



BPJS Kesehatan
Badan Penyelenggara Jaminan Sosial

HEALTH SOCIAL SECURITY SERVICES IN INDONESIA FOR THE INFORMAL SECTOR

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Preamble to the 1945 Constitution (UUD 1945)

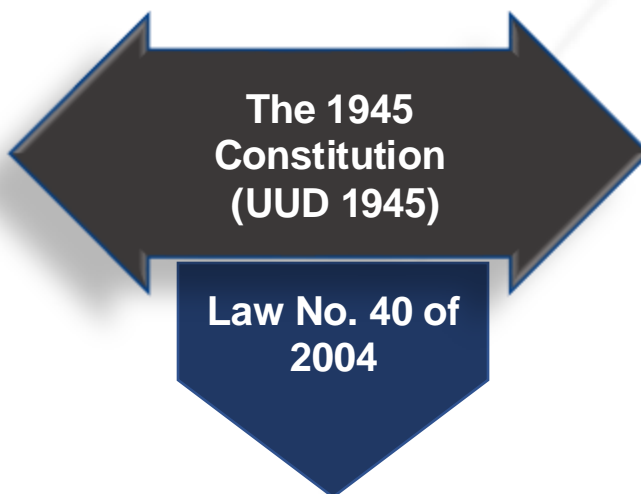
The goal of the Unitary State of the Republic of Indonesia, paragraph IV : “... **protect the entire Indonesian nation and all of Indonesia's bloodshed** and to promote public welfare, educate the nation's life, and participate in carrying out world order ...”

UUD 1945, Article 28H:

Paragraph (1) : “...Everyone has the right to live in physical and spiritual prosperity, to have a place to live, and to have a good and healthy environment and **and to receive health services**...”.

Paragraph (2): “...Everyone has the right to get facilities and special treatment to obtain the same opportunities and benefits in order to achieve equality and justice...”.

Paragraph (3): “...**Everyone has the right to social security** which enables his/her full development as a dignified human being...”.



The National Social Security System includes **Health Insurance**, Work Accident Insurance, Old Age Insurance, Pension Insurance, and Death Insurance, and *Unemployment Benefits* (JKP) (Law No. 11 of 2020)

UUD 1945, Article 34:

Paragraph (2): “...**the state develops a social security system for all people** and empowers people who are weak and incapable according to human dignity...”.

Paragraph (3): “...the state is responsible for the provision of proper health service facilities and public service facilities...”.

Paragraph (4): “...Further provisions regarding the implementation of this article **are regulated in the law**...”.

National Medium Term Development Plan (National RPJM) 2020 – 2024

“ 98% of the population receives social protection in the health sector through the JKN-KIS Program in 2024 ”



PERATURAN PRESIDEN REPUBLIK INDONESIA

NOMOR 18 TAHUN 2020

TENTANG

RENCANA PEMBANGUNAN JANGKA MENENGAH NASIONAL
TAHUN 2020-2024

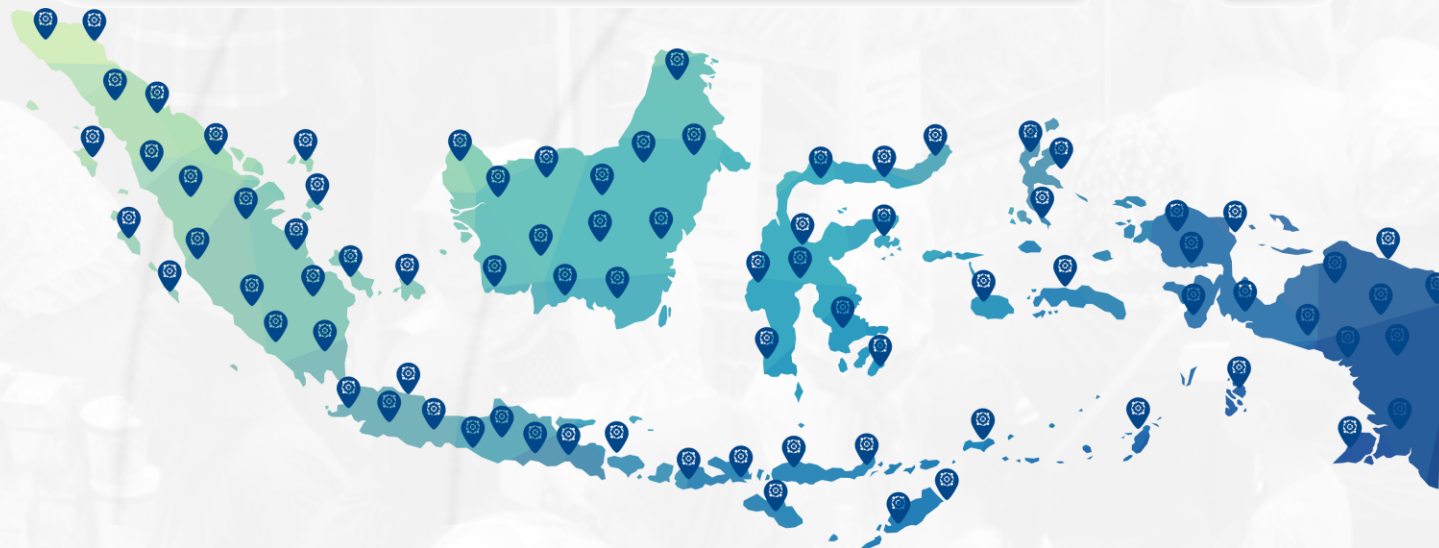
DENGAN RAHMAT TUHAN YANG MAHA ESA

PRESIDEN REPUBLIK INDONESIA,

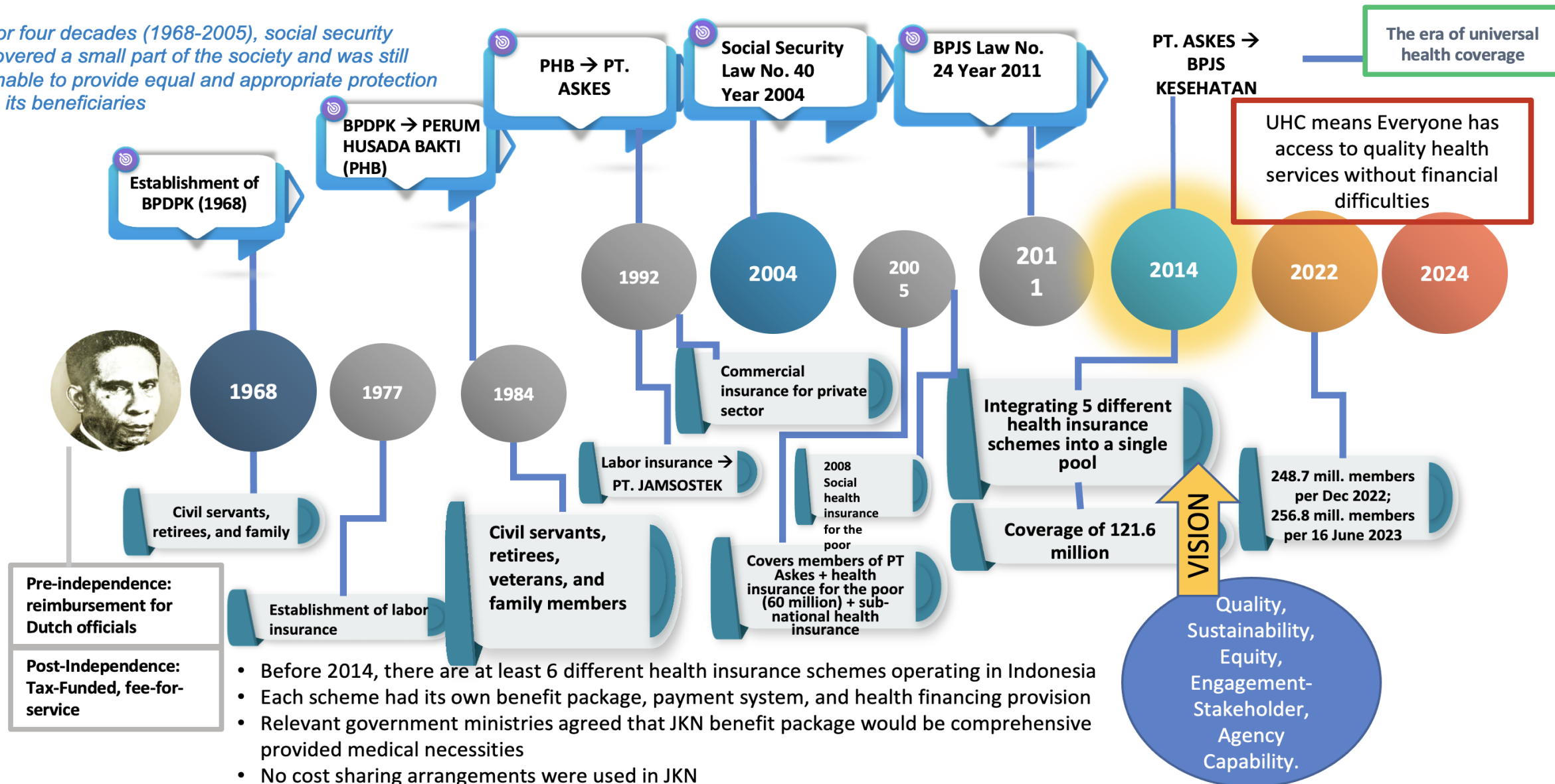
Menimbang : bahwa untuk melaksanakan ketentuan Pasal 19 ayat (1) Undang-Undang Nomor 25 Tahun 2004 tentang Sistem Perencanaan Pembangunan Nasional, dipandang perlu menetapkan Peraturan Presiden tentang Rencana Pembangunan Jangka Menengah Nasional Tahun 2020-2024;

- Mengingat :
1. Pasal 4 ayat (1) Undang Undang Dasar Negara Republik Indonesia Tahun 1945;
 2. Undang-Undang Nomor 17 Tahun 2003 tentang Keuangan Negara (Lembaran Negara Republik Indonesia Tahun 2003 Nomor 47, Tambahan Lembaran Negara Republik Indonesia Nomor 4286);
 3. Undang-Undang Nomor 25 Tahun 2004 tentang Sistem Perencanaan Pembangunan Nasional (Lembaran Negara Republik Indonesia Tahun 2004 Nomor 104, Tambahan Lembaran Negara Republik Indonesia Nomor 4421);

4. Undang- ...



For four decades (1968-2005), social security covered a small part of the society and was still unable to provide equal and appropriate protection to its beneficiaries



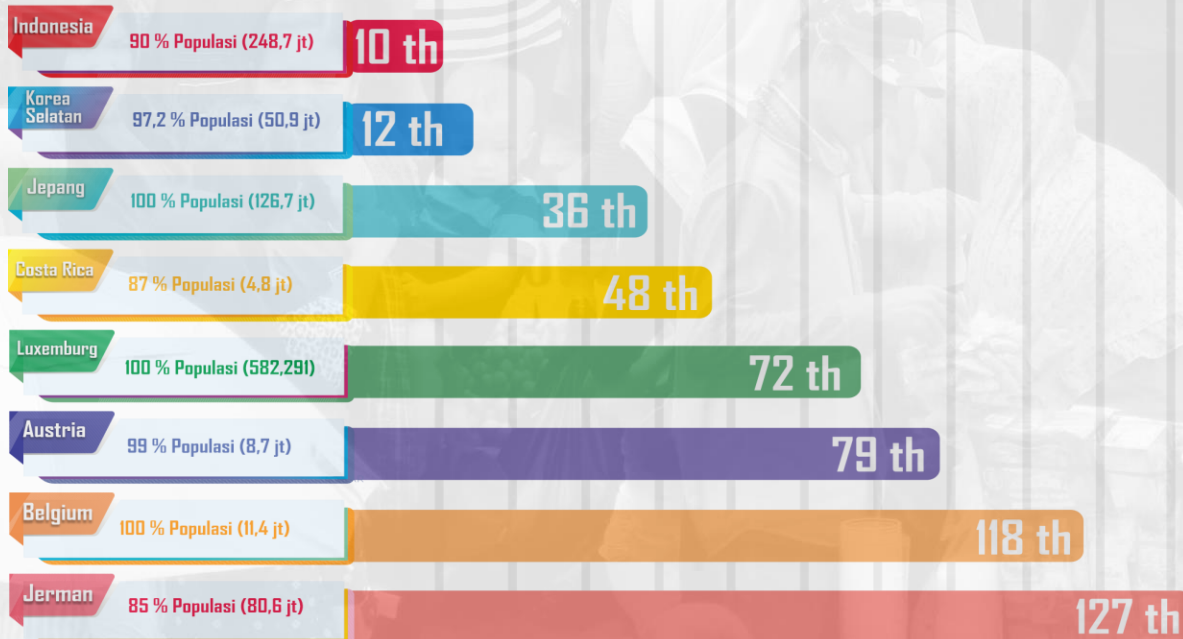
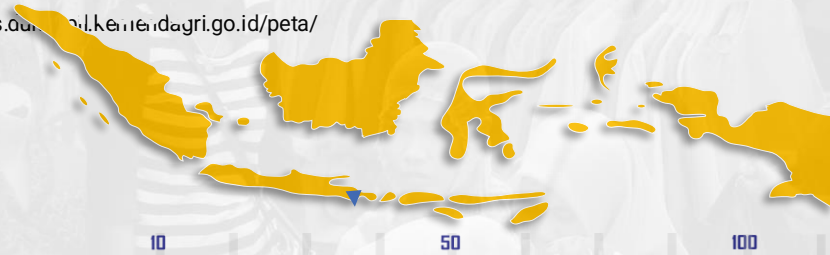
MEMBERS OF JKN PROGRAM AS AUGUST 1, 2024

276.520.647

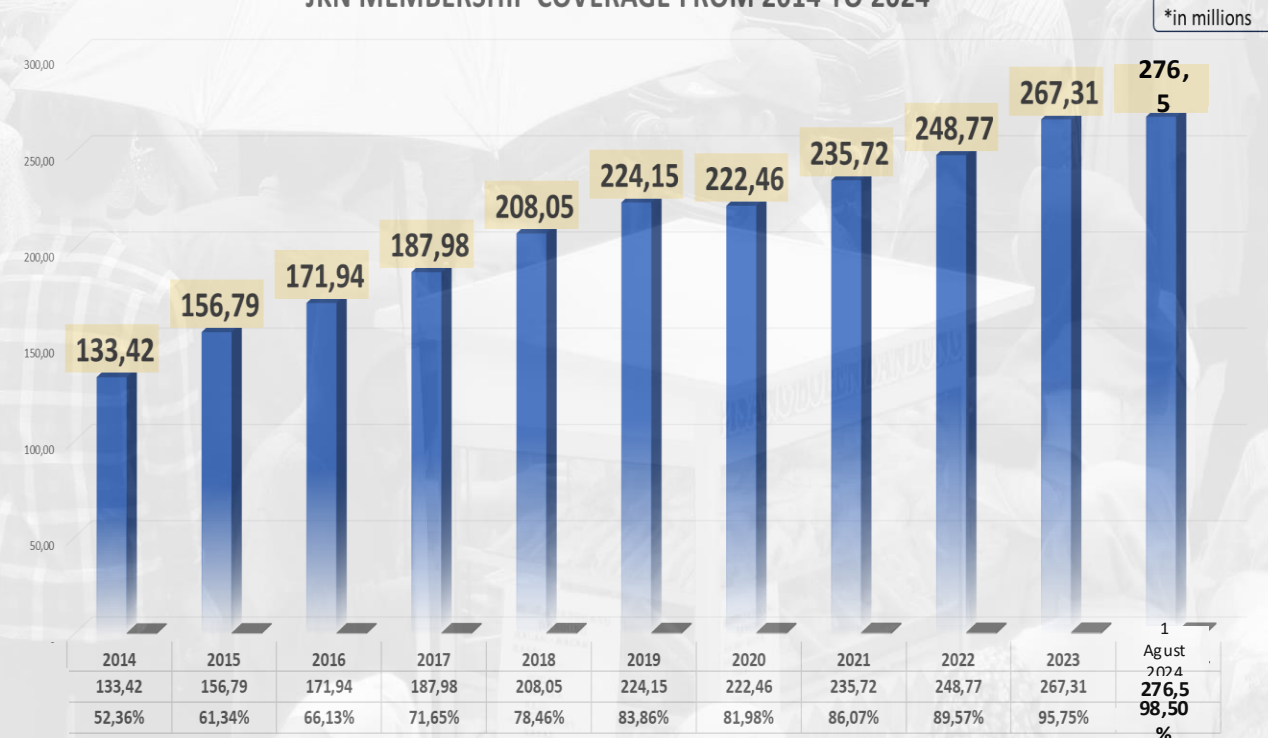
98,50%
Of total populations
(280.725.428)

*) Total population in semester I 2023: **279.188.866 people**

Source: <https://gis.data.bk.kemendagri.go.id/peta/>



JKN MEMBERSHIP COVERAGE FROM 2014 TO 2024



Indonesia Nasional Medium Term Development Plan (RPJMN) 2020-2024 target:

By **2024**, **98%** of the Indonesian population covered in JKN Program

(Presidential Regulation Number 18 year 2020)

Membership Pyramid of JKN Members

Piramida Peserta (click-to-filter)
(Periode: **August 2024**)



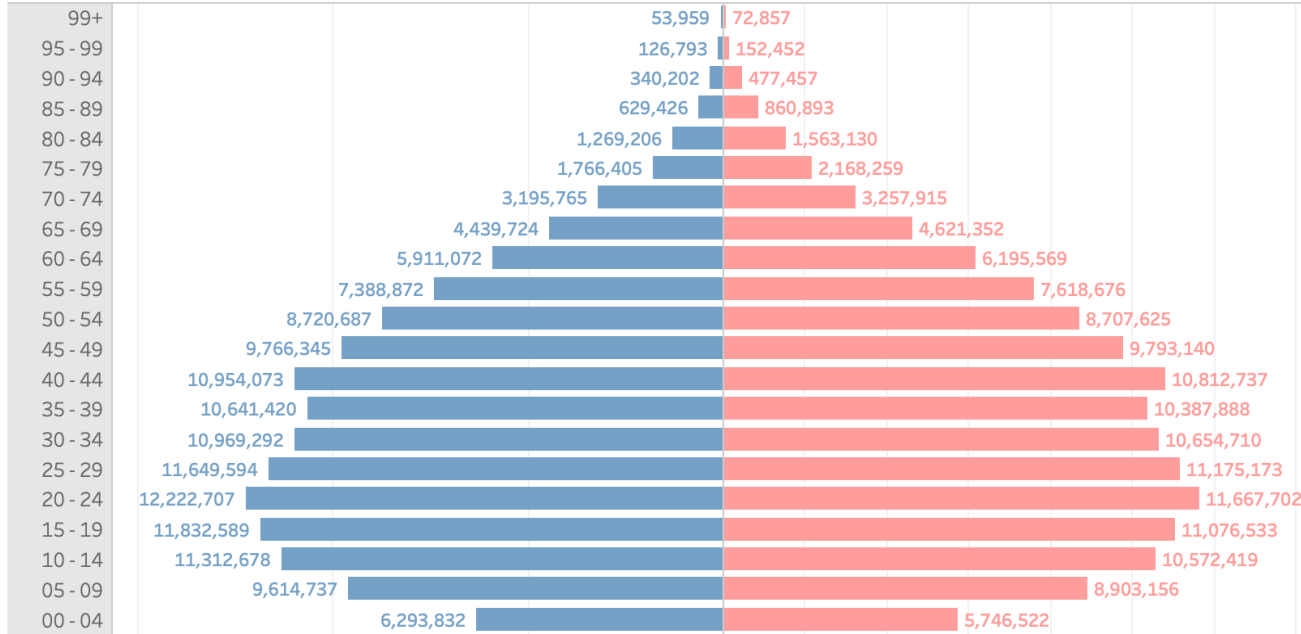
139,099,378
50.47%



136,486,165
49.53%



Gru... 2



493 Regency has achieved membership coverage more than 95% of population
(95,91% of total 514 regency in Indonesia)

Agus 2024

2023

2022

2021

493

419

319

213

0 100 200 300 400 500 600

13,4%

of JKN members are over 60 years old
Prone to chronic diseases including hypertension



345,1 thousands of Private Companies & Government owned companies registered in JKN Program



Presidential Regulation No. 82/2018

According to Article No. 2-5, the participant of JKN consist of:

Subsidized
Participant
(beneficiaries)

Non-Subsidized Participant

Formal Sectors
(Employee Segment)

Informal Segment

Non workers
Segment

Government

Private

Informal
sectors
Registration

Registered by
Local
Government

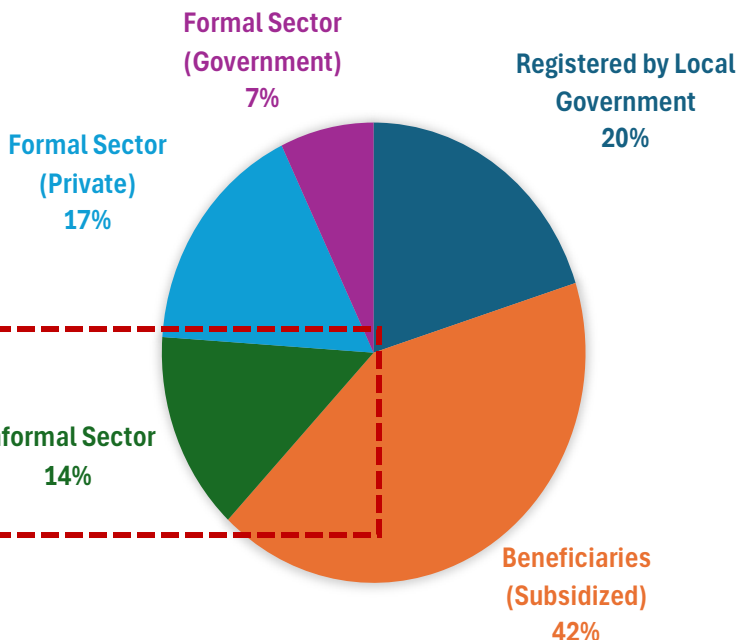
Registered by Local Government

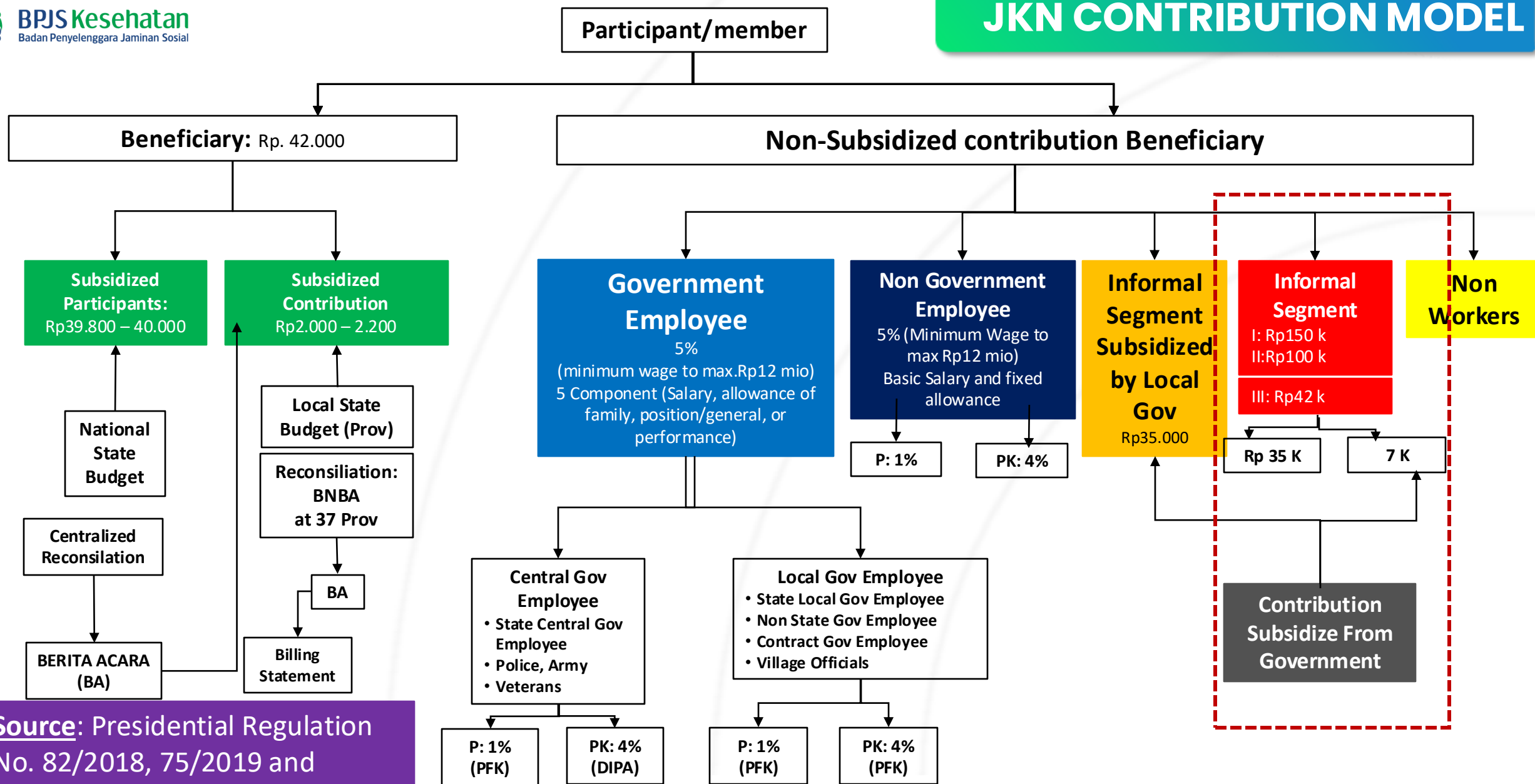
Beneficiaries (Subsidized)

Informal Sector

Formal Sector (Private)

Formal Sector (Government)





Source: Presidential Regulation No. 82/2018, 75/2019 and 64/2020, and Ministry of Finance Regulation No. 78/PMK.02/2020

JKN CONTRIBUTION MODEL FOR INFORMAL SECTOR

**CLASS
1**

RP 150.000/Member
/Month

**CLASS
2**

RP 100.000/Member
/Month

**CLASS
3**

RP 42.000/Member
/Month

Class 3 is subsidized by the Government Rp. 7,000,- so participants pay IDR 35,000,-

Informal Sectors

- 1) Willingness to register (middle and upper class people who have Private insurance)
- 2) Ability to pay of JKN members from informal sector (economic issues, etc)
- 3) Inactive members

Formal Sectors

- The Compliance of Private Company to register all workers and family members in JKN Program

Challenge in fulfilling the quota for the Beneficiaries:

Poor & near poor population data validation to be included as beneficiaries (DTKS) paid by Government

Policy & Regulation

Law enforcement in public services has not been fully implemented esp. for informal sectors

Hidden Middle

- 1) Population with low ability to pay, yet has not been validated as beneficiaries/registered in local scheme by the local government
- 2) Workers from a small & micro company with salary far under minimum wage

Local Scheme (population registered by local government)

the government fiscal limitation in the election year



STRATEGIES ON EXTENDING HEALTH COVERAGE IN INDONESIA INFORMAL SECTOR

1

Policy & Regulation Enforcement

Presidential Instruction number 1 year 2022 to 34 Ministries/gov. institutions dan local government:

- Synergy in policy & regulations
- Law enforcement to increase the compliance of formal & informal sectors (SIM, SKCK)
- Integration of system & data



2

Data & System Integration

Data Integration with ministries: populations mapping for the uninsured (formal and informal sectors)

3

Community funding

- Donation Program for informal sectors (PIPMPJ-JKN Care Community Funding Program)
- Collaboration in paying contributions through the SRIKANDI Program (Synergy of Participant Reactivation Recruitment between Regional Government and Third Parties)

4

Innovations to increase membership coverage & service

- Digital registration channel:
 - Informal Sectors: Mobile JKN, Care Center 165, Pandawa (registration through WhatsApp),
- Centralized outbound call & WhatsApp Blast (Jelita Program) to increase active JKN members
- Synergy and collaboration with village officials in Program PESIAR (mapping, tracing, advocating & registering)
- Face recognition to improve services to JKN members



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