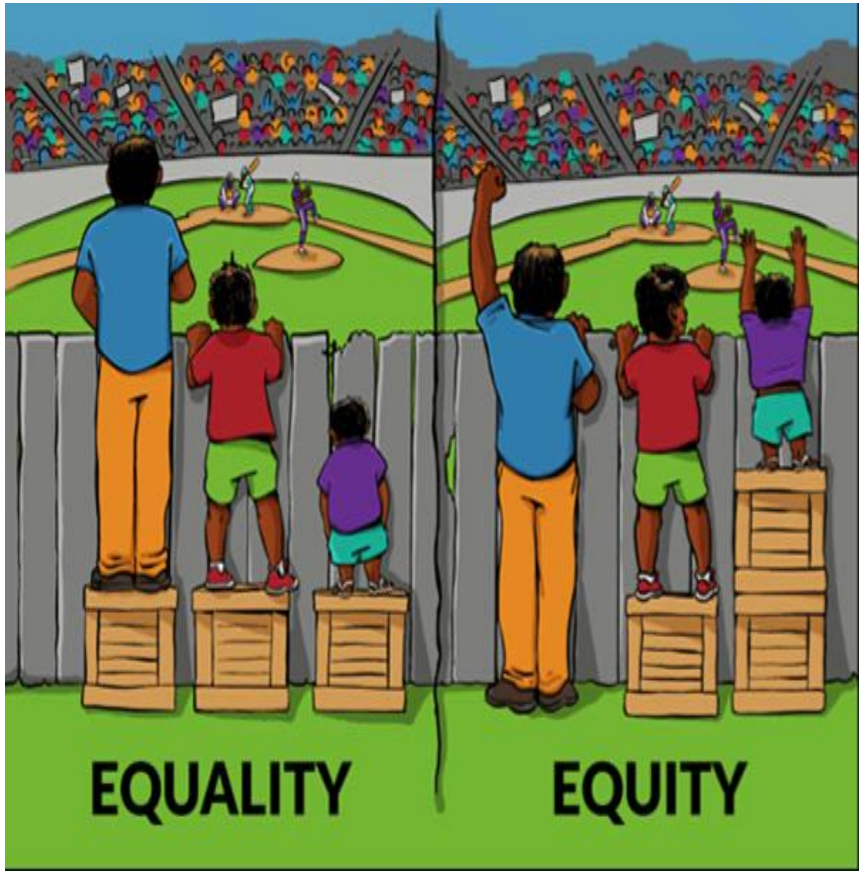


Pengantar mengenai Pendanaan Kesehatan di Indonesia:

Apakah akan Berkelanjutan dan Berkeadilan?

Bagaimana Situasi Global?

Catatan:

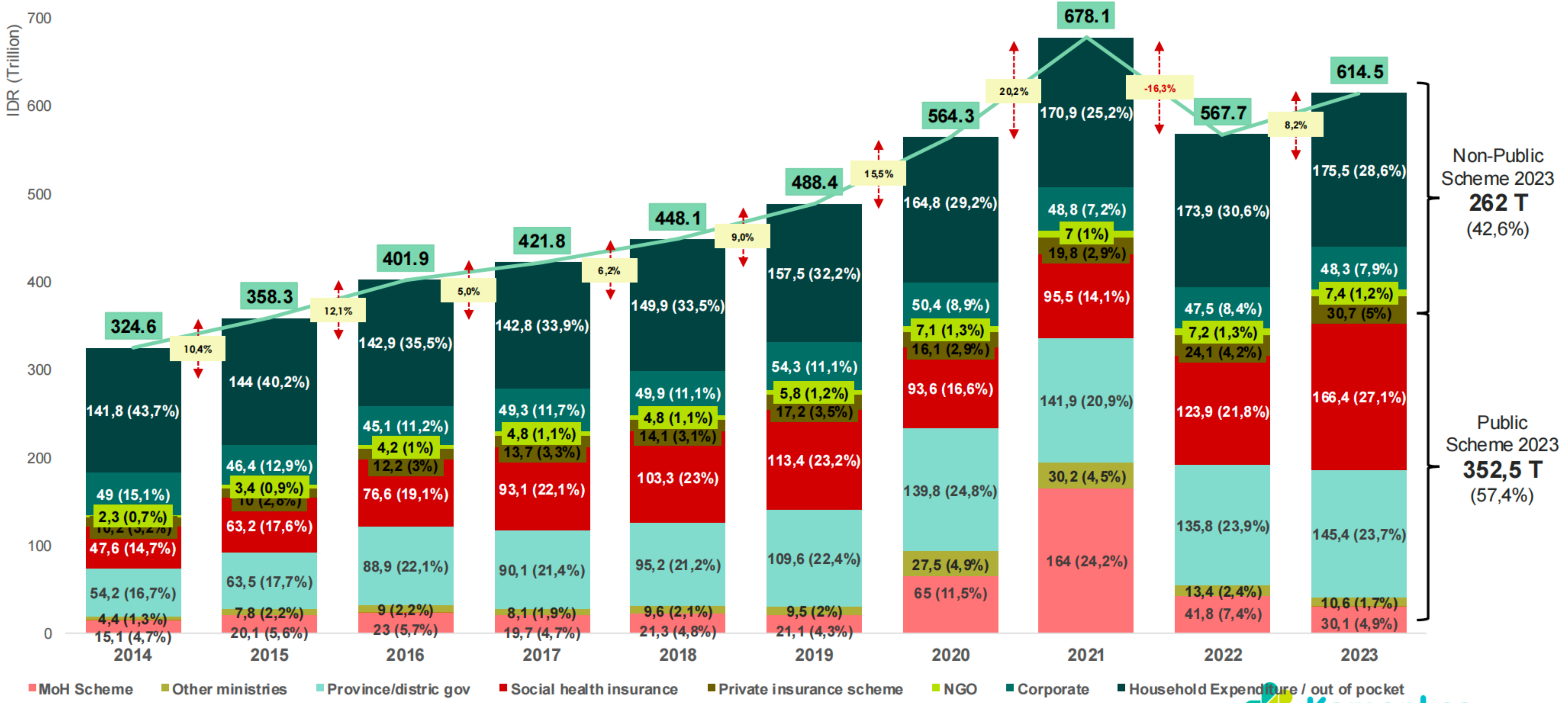
Prof. Laksono Trisnantoro

Departemen Kebijakan dan Manajemen Kesehatan - FK-KMK UGM

Pendapat pribadi

National Health Account (NHA): Total health spending continues to increase

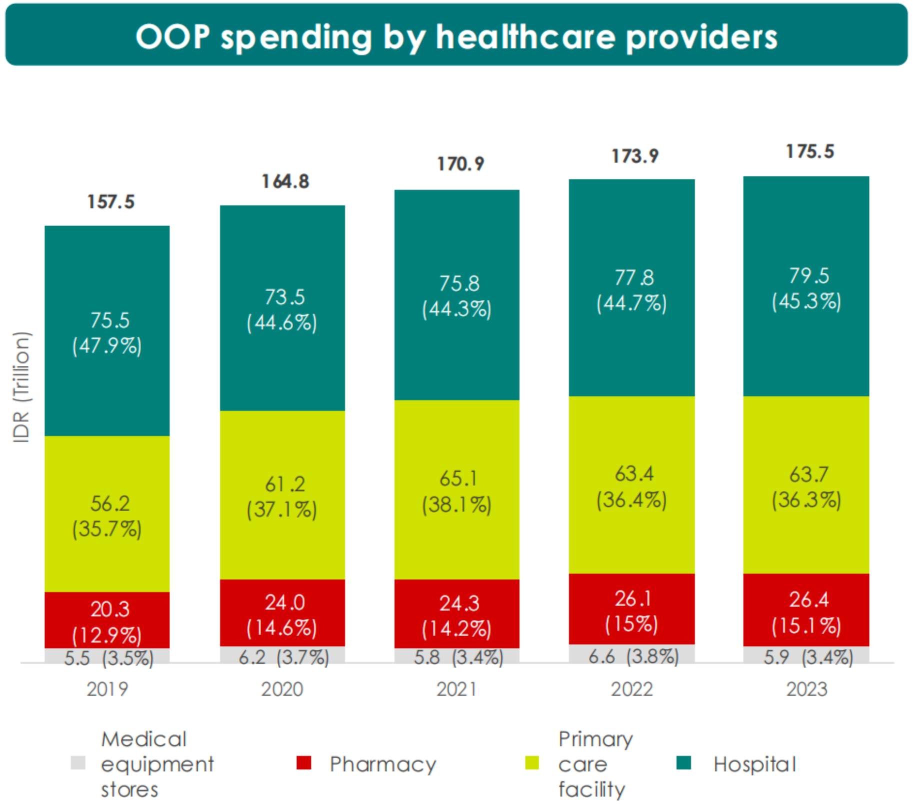
Compared to 2020, health spending has increased by 8,9% in 2023 (from IDR **564.3 T** to IDR **614.5 T**), the largest increase of proportion is in **social health insurance scheme**

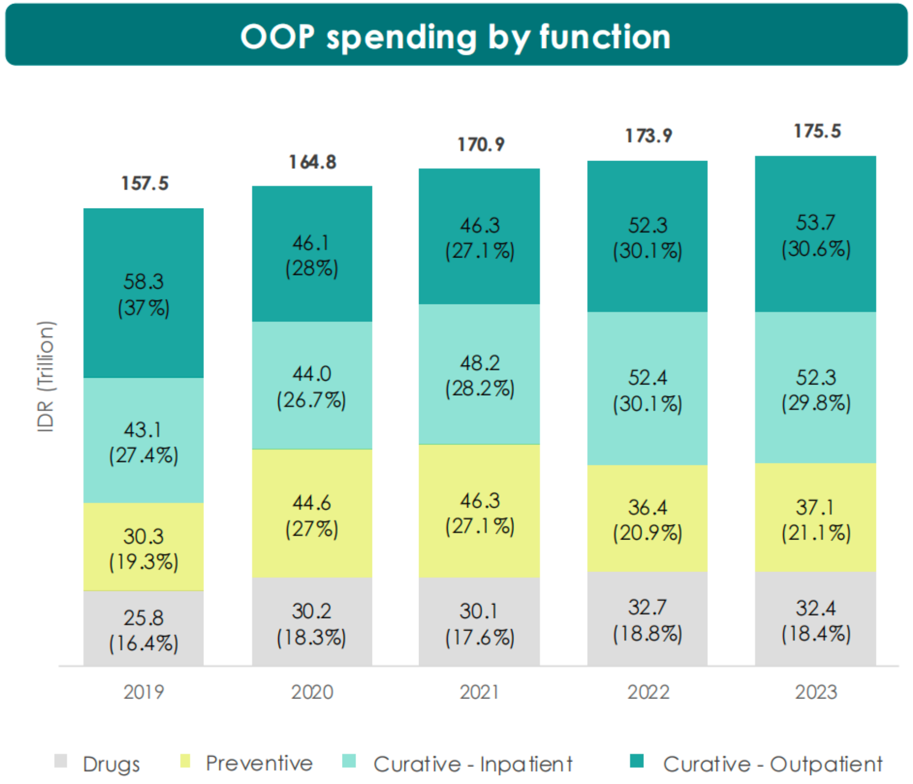


ource: National Health Accounts, 2023

Out of Pocket meningkat

Out of Pocket (OOP): the largest portion is spent in hospitals, primarily for outpatient curative treatments





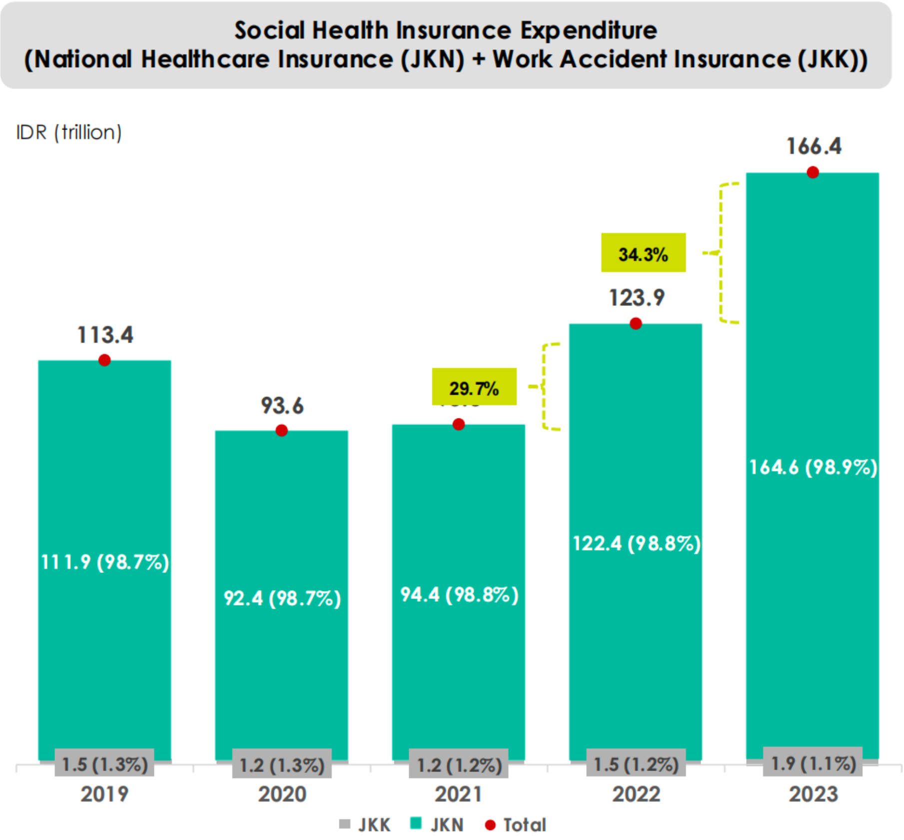
Kemenkes

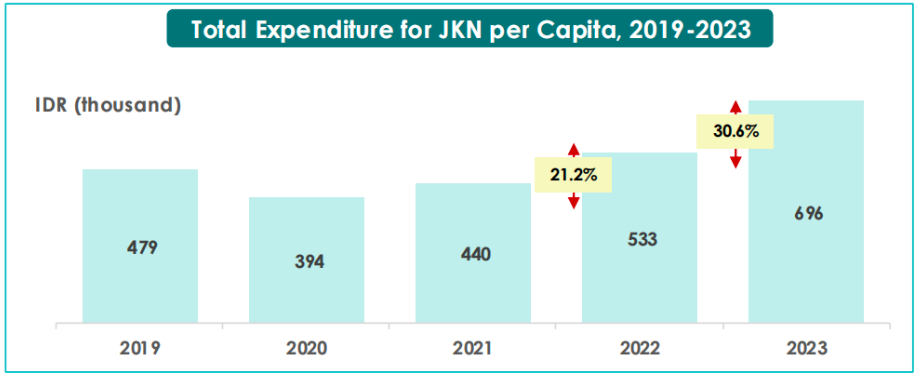
Source: National Health Accounts, 2023

Ada peningkatan pengeluaran BPJS

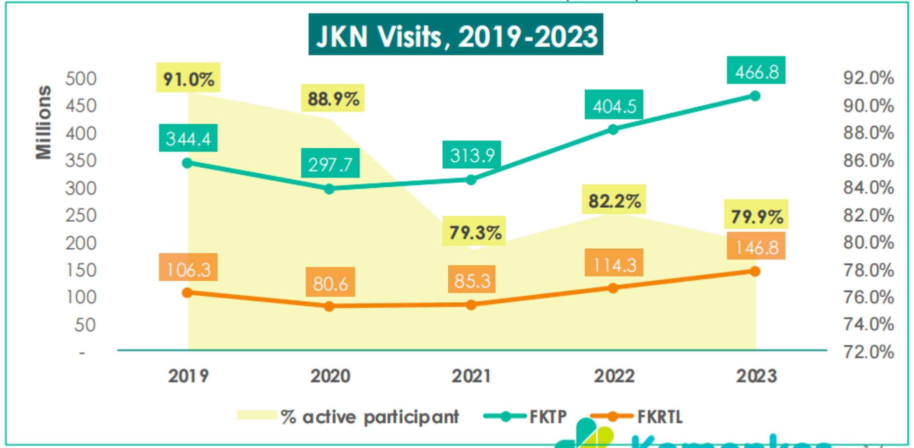
Social Health Insurance Scheme: increased by 34.3% in 2023

The increase occurred due to an **increase in the number of visits**





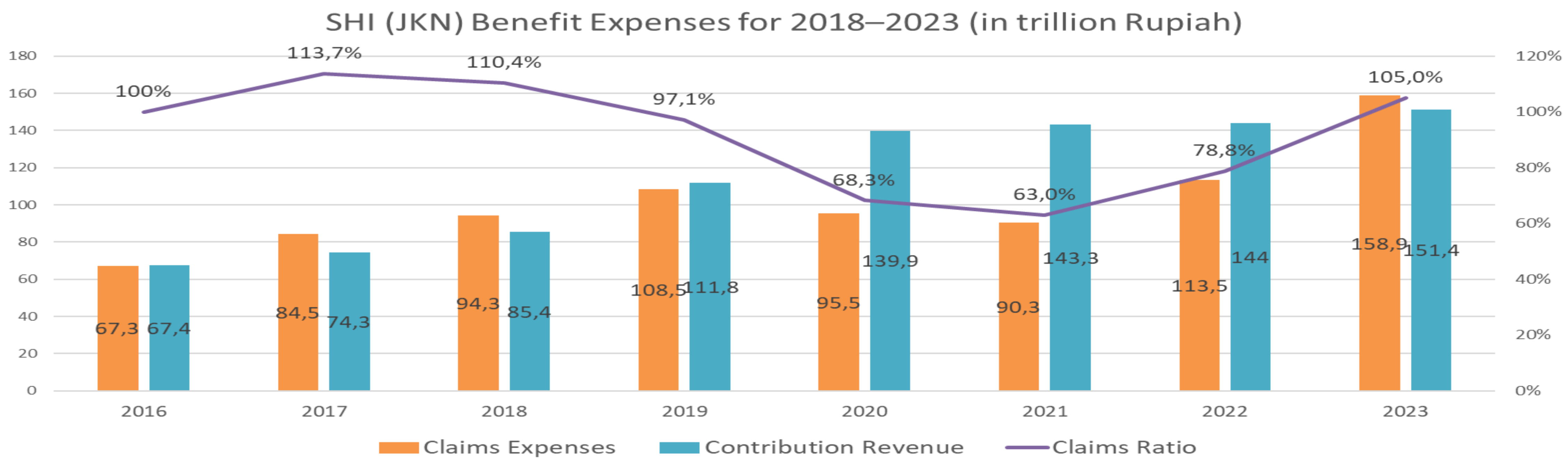
*Denominator: the number of active and inactive participants



Kemenkes

Source: National Health Accounts, 2023

COVID-19 and Temporary Financial Relief



Since it began, SHI has faced annual financial deficits.

During the COVID-19 pandemic (2020–2023), SHI reported a surplus—not due to improved efficiency, but because COVID-related claims were paid by the Pandemic Fund, not by SHI.

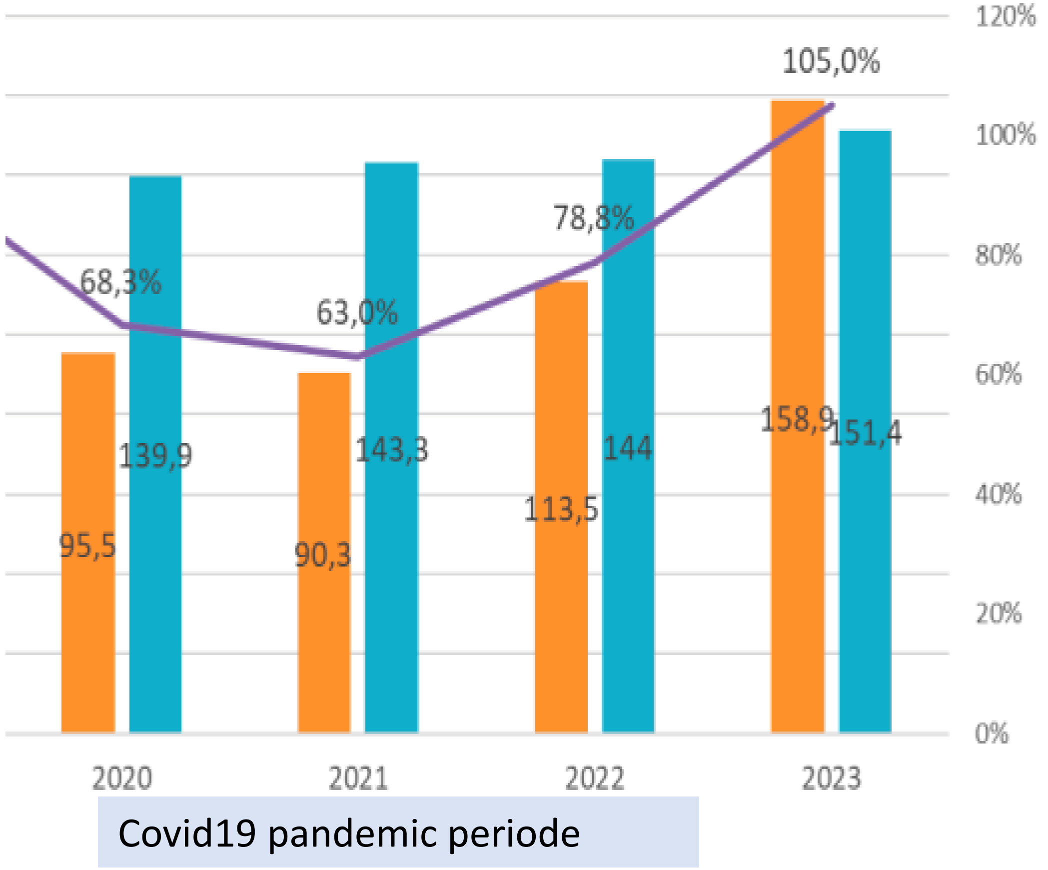
Not a reflection of SHI improvement, but a temporary funding shift

Post-Pandemic: Return to Deficit

1. After 2023, SHI's financial deficit returned to pre-pandemic levels
2. Structural weaknesses remain unresolved
3. Reliance on government subsidies reemerges

Claim Ratio: in 2023 is 105%

Benefit expenses



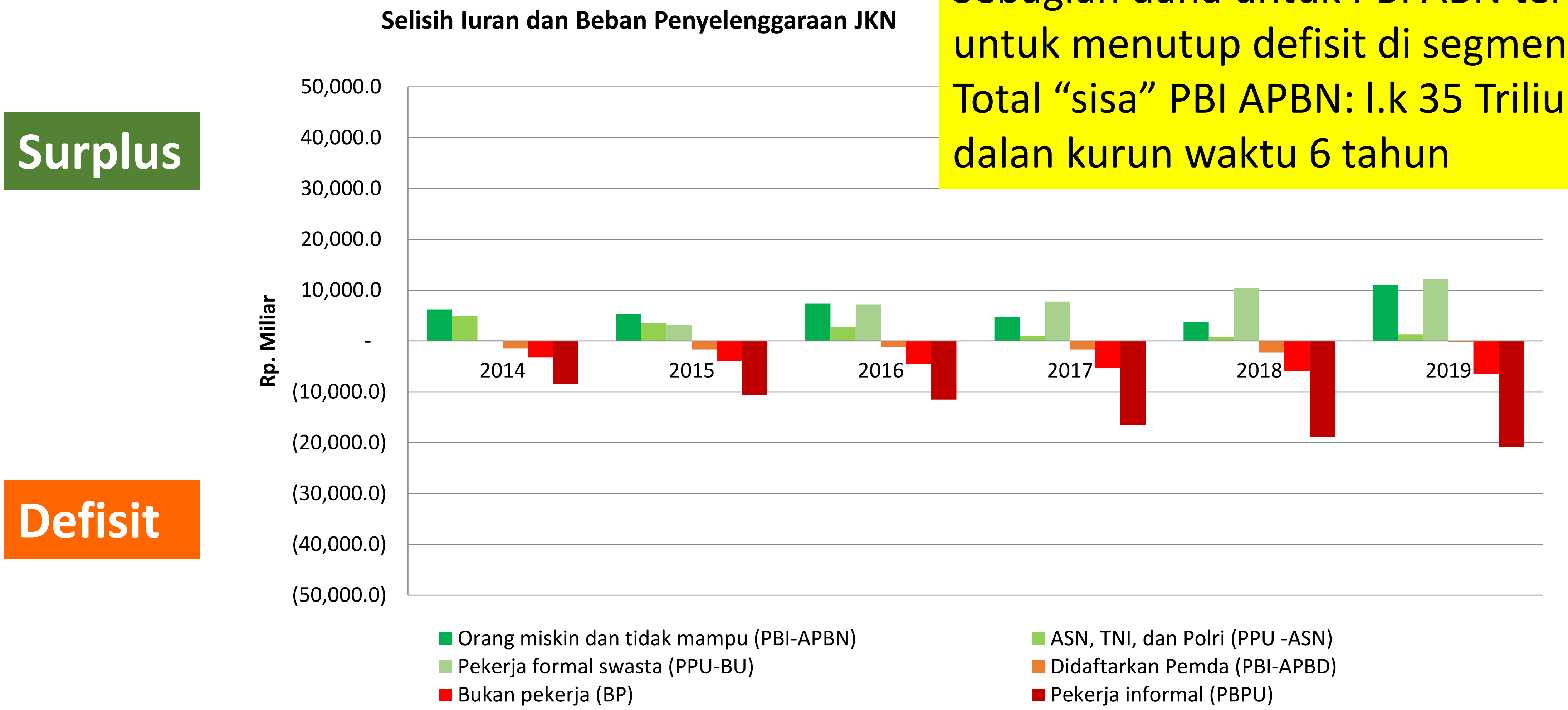
Government Fiscal Constraint in 2025

1. Indonesia faces limited fiscal space for welfare and health spending
2. Government may be in difficulties in covering SHI deficits
3. Urgency to find complementary financing solutions

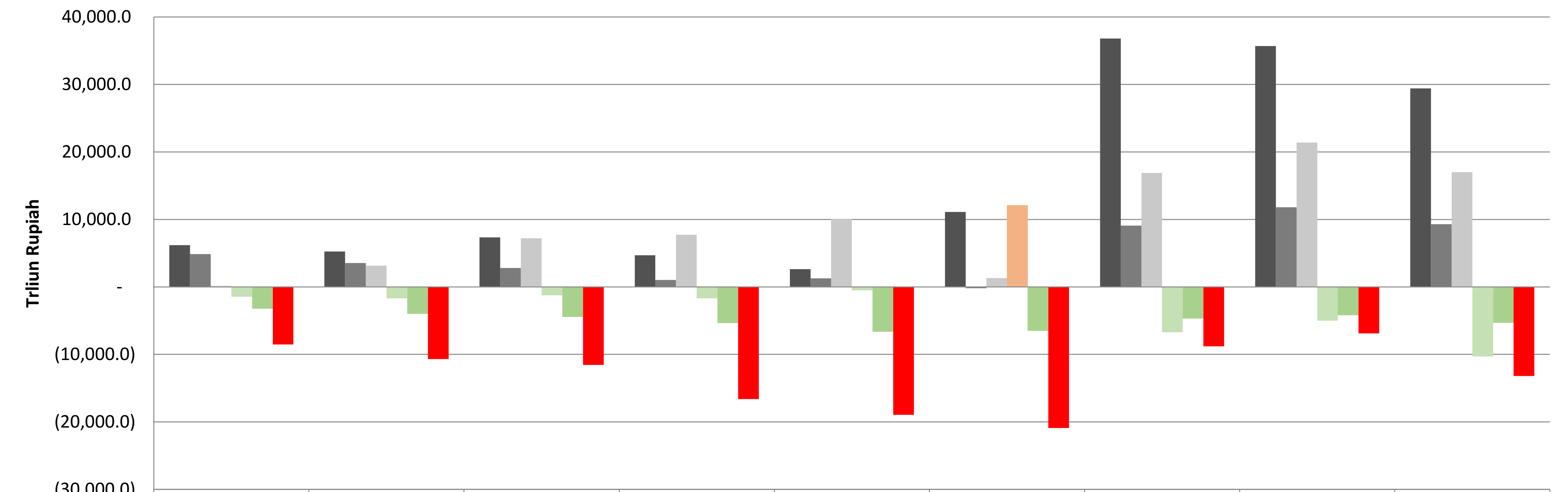
Bagaimana keberlanjutan UHC?

1. Ketidak adilan antar Segmen anggota BPJS

Sebagian dana untuk PBI ABN terpakai untuk menutup defisit di segmen PBPU Total “sisa” PBI APBN: l.k 35 Triliun dalan kurun waktu 6 tahun



Iuran dan Beban JKN 2014-2022



	2014	2015	2016	2017	2018	2019	2020	2021	2022
PBI-APBN	6,198.0	5,256.8	7,351.4	4,689.6	2,620.7	11,100.0	36,800	35,700.0	29,400.0
PPU-ASN	4,869.1	3,531.1	2,809.2	1,028.8	1,262.9	(200.0)	9,100	11,800.0	9,300.0
PPU-BU	175.1	3,157.5	7,195.3	7,742.2	10,055.8	1,300.0	16,900	21,400.0	17,000.0
PBI-APBD	(1,454.7)	(1,683.2)	(1,227.9)	(1,684.2)	(516.5)	12,100.0	(6,700.0)	(5,000.0)	(10,300.0)
BP	(3,210.7)	(3,979.9)	(4,459.2)	(5,353.9)	(6,655.8)	(6,500.0)	(4,700.0)	(4,200.0)	(5,300.0)
PBPU	(8,515.6)	(10,674.5)	(11,552.2)	(16,620.7)	(18,939.0)	(20,900.0)	(8,800.0)	(6,900.0)	(13,200.0)

- 2014-2019 terjadi defisit pada penyelenggaraan JKN
- 2016 mengalami surplus karena ada kenaikan iuran
- 2020-2021 terjadi surplus → pandemic COVID-19 dan kenaikan iuran thn 2019
- Segmen peserta yg defisit setiap tahun adalah PBI-APBD, BP dan PBPU, meskipun ada perbaikan besaran iuran

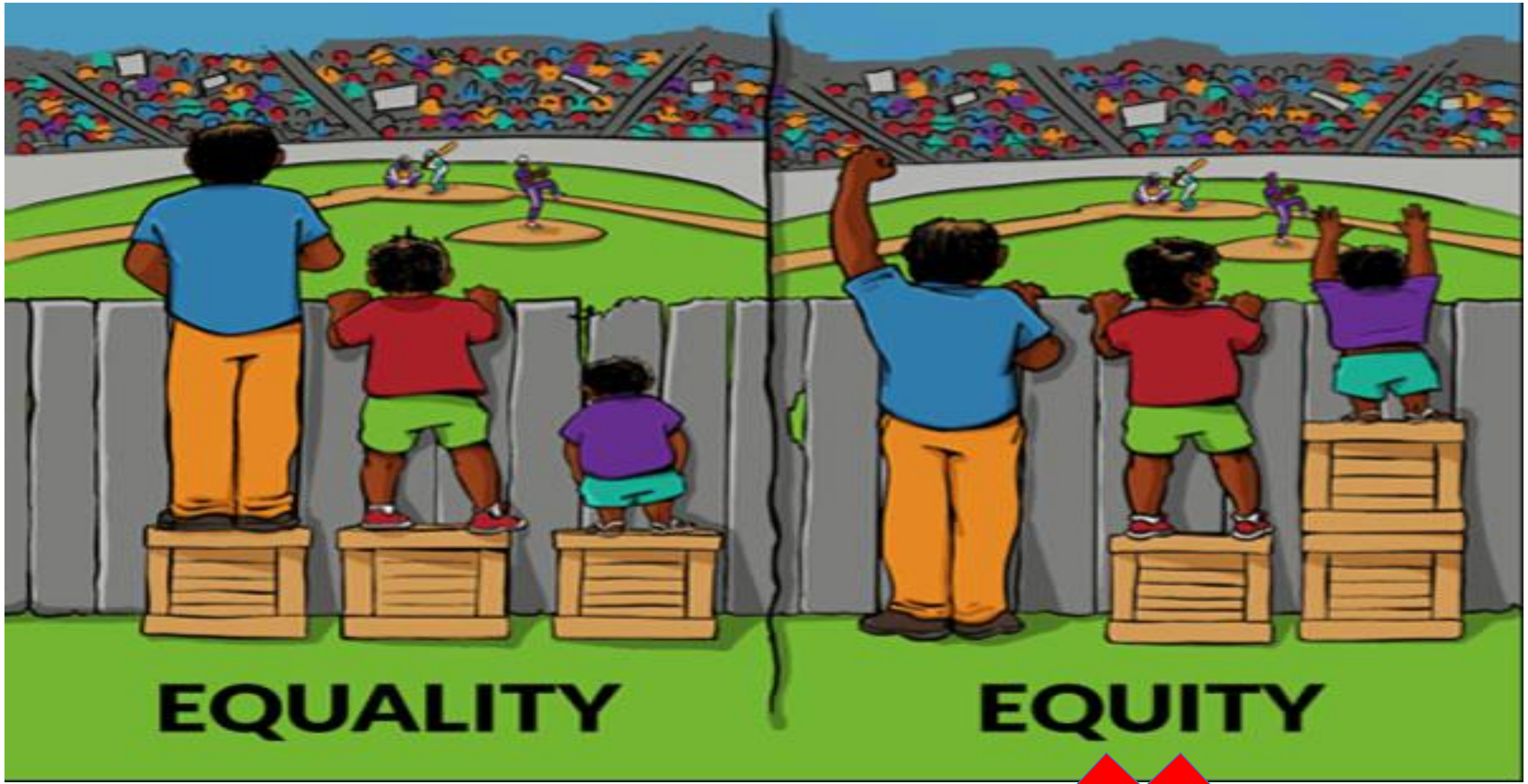
2. Ketidak adilan antar wilayah geografis

<u>Contoh: Pengeluaran BPJS di Kabupaten/Kota untuk Stent</u>

Terjadi:
Dana sisa PBI di daerah-daerah belum maju, tersedot ke propinsi-propinsi besar di Indonesia

Kebijakan kompensasi belum dijalankan oleh BPJS

Equity belum tercapai



Catatan:

Sebelum Pandemik, skema pembiayaan kesehatan bersifat:

- Tidak berkeadilan
- Sulit berkelanjutan

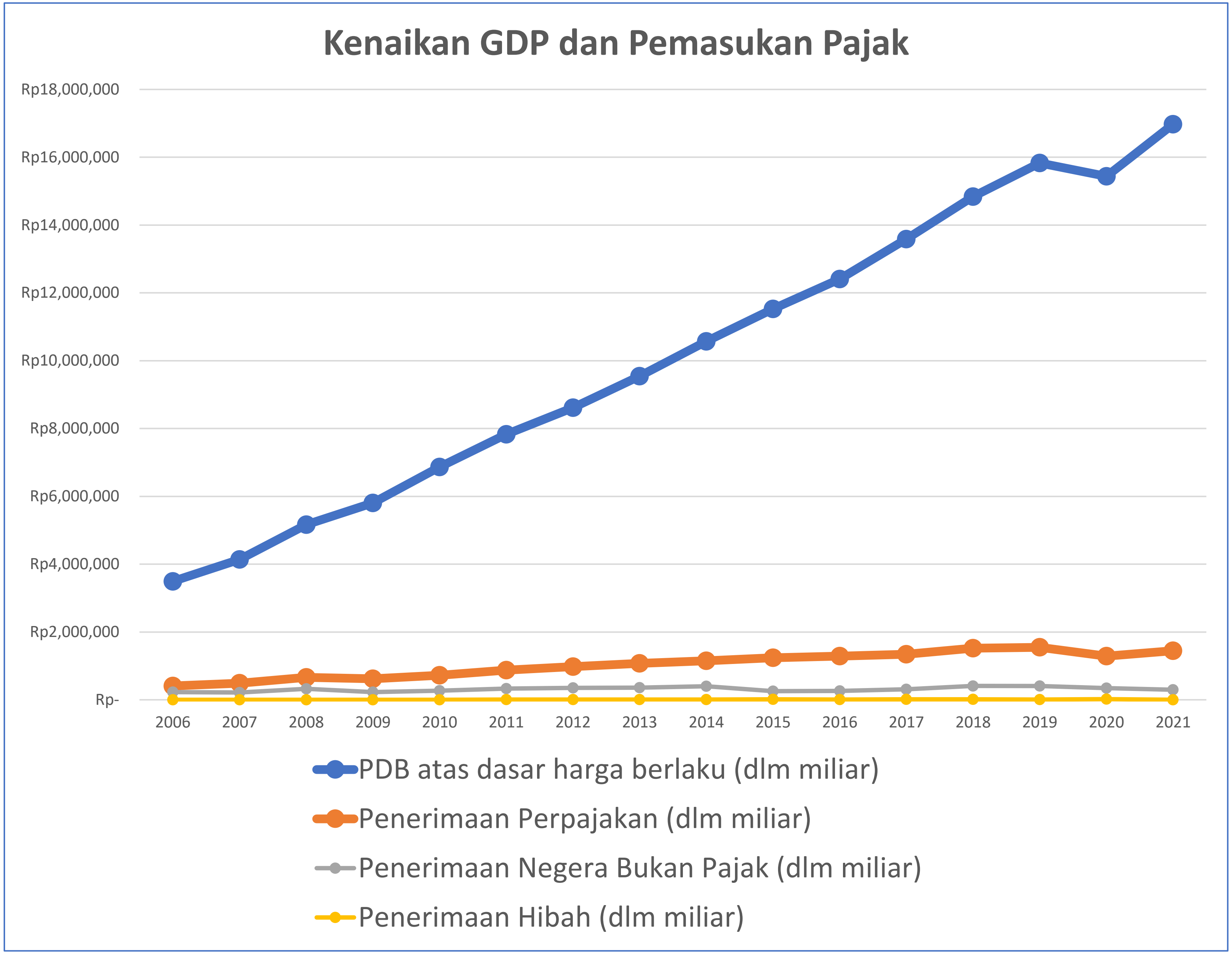
Bagaimana ke depannya?

Government Fiscal Constraint in 2025

1. Indonesia faces limited fiscal space for welfare and health spending
2. Government may be in difficulties in covering SHI deficits
3. Urgency to find complementary financing solutions

Ekonomi meningkat tinggi

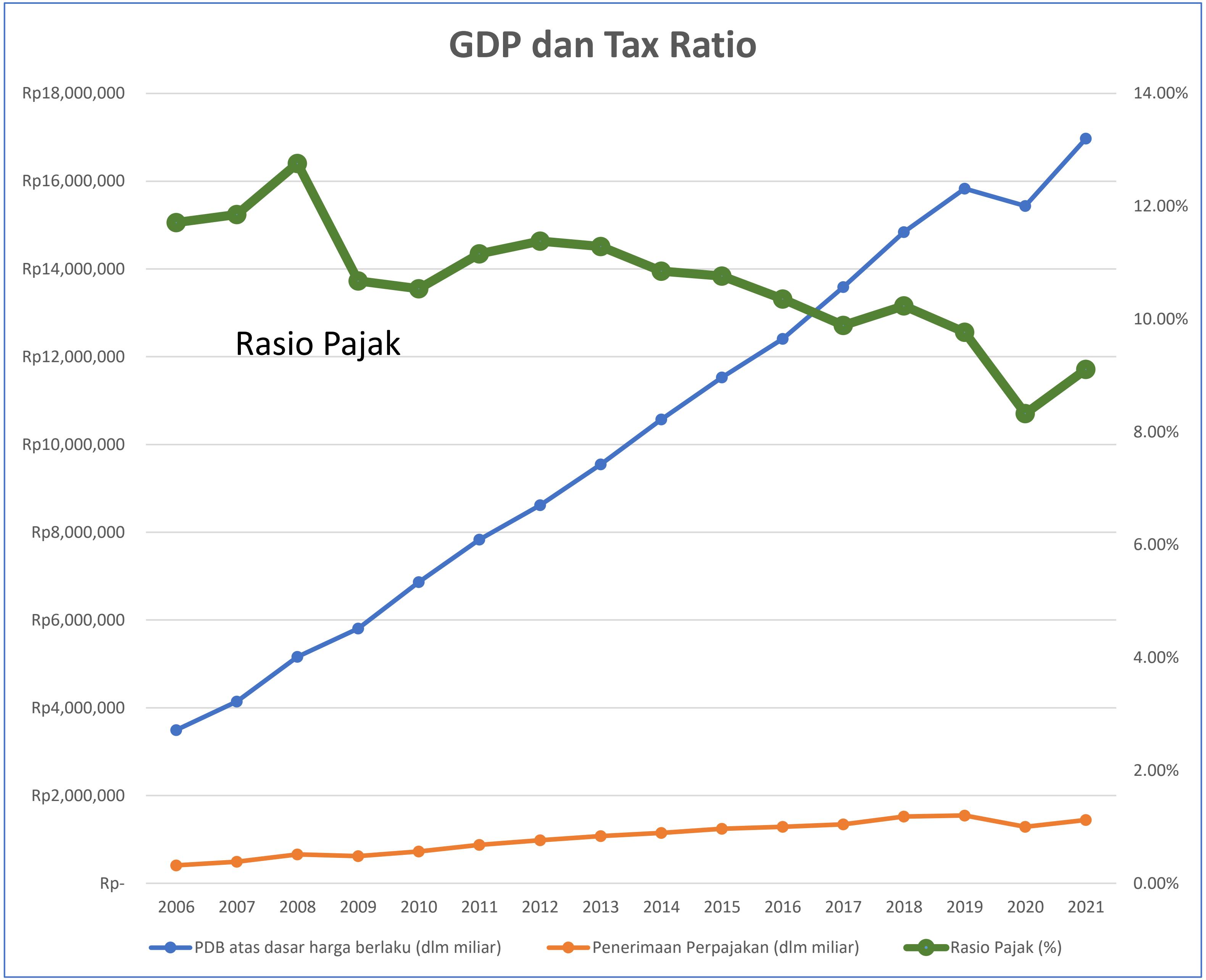
Pengumpulan pajak dan penerimaan negara bukan pajak, tidak besar



Rasio Pajak terhadap GDP rendah (sekitar 10%) dan menurun terus

Sebagai Perbandingan di negara-negara Skandinavia sekitar 25 – 40% dari GDP

Apakah bangsa Indonesia akan bertumpu pada APBD/APBN untuk pelayanan Kesehatan?Bagaimana peran masyarakat?



Bagaimana situasi Global?

Mari kita bahas bersama Pak Peter