

# Pengaturan Program Jaminan Kesehatan Nasional Untuk Meningkatkan Capaian Universal Health Coverage Di Indonesia (Studi Pengenaan Sanksi Tidak Mendapatkan Pelayanan Publik) = Regulating the National Health Insurance Program to Improve Universal Health Coverage in Indonesia (Study on the Enforcement of Public Services Restriction as an Administrative Sanction)

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## Abstrak

Penelitian ini membahas mengenai pengaturan pengenaan sanksi tidak mendapatkan pelayanan publik atas pemenuhan kewajiban dalam Program Jaminan Kesehatan Nasional (Program JKN). Melalui Program JKN, negara memenuhi hak masyarakat atas kesehatan serta memberikan perlindungan dari risiko finansial yang timbul akibat gangguan kesehatan. Untuk memastikan keberlangsungan Program JKN perlu dilakukan upaya peningkatan cakupan universal health coverage (UHC). Salah satunya melalui pengenaan sanksi tidak mendapatkan pelayanan publik. Permasalahan yang dibahas dalam penelitian ini adalah bagaimana pengaturan jaminan sosial kesehatan di Jepang dan Korea Selatan dapat mendorong capaian UHC dan bagaimana pengaturan Program JKN dapat meningkatkan capaian UHC di Indonesia. Penelitian ini merupakan penelitian hukum yuridis normatif dengan tipologi penelitian problem identification. Analisa dilakukan terhadap pengaturan Program JKN untuk meningkatkan capaian UHC yang dititikberatkan pada pengaturan pengenaan sanksi tidak mendapatkan pelayanan publik tertentu dalam Program JKN. Selain itu dilakukan studi perbandingan pengaturan sistem jaminan sosial di Jepang dan Korea Selatan dalam mendorong peningkatan capaian UHC. Hasil penelitian menunjukkan bahwa meskipun terdapat perbedaan penerapan sanksi tidak mendapatkan pelayanan publik dalam penyelenggaraan jaminan sosial kesehatan di Jepang dan Korea Selatan, kedua negara telah berhasil mencapai UHC. Faktor sejarah perkembangan asuransi kesehatan sosial dan budaya yang didukung dengan sistem administrasi kependudukan yang stabil berpengaruh pada pencapaian UHC kedua negara. Berbeda dengan Indonesia, meskipun Pemerintah telah menyediakan sistem jaminan sosial kesehatan melalui Program JKN, namun tingkat literasi dan budaya masyarakat dalam berasuransi menjadi penghambat pencapaian cakupan kepesertaan Program JKN. Oleh karenanya, sanksi tidak mendapat pelayanan publik masih diperlukan dalam upaya mencapai cakupan UHC Program JKN.

.....This study discusses the regulation of the imposition of sanctions of not getting public services for unfulfilling obligations in the National Health Insurance Program (JKN). Through the JKN, the state fulfills the people's right to health and provides protection from financial risks due to health problems. To ensure the sustainability of the JKN, universal health coverage (UHC) are needed to be active. One of them is through the imposition of sanctions of not getting certain public services. The problems discussed in this research are how the national health insurance's regulation in Japan and South Korea can support the achievement of UHC and how the regulation of the JKN can improve UHC in Indonesia. This research is a normative juridical law research with a typology of problem identification research. The analysis was carried out on the JKN's regulation to improve UHC achievement, which focused on the regulation of the enforcement of public service restriction as an administrative sanction. In addition, a comparative study of

the social security system in Japan and South Korea was conducted in encouraging the improvement of UHC achievement. The results show that although there are differences in the application of sanctions of public service restriction in the implementation of national health insurance in Japan and South Korea, both countries have succeeded in achieving UHC. The historical factor, the development of national health insurance and the culture which is also supported by the resident registration system are the crucial factors of the achievement of UHC in both countries. In contrast to Indonesia, although the Government has provided a social security system through the JKN, the literacy level of insurance and culture of the community are obstacles to the implementation of the JKN. Therefore, the enforcement of public service restriction as an administrative sanction is still needed to reach the UHC of JKN.