

Kebijakan insentif pajak penghasilan atas iuran dana jaminan sosial yang dikelola Badan Pengelola Jaminan Sosial Kesehatan (suatu kajian atas kebijakan di Indonesia dan Taiwan) = Income tax incentive policy for the contributions for social security fund managed by Indonesian social security administration of health (a study of Indonesian and Taiwan policies) / Andre Harahap

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Abstrak

**ABSTRAK**

Jaminan Kesehatan Sosial Nasional Indonesia saat ini dikelola oleh Badan Pengelola Jaminan Sosial Kesehatan melalui Dana Jaminan Sosial Kesehatan. Sejak beroperasinya dari tahun 2014, Dana Jaminan Sosial Kesehatan selalu mengalami defisit dan akhirnya harus dibantu oleh pemerintah dengan subsidi dari APBN. Pola tersebut tentu tidak sehat dan berlawanan dengan prinsip jaminan sosial yang tercantum dalam peraturan perundang-undangan yakni kegotong-royongan. Penyesuaian daripada tariff iuran Dana Jaminan Sosial yang dikelola Badan Pengelola Jaminan Sosial Kesehatan sudah dicoba dilakukan namun mendapat tentangan dari masyarakat.

Sistem National Health Insurance di Taiwan pernah mengalami masalah yang sama di tahun 2006. Namun pada saat itu, di samping melakukan penyesuaian iuran, pemerintah Taiwan juga memberikan insenti pajak penghasilan dimana iuran NHI yang dibayarkan sendiri oleh pekerja boleh menjadi pengurang penghasilan bruto. Dengan insentif tersebut, pemerintah Taiwan dapat melakukan penyesuaian-penyесuaian atas iuran NHI tanpa resistensi dari masyarakat.

Tesis ini menganalisa perkembangan jaminan kesehatan sosial di Indonesia dan di Taiwan serta perlakuan daripada peraturan perpajakan terhadap iuran Dana Jaminan Sosial tersebut. Hasil penelitian menunjukkan pembuat kebijakan di Indonesia masih belum berpikir untuk memberikan insentif pajak karena sifat iuran yang sudah dipaksakan tidak memerlukan lagi fasilitas berupa insentif. Pemikiran ini berbeda dengan pembuat kebijakan di Taiwan yang menggunakan insentif pajak untuk meningkatkan social feasibility masyarakat terhadap penyesuaian nilai iuran jaminan kesehatan, serta sebagai instrumen supply side tax policy untuk menjaga daya konsumsi masyarakat.

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**ABSTRACT**

Indonesia's National Social Health Insurance is currently managed by the Indonesian Social Security Administration of Health through the Social Security Fund for Health. Since its operation from 2014, the Social Security Fund for Health always suffers deficits and ultimately must be assisted by the government with subsidies from the state budget. This pattern is certainly not efficient and contrary to the principle of social security which is mutual cooperation between people. In the past time, the adjustment of the contributions rate has been attempted by the government but it got a resistance from the public.

The National Health Insurance system in Taiwan had experienced similar problems in 2006. But at that time, in addition to adjusting the contributions rate, the Taiwanese government also provided income tax incentives in which NHI contributions paid by employees is treated as tax deduction for the taxable income.

With these incentives, the Taiwanese government can make adjustments to NHI contributions rate without notable resistance from the public.

This thesis analyzes the development of social health insurance in Indonesia and in Taiwan as well as the treatment of the tax regulations on the Social Security Fund. The results show that policy makers in Indonesia do not think of providing tax incentives because the contributions have already been forced and it no longer needs the facilities in the form of tax incentives. While in the other hand, Taiwanese policy makers use tax incentives to increase the social feasibility of the public towards the policy of the adjustment of the Social Security Fund contributions, as well as the supply side tax policy instrument to safeguard people's consumption power.