



**KEMENTERIAN PERENCANAAN PEMBANGUNAN NASIONAL/  
BADAN PERENCANAAN PEMBANGUNAN NASIONAL**

# **REFLEKSI PEMBELAJARAN GLOBAL TERHADAP IMPLEMENTASI UHC BAGI SEKTOR INFORMAL**

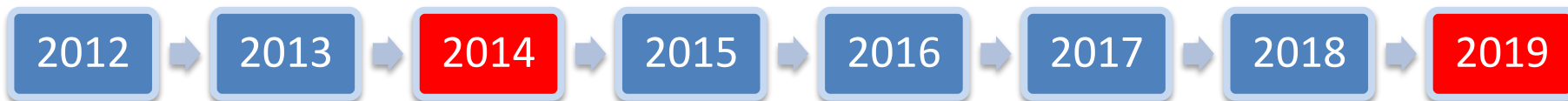
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**Director for Social Protection and Welfare**

**High Level Forum on Expanding Coverage to the Informal Sector  
Yogyakarta, 30 September 2013**



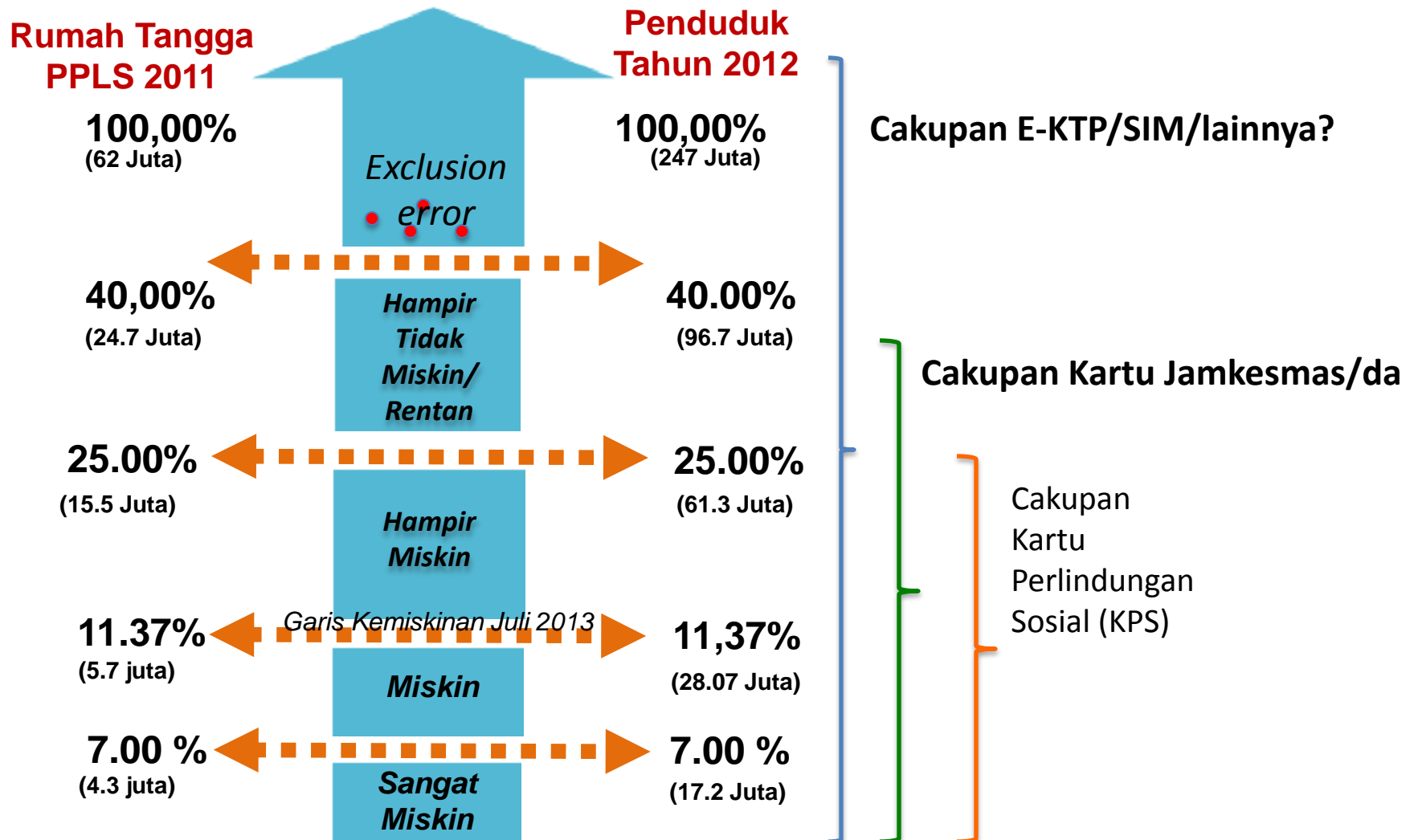
# ROAD MAP KESEHATAN - RENCANA PERLUASAN KEPESERTAAN



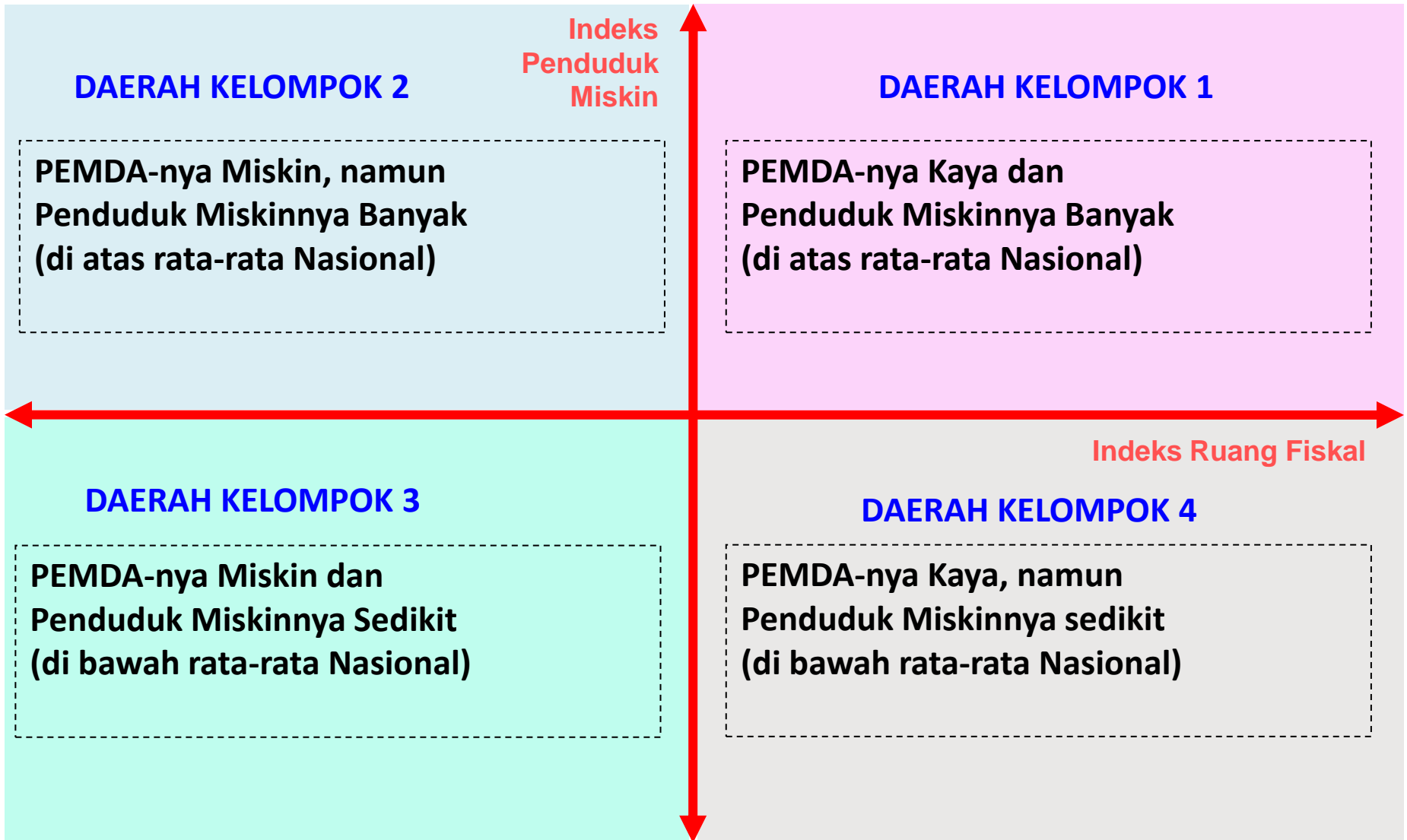
Usaha besar	20%	50%	75%	100%		
usaha menengah	20%	50%	75%	100%		
Usaha Kecil	10%	30%	50%	70%	100%	
Usaha mikro	10%	25%	40%	60%	80%	100%

Financing	Mix -----> Contributory
Integrasi data	Fragmented -----> Integrated
Registrasi	Beragam kartu formal -----> Single Identity Number
Social Marketing	Intensif/massif -----> specific target
Collection	Kader, asosiasi, koperasi, bank, cellphone -----> simplification
Pengaduan	Berjenjang -----> integrated

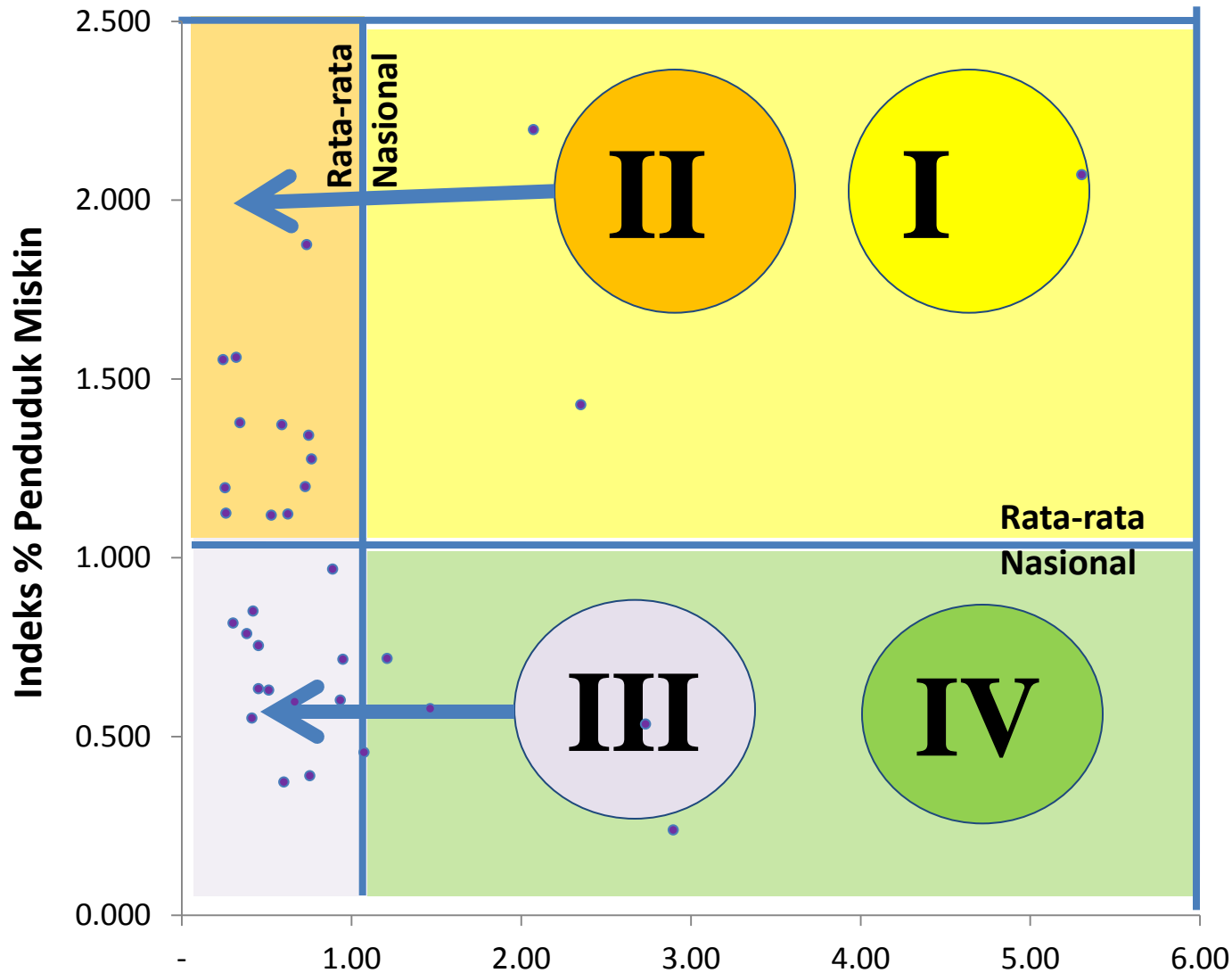
## → setting the mix



# INDEKS FISKAL DAN KEMISKINAN DAERAH



# SEBARAN KAPASITAS FISKAL DAN KEMISKINAN PROVINSI

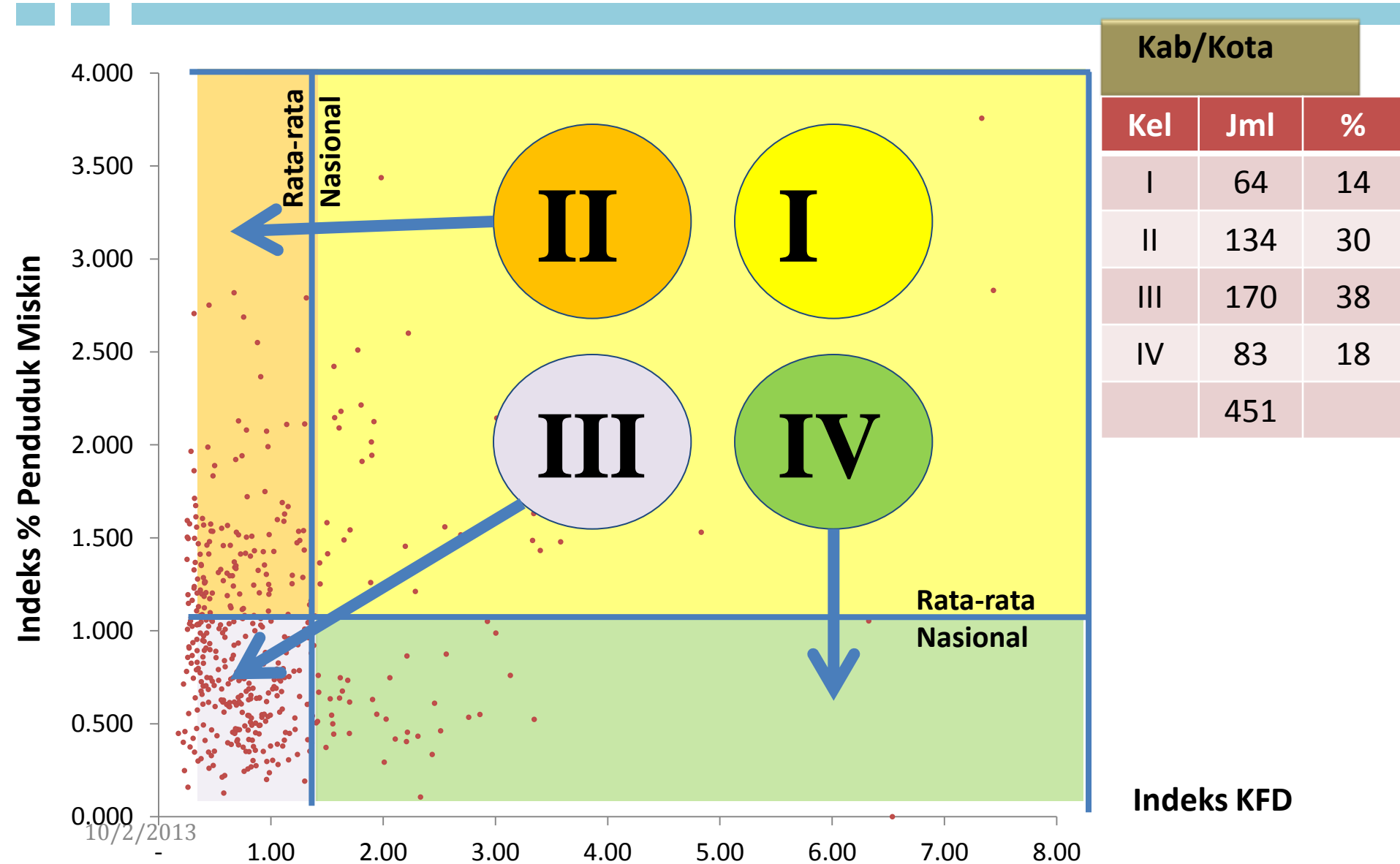


## Provinsi

Kel	Jml	%
I	3	9
II	12	36
III	13	39
IV	5	15
	33	

Indeks KFD

# SEBARAN KAPASITAS FISKAL DAN KEMISKINAN KABUPATEN/KOTA



- **Changing mindset**
  - Known future expenses/risks and insurance, accumulate micro-savings. Content: generic info → unbanked poor
  - Later on payment mechanism, fee schedule, service improvement (ensure PCP works), complaint mechanism → EASINESS
- **Boosting trust and confidence**
  - Household-level coaching: kader, pendamping, fasilitator, social media/relationship
  - Workshop, training for the champion/agents
- **Social messaging** on personal hygiene, safe drinking water, healthy food, immunizations → seeing is believing
- Political message of presidential candidates???

# WHAT TO PILOT?

- **Objective:** testing the system? UHC?
  - Goal → identify the role of TPA: premium collector?, social marketer?, Grievance and procedure, closing to the insurer...
- **What?**
  - Setting the “Mix”: province, districts? Co-share funding? Integrated data?
  - Registration expansion?
  - Payment mechanism: TPA? Bank? UPLK/Branchless banking-E Money?
- **How:** RCT studies?
  - MonEv → Baseline & follow-up; rigorous econometric
  - Economic evaluation (to see trade-off) → CEA & CBA
  - Learning by doing → how’s to communicate the findings to improve/develop the gap of system
  - Legal basis? regulasi implication? Incentive?
- **When?** Short term vs long term?
  - < 1 year: utilization, satisfaction, lapse-rate, financial sustainability
  - > 1 year: health outcomes
- **Who:** Target? Who’s doing what?; PIC