

National Social Security Still Faces Barriers

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Center of Finance and Health Insurance Management Policy (KP-MAK) Faculty of Medicine UGM held a Forum on National Health Insurance (JKN). The forum was attended by several experts, namely Prof. Ali Ghufron Mukti, M.Sc., Ph.D., Ahmad Ansyori, SH, M. Hum., CLA, and Dra.Siti Badriyah, Apt., Kes. The forum that was held on Wednesday (9/11) discussed issues ranging from payment of JKN, the coverage of JKN, to understanding the rights and obligations of JKN participants.

In the first session, Ahmad, who is also a member of the National Social Security Council (DJSN) gave information related to the National Social Security System (SJSN). Ahmad opened his presentation with a question on whether the Social Security is needed. Furthermore, Ahmad also described the philosophical foundations of the Social Security, one of which is a constitutional right which is written in the 1945 Constitution Article 28 H line (3). In the regulation it is written that "Everyone is entitled to social security that allows development of his or her self as a useful human being."

"Social Security System is a form of responsibility of the state to guarantee the constitutional right of every citizen to social security," said Ahmad.

But in practice, the Social Security still has some problems and challenges. In the discussion Ahmad also explained the constraints and challenges in the implementation of Social Security. One of the



challenges in the implementation of the National Social Security is related to the participation of National Health Insurance (JKN). The number of participants in JKN reached 169 million, equivalent to 65.5% of the total population of Indonesia. However, among those 89 million are participants who receive salary (PPU) and participants who do not receive salary (PBPU) and have not become participant.

"The scheme can be done by extending the waiting period to avoid adverse selection," said Ahmad.

In addition to issues related to membership, Ahmad also highlighted the problems related to service, contributions and expenditures of JKN. First Level Health Facilities (FKTP) for example, have not been able to handle 155 non-specialist disease. This causes a high reference level. In addition, the unavailability of drugs also increase the costs of participants. Ahmad advocated the need for improvement of the system by the Ministry of Health related to procurement and distribution of drugs. In terms of contribution, Ahmad says that the dues should be evaluated by calculating the reasonable rates of InaCBG'S and the projected attainment of membership.

Meanwhile, Ali Ghuftron focused more on the implementation of the Social Security in the field. He admitted that Social Security has its own weaknesses. Health facilities, budget and distribution are still the major problems. In addition, health facilities for some places is still less comprehensive. Sometimes, a place has a good doctor but lack of facilities.

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