

# The Challenge of the National Health Insurance Program and Efforts to Improve Health Access

## ANALYSIS OF THE SITUATION AND ISSUES

Universal Health Coverage (UHC) is a health insurance system that ensures every citizen has fair, quality access to healthcare services at an affordable cost through financial protection. Several dimensions affecting issues in accessing healthcare services include accessibility (location accessibility),

availability, acceptability (community acceptance), affordability (cost affordability), accommodation (comfort), and awareness.

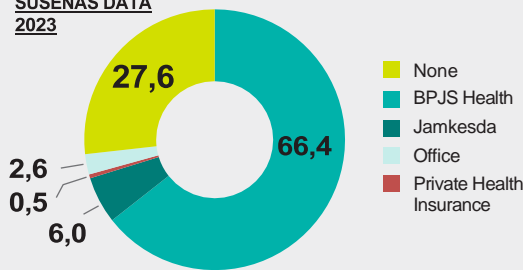
The transformation of the financing system focuses on efforts to provide ease and equal access to quality healthcare services, especially for disadvantaged populations, and ensuring sufficient, fair, effective, and efficient healthcare financing.

## THE RESULT OF INDOONESIAN HEALTH SURVEY 2023

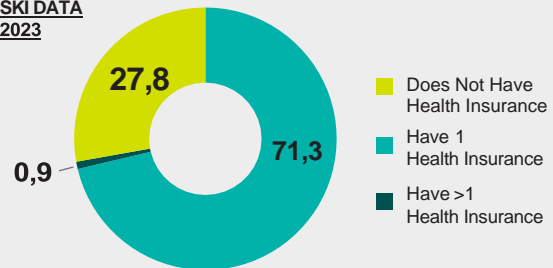


27,8% of the Indonesian population still does not have valid health insurance. This figure is almost the same as the Susenas 2023 data, which is 27,6%.

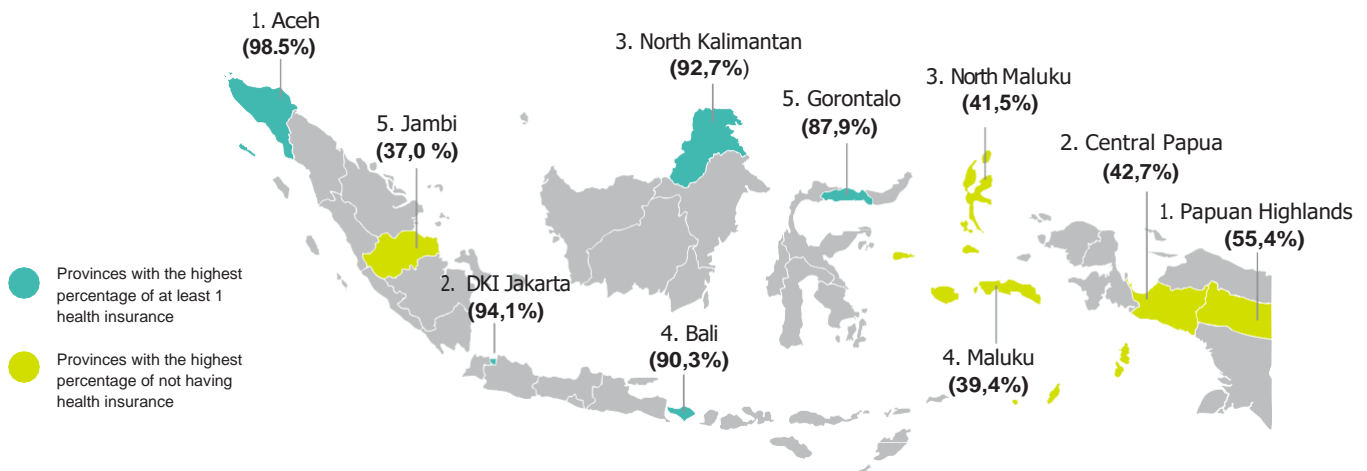
**SUSENAS DATA 2023**



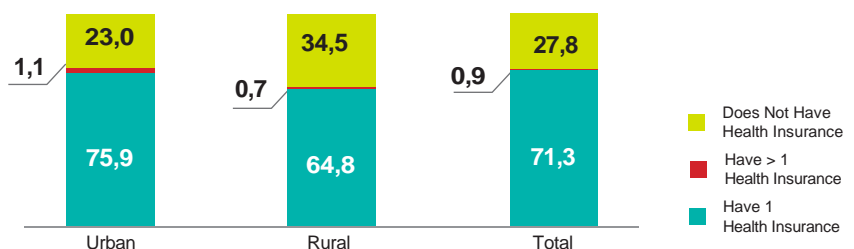
**SKI DATA 2023**



Five provinces with the highest percentage of ownership of at least 1 health insurance and five provinces with the highest percentage of not having health insurance

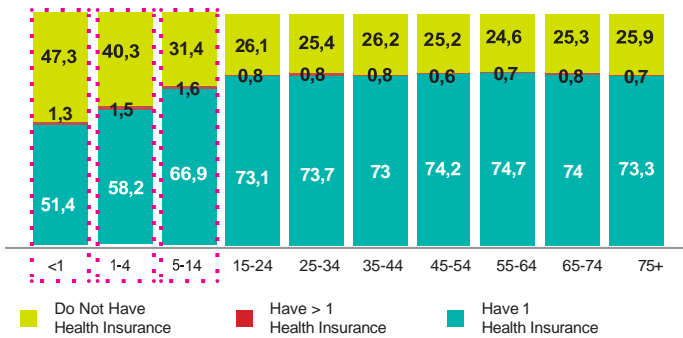


Urban residents are more likely to have health insurance compared to rural residents (77,0% compared to 65,5%).

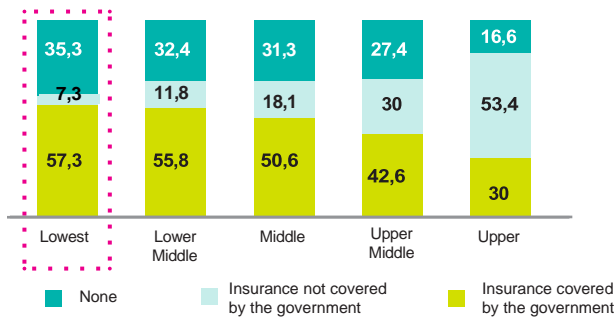




As much as **47,3%** children aged <1 year, **40,3%** children aged 1-4 years, and **31,4%** children aged 5-14 years do not have health insurance

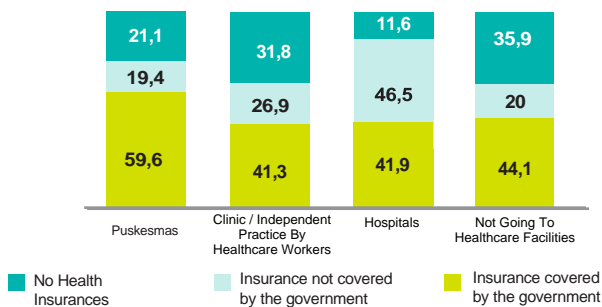


Most of the funding is used to protect the lowest to lower-middle economic communities. However, there are still **35.5%** of people in the lowest quintile of the economy who do not have health insurance.



Health facilities have not been accessed evenly

- Health services at Community Health Centers (Puskesmas) are accessed by more than half of households (**59.6%**) that are covered by government-sponsored health insurance (PBI and Jamkesda)
- In the past year, **44.1%** of households covered by government-sponsored health insurance (PBI and Jamkesda) and **35.9%** of households without health insurance, did not access health services.



A total of **50,7%** of individuals aged 18-59 years with disabilities or limitations do not utilize healthcare facilities. Meanwhile, Community Health Centers (Puskesmas) are the most frequently visited healthcare facilities (**24%**) by individuals in this age group.



**1 out of every 1.000** households in Indonesia has accessed healthcare services abroad in the last 3 years, with Malaysia being the most frequently visited country. Reasons for choosing healthcare services abroad include comprehensive facilities (**93.5%**) and services meeting expectations (**91.7%**). The top five provinces that access:



## CONCLUSIONS

- There are 27.8% of the Indonesian population who still do not have valid health insurance.
- The top five provinces with the highest percentage of population without health insurance are: Papua Highlands (55.4%), Central Papua (42.7%), North Maluku (41.5%), Maluku (39.4%), and Jambi (37.0%).
- (37.0%).
- More than half of households (59.6%) covered by government-sponsored health insurance (PBI and Jamkesda) utilize healthcare services at Community Health Centers (Puskesmas).
- Based on the results of SKI 2023, efforts are needed to increase the coverage of health insurance participation, improve the accuracy of target setting for health insurance, and enhance healthcare access.

\*Materials can be viewed at [www.badankebijakan.kemkes.go.id](http://www.badankebijakan.kemkes.go.id)