*	10·50	13·92	16·44	20·15
$2011 PPP conversion ($1 = IDR)	3931	4044	4092	4190

THE DEFICIT OF JKN FINANCING WILL INCREASE EACH YEAR: DUE TO LOW PREMIUM, MISSING MIDDLE (YOUNG AND HEALTHY), MORAL HAZARD, FRAUD,



JKN PROTECTS AROUND 14.5-15.9 M OF POOR PEOPLE FOR BEING POORER DUE TO ILLNESS

REFORMS AGENDA

- Adjusting of premium
- Tackling the missing middle problem
- Finding new sources of financing: tobacco tax, sugar tax, surcharge on fuel
- Reducing fraud & cost containment of BPJS Kesehatan
- Preventive and promotive care
- Increasing insurance literacy of society
- Strengthening the role of local government

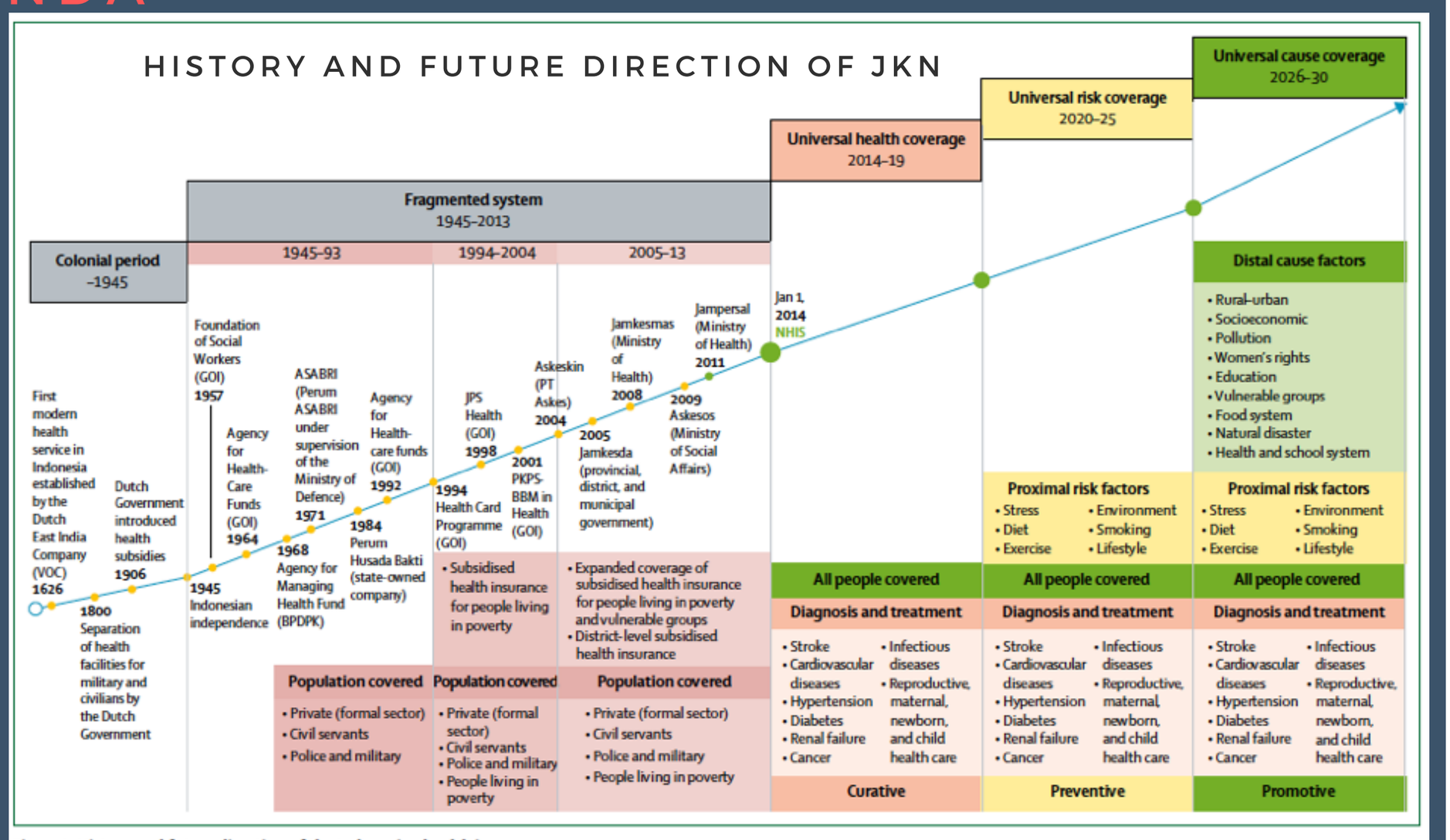


Figure 1: History and future direction of the Indonesian health insurance programme

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*AGUSTINA R, DARTANTO T, SITOMPUL R, SUSILORETNI KA, SUPARMI, ACHADI EL, ET AL. UNIVERSAL HEALTH COVERAGE IN INDONESIA: CONCEPT, PROGRESS, AND CHALLENGES. LANCET.393(10166):75–102.