



# Ayo Sukseskan KIS

## Achievements and Challenges of Coverage Expansion

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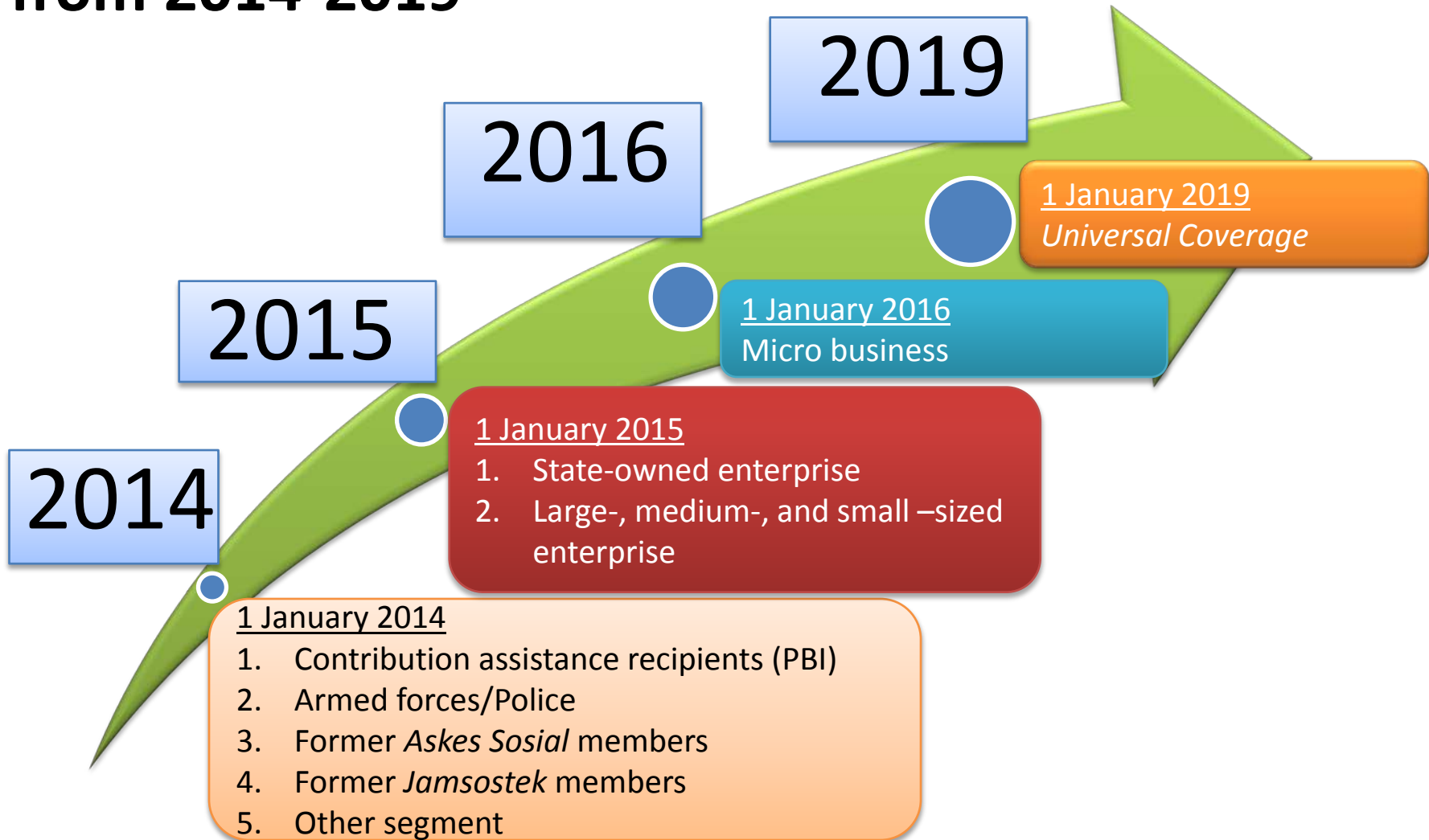


## Presentation overview

- Stages of universal coverage
- Achievements
- Challenges
- Strategies
- Conclusions



# The government has set stages of JKN coverage from 2014-2019

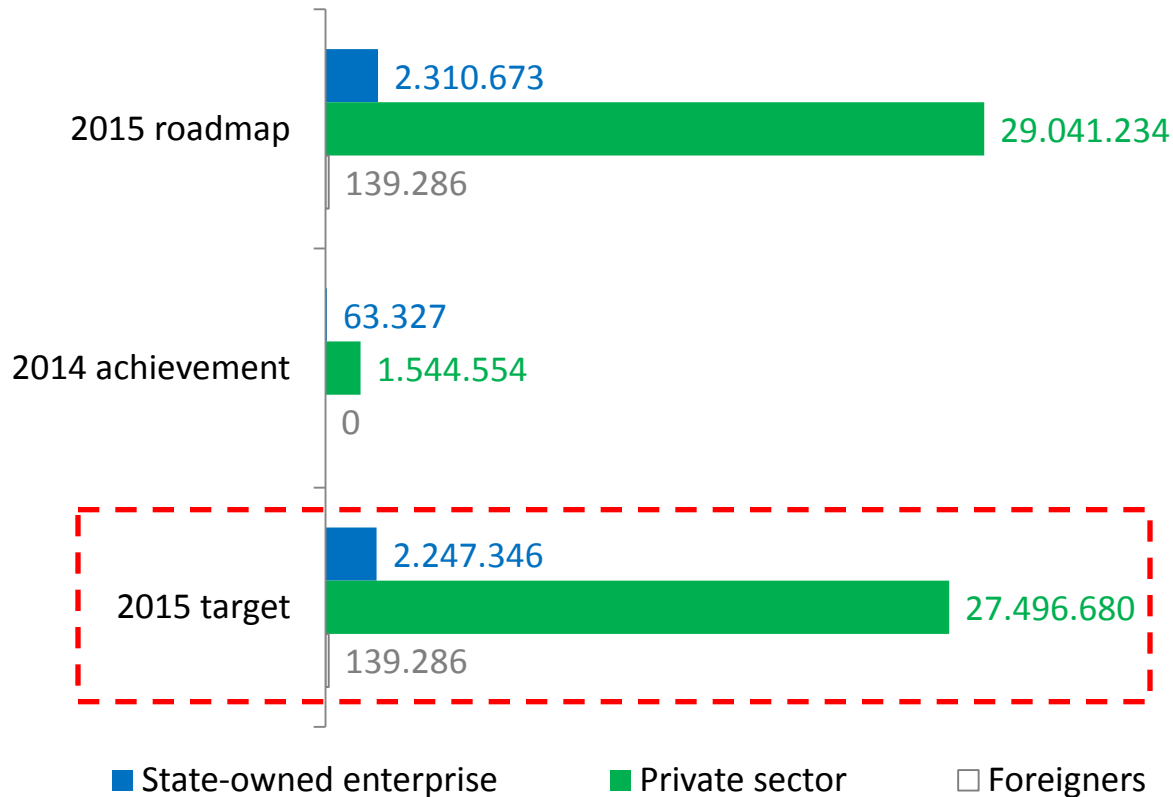




# In 2014, BPJS recruited 133.4 million beneficiaries

Type of membership	Total (in thousand)
<b><u>Contribution Assistance Recipients (PBI)</u></b>	
1. Central Budget (APBN)	86,400
2. Regional Budget (APBD)	8,767
<b><u>Non-PBI</u></b>	
1. Salaried workers (PPU)	
a. Former <i>Askes Sosial</i>	11,635
b. Armed forces (TNI)	1,486
c. Police	1,127
d. State-owned enterprise (BUMN)	63
e. Regional state-owned enterprise (BUMD)	36
f. Private sector workers	1,507
g. Former <i>Jamsostek</i>	8,469
2. Non-salaried workers (PBPU)	9,052
3. Non-workers (BP)	
a. Civil servant retirees	4,409
b. Veteran	429
c. Independence pioneer	2
d. Private sector retirees	34
e. Others	0.8
<b>Total</b>	<b>133,423</b>

## This year, BPJS aims to expand coverage by adding 29,8 million salaried-workers into the membership pool



To speed up membership achievements, BPJS Health develops strategic partnerships...





...as well as marketing campaign strategy

- Campaign materials include:
  - JKN benefit
  - The '*gotong-royong*' principles in JKN financing
    - The healthy 'helps' the sick
  - Membership registration
    - Procedures
    - Location
    - Compliance
  - Local knowledge or local issues



BPJS Health coordinates with other health insurance companies to develop a joint-benefit program

- Important strategy to expand coverage
- Current improvements:
  - Registration procedure
  - Data migration & update
  - Softwares (marketing, data entry, data migration)
  - Service Level Agreement
  - Billing system





# What are the challenges in JKN coverage expansion?

- Large population
  - 237.5 million (census 2010)
  - 1.49% annual growth (3-4 million/year)
- Informal workers dominate formal workers
  - Ratio between formal & informal = 46.4% : 53.6%
  - Total informal worker: ± 63.4 million (BPS, 2014)
- High unemployment rate
  - 7.2 million are unemployed
  - 5.7% unemployment rate (BPS, 2014)



## **Another challenge in coverage expansion: the different characteristics from different population segments**

- **Salary worker (PPU)**
  - Strategy to recruit private sector employees
- **Civil servants/Armed forces/Police**
  - Registering additional family member
- **Former Jamsostek**
  - Data update
- **Non-salary worker/Non-worker (PBPU/BP)**
  - Outreach to communities
- **Other citizen**
  - Integrating regional health insurance program to JKN



## Specific challenges and strategies for expanding coverage to salary workers

### Challenges

1. Perception that healthcare referral system limits access to specialists
2. Workers with salary below minimum standard
3. Workers with existing health insurance from their employers
4. Season-workers
5. Not all private healthcare providers are contracted by BPJS
6. Health treatment discrimination between JKN and non-JKN patients

### Strategies

1. Strategic partnership with public and private sectors to improve JKN awareness
2. Active coordination between BPJS and health facilities to increase commitment to serve JKN patients
3. Joint benefit between BPJS and private health insurance



## Specific challenges and strategies for expanding coverage to non-salary worker/non-worker

### Challenges

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1. Adverse selection
2. Not all family members are registered (partial registration)
3. Contribution payment continuity

### Strategies

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1. Educate families to register all members, not only the sick
  2. Cooperate with banks to improve contribution payment continuity
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## Specific challenges and strategies for expanding coverage to Regional Health Insurance Program (Jamkesda)

### Challenges

1. Regional budget limitation
2. Financial administrative mix-up
3. Inaccurate citizen database
4. Adverse selection
5. JKN as political commodity

### Strategies

1. Ensure regional government provide sufficient budget for JKN
2. Set personal identification number as mandatory registration requirement
3. Advocacy and partnership with regional government
4. Endorse family registration as oppose to individual registration



## **BPJS is currently testing policy options to accelerate family registration**

- Treatment:
  - Buy-1-get-1 voucher
  - Full subsidy
  - Onsite registration
  - Extra information
- Method: randomized-controlled trial
- Output:
  - Registration
  - Continuity in contribution payment
  - Adverse selection
- Location:
  - Medan
  - Gresik



# Conclusion

- The path towards universal coverage is rough and difficult
- Each type of membership constitutes different characteristics and challenges
- With roughly three years to go, more studies and strategies are required to achieve universal coverage by 2019

**Thank you.**  
**Terima kasih.**