



BPJS Kesehatan
Badan Penyelenggara Jaminan Sosial

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Strategic Innovation to Maintain the Sustainability of Universal Health Coverage Under JKN Program In Indonesia

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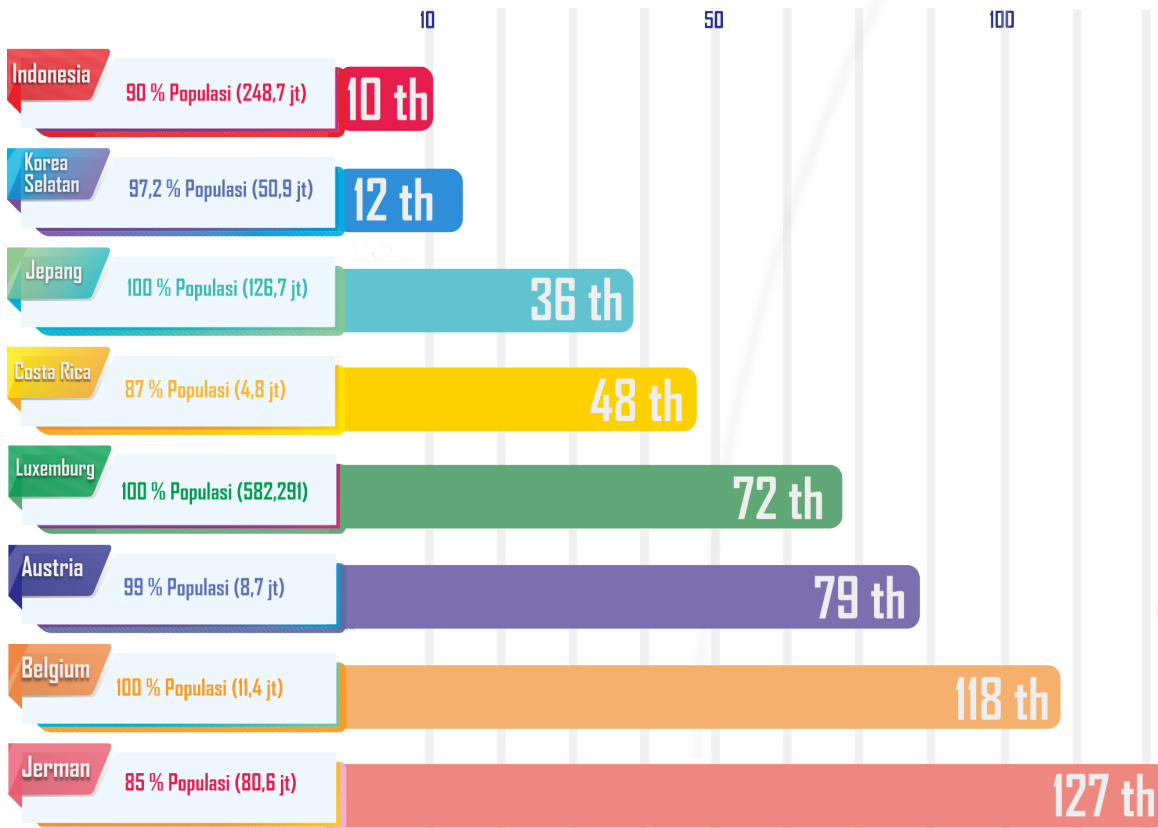
MEMBERS OF JKN PROGRAM AS JULY 01, 2025

280,179,005

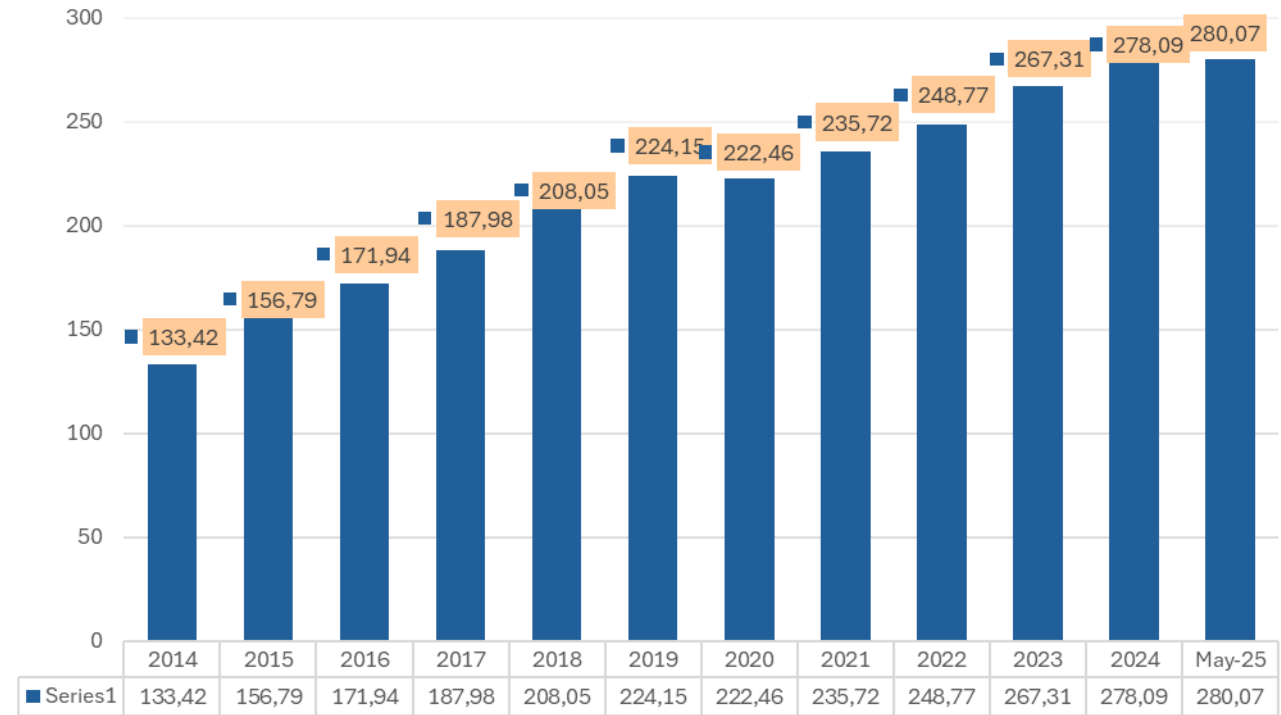
98,32%
Of total populations
(284.973.643)

*) Total population in semester II 2024: 284.973.643

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



JKN MEMBERSHIP COVERAGE FROM 2014 TO 2025

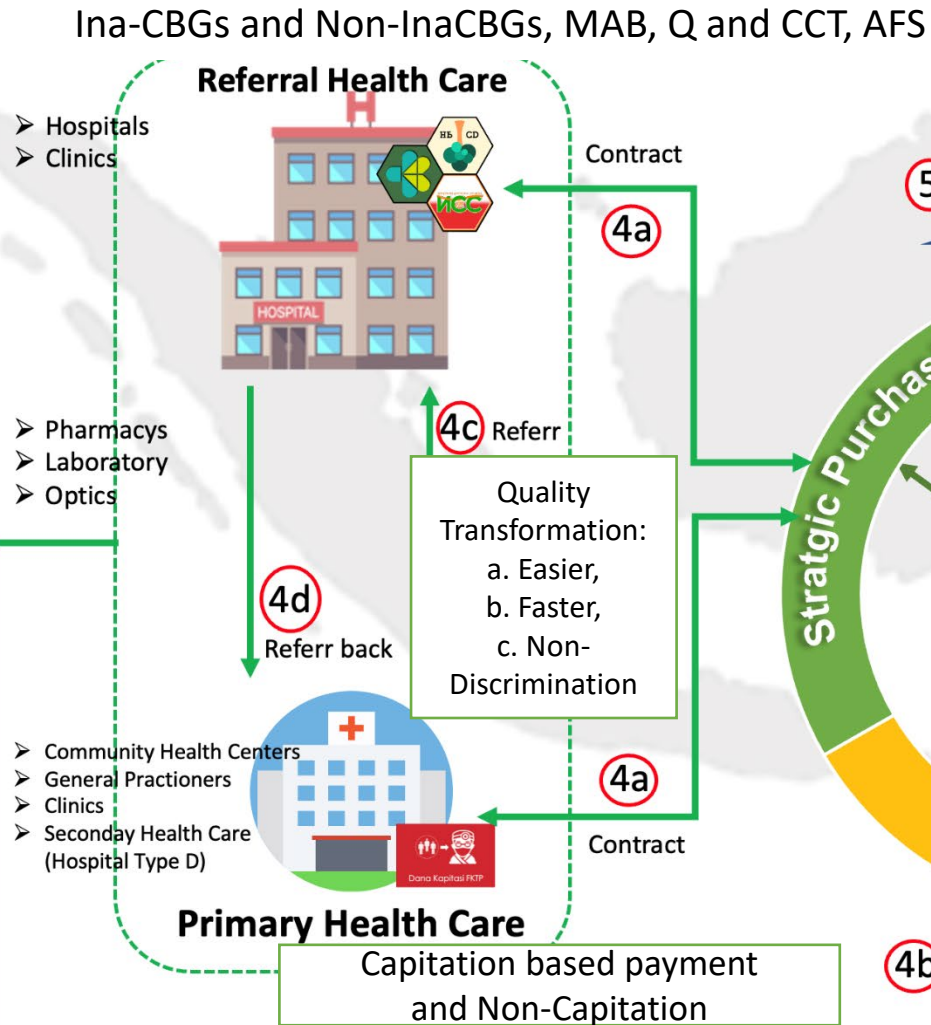


Not-For-Profit Legal Entity, Directly under President of RI

According to Act no 40 year 2004 on National Social Insurance, health insurance is based on social insurance and equity principles (article 19 number 1)


Managed care

Run by ±8500 dedicated young personnels with Org. cultural values : INISIATIF
Monitored by KPI



Government



5 **Regulator**

Subsidize premium

1. Subsidized members (MOSA, MOF, MOH, MOHA and Local Gov)
2. Wages, 1%:4% (CS & Non-CS)
3. Contribution approx. \$3, \$6, \$10

Wages

Contribution

*CS: civil servant

All main activities are supported by Advanced IT System

Government Beneficiaries

Non Government Beneficiaries

Premium



Payment Channels (PCs)

±1,000,000 PCs

3

Register 1

2 Providing identity, obtaining information on rights and obligations

Risk Pooling

4b **Benefit of Services**

Promotional

Preventive

Curative

Rehabilitative

Single Scheme, 98,32% Coverage (280,179 M), **Deficit (-) → Surplus (+)** , Down payment, increased tariff & satisfaction, OOP 49.7% → 25%

1 Policy & Regulation Inforcement

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 & real time 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),
- Mapping, House to house advocating, registering offline from house to house
- 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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