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Sebagaimana dipahami bersama, “melahirkan seorang bayi lebih mudah dibandingkan dengan mendidik dan membesarkannya”. Demikian juga berkaitan dengan pengelolaan suatu terbitan (jurnal), untuk mempertahankan kelangsungannya sangatlah sulit. Oleh karena itu, pada kesempatan ini Tim Redaksi sangat mengharapkan partisipasi para dosen dan tenaga peneliti untuk sudi menyumbangkan naskahnya guna diterbitkan pada Jurnal Manajemen dan Keuangan ini. Partisipasi para dosen dan tenaga peneliti sangat besar artinya untuk dapat mempertahankan kejegan penerbitan.

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ANALYSIS PERFORMANCE OF INCOME AND EXPENDITURE OF SOCIAL HEALTH INSURANCE IN INDONESIA: LEGAL DESCRIPTION AND DATA FRAME FOR INDONESIA FINANCE HEALTH CARE PROJECTION

Firmansyah Y. A.¹

ABSTRAK

Tujuan penelitian ini adalah untuk menganalisis performa Program Asuransi Kesehatan di Indonesia yang mengarah kepada efisiensi dan kesinambungan perencanaan program. Dimana, program tersebut telah memenuhi kebutuhan para anggotanya baik yang wajib maupun yang tidak wajib dari para pegawai negeri maupun pegawai negeri. Mengingat begitu besarnya beban yang harus ditanggung oleh program dalam memenuhi kebutuhan jasa asuransi kesehatan, maka program tersebut harus menyesuaikan antara biaya-biaya yang dikeluarkan oleh program tersebut maupun pendapatan yang berasal dari kontribusi dan subsidi pemerintah. Dalam penulisan ini, beberapa dokumentasi, literature-literatur, interview, dan buku-buku manual digunakan. Selain itu beberapa standard internasional seperti SNA 1993 (Social National Accounts 1993) dan Model Proyeksi Populasi dari United Nations dan ILO juga digunakan dalam penelitian ini. Hasilnya adalah menunjukkan bahwa metode proyeksi yang digunakan selama 50 tahun kedepan mengindikasikan bahwa terjadi peningkatan pada jumlah anggota dan tertanggung yang pada akhirnya berpengaruh pada jumlah permintaan pada jasa asuransi kesehatan. Bagaimanapun, setelah tahun 1997 yaitu dengan dimulainya krisis ekonomi di Indonesia yang mempengaruhi menurunnya GDP, penekanan Negara-negara khususnya Indonesia telah mengubah pada cara-cara lama yang lebih menekankan pada ekspansi program kepada kualitas pelayanan. Sehingga, kesinambungan dan pengaruh biaya-biaya yang dikeluarkan telah menjadi suatu tantangan sekaligus menjadi suatu ancaman bagi kelanjutan program tersebut. Penekanan pada keuangan program saat ini adalah menitikberatkan pada efisiensi penggunaan biaya yang dipadukan dengan cara-cara pengumpulan dana sebagai bentuk dari pendapatan dari program untuk menunjang kesinambungan dan jangka panjang perencanaan tersebut. Oleh karena itu, gambaran dan performa program pada akhirnya dapat digunakan untuk mendukung pemerintah dan para pengambil keputusan dalam usaha mewujudkan suatu kebijakan yang berhubungan dengan masalah kesehatan.

Kata kunci: Efisiensi, kesinambungan, beban biaya, kontribusi

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ABSTRACT

The objective of this research was to analyze the performance of Social Health Insurance in Indonesia that applied to the efficiency and sustainability of the scheme. Whereas, it covered the compulsory and voluntary members from the public employees and all Indonesian people, therefore the program should be matched to the covered people as a beneficiary and cost of program on the one side to the income from the contribution on the other side. Documentation, literatures, interview, and manual books are used on this research. Beside that some international standards such as Social National Account 1993 (SNA 1993), and Population Model by UN and ILO are also referred, when the projections were done. The results showed that the projection methods, which used 50 years projection, indicated an increasing of employed people followed by the covered people, and demand for health services continues rise. However, since economic crisis in 1997, evidenced in dramatic reductions in GDP growth rates, the emphasis in some countries especially in Indonesia has shifted from expanding services and improving quality to attempting simply to maintain the level of existing services. Thus, the sustainability and cost containment efforts of health systems have become the major challenges, and financing is a critical element in meeting these challenges. The emphasis in health care financing today has shifted to cost containment through efficiency gains in existing systems, while finding effective mechanism for funding the overall system in a long-term, sustainability fashion. Therefore, the scheme and program performance are able to support the government in order to apply a policy.

Key Words: Efficiency, sustainability, cost containment, contribution

INTRODUCTION

Indonesia has social health insurance, since 1968, the health scheme was in the status of a certain body, known as BPPK (Badan Penyelenggara Dana Pemeliharaan Kesehatan) under the joint control of the Ministry of Health and Ministry of Finance. In 1984: BPPK was converted into a state corporation named Perum Husada Bhakti, and in 1992: Perum Husada Bhakti became a state-owned limited liability company, named PT (Persero) Asuransi Kesehatan Indonesia

The scheme provides a comprehensive health care including promotion, preventive, curative, and rehabilitation care, secondary care and hospitalization. The Numbers of clients as December, 2001 are almost 15 millions consists of 14 millions compulsory members and 1 millions voluntary members. According to the legal description which Indonesia government regulation No. 69 Year 1991 are included:

- Coverage
The scheme covered 12.5% (public servants including dependants) of total population
- Eligibility persons
Askes managed the system for the government employees, the retirees of government employees, the retirees of armed forces, the veterans, Indonesia Independence pioneers and their dependants
- Benefit packages
The packages are including: primary care services, specialist physician, hospital inpatient care, drugs, dental prostheses, ambulatory, rehabilitation, and ancillary services.
- Mobility
- Utilization
- Remuneration of providers
Through the Government (Ministry of Health), the service providers are paid for services provided to public employees by fee for service
- Financed
The public employees pay compulsory contribution, which is responsible for collecting contribution from employees
- Contribution rate
The contribution rate is 2% of contributor's salary each month
- Expenditure and revenue
The importance of research on financial performance shows that the program can be proposed for the future policy. The legal description point out the programs has systems in order to implement the projections. Based on background and condition, there are some problems that is able to affect on capability and sustainability. Here some problems:
 1. How much the contribution rate, which suppose to be in program in order to cover the expenditure.
 2. How much the benefit expenditure that suppose to be in program
 3. How much the PAYG rate that suppose to be in program in order to finance the program

Based on historical data, the scheme has major problem that is indicated by its performance. Therefore, the research objective would be assessed and analyzed program performance which uses 50 years projections.

DATA STRUCTURE

To assess the projection, some of data would be followed as:

- Demography: Total population and mortality rate by age and sex, age specific fertility rate or TFR
- Economy: GDP nominal and GDP real increase rate, average rate and real wage, growth rate, inflation rate, productivity real increase rate
- Labour supply: labour force participation rate by age and sex, number of employed by sex and age, public employees, unemployed rate
- Income: No. of contributors, catchment ratio, compliance rate, other income, Government subsidies
- Expenditure: Covered population by sex and age, mobility rate and utilization rate by sex and age, average cost per case (by sex and age if possible), administrative cost

ASSUMPTIONS

A. Demographic model:

a. Migration

The net international migration will be constant from 2000 to 2050 which is 0;

b. Fertility rate

The fertility rates are taken from UN which are divided to 3 variants which are: low, medium, high.

- Low variant : 2,6 in 2000 then 1,6 in 2050;
- Medium variant : 2,5 in 2000 then 2,1 in 2050;
- High variant: keep constant 2.6

c. The ratio of new born for male and female is the same;

d. Mortality rate

Mortality rate is taken from UN projection.

B. Labor force

a. Labor force participation rate is divided by sex, as following :

- Male : keeps constant 80% for 20 years then will be increase to 82% for the rest of projection
- Female: keep constant 50% for the next 10 years later then will be increase to 52% for 10 years, then increase to 54% for the rest of projection.

b. Working age is assumed from 15 years old to 100 years old.

c. I divided employment as public employed and others employed.

d. I assumed for each public employed has 3 dependants.

C. Economic

- a. GDP. Real GDP growth rate: keep constant as 3% for 50 years;
- b. Labor productivity is 3% for 20 years then decreases to 2% afterwards;
- c. Exchange rate to US dollar is equivalent to 9000 for 5 years then become 7500 afterwards; (we assumed the political situation is better in the next 5 years)
- d. Public employed has the same growth rate with labor force.
- e. Real growth wage keeps constant for 3% in 20 years then decrease to 2% afterwards;
- f. CPI will be 13% for 20 years then decrease to 9% for the next 10 years, continue to 7% afterwards;

METHODOLOGY

The methodology, which will be used to assess the projections are:

- Demography and economy
 1. GDP real increase rate: $GDP(t) * (1 + \text{inflation rate}(t))$
 2. Real wage growth rate: $\text{Average wage}(t) * (1 + \text{inflation rate}(t))$
 3. Productivity real increase rate: $\text{Productivity}(t) * (1 + \text{inflation rate}(t))$
 4. Labour force: $LF(t) = \text{Population Active}(t) * \text{Labour Force Participation Rate}(t)$

Labour Supply:

1. Labour Force Participation Rate: $\text{Labfrr} = LF(t) / \text{Total Population in active age}(t)$
2. Employment; $E(t) = GDP(t) / \text{Labour Productivity}(t)$
3. Wages: $W(t) = GDP(t) * \text{wage share in GDP}(t) / \text{Employment}(t)$

- Income

1. No. of contributors: $\text{Cont}(t) = \text{Contributor 1}(t) + \text{Contributor 2}(t) + \text{contributor 3}(t)$

Where:

$\text{Cont 1}(t) = \text{Employment}(t) * \text{coverage rate for category } i \text{ of contributors}(t) * \text{contributor rate for category } i \text{ of contributors}(t)$

$\text{Cont 2}(t) = (\text{LF} - \text{Employment}(t)) * \text{coverage rate for category } i \text{ of contributors}(t) * \text{contributor rate for category } i \text{ of contributors}(t)$

$\text{Cont 3}(t) = \text{Inactive population}(t) * \text{coverage rate for category } i \text{ of contributors}(t) * \text{contributor rate for category } i \text{ of contributors}(t)$

2. Assessment Base: $AB(t) = \text{Wage}(t) * \text{Catchment ratio for category } i(t) * \text{Compliance rate for category } i(t)$

3. Total Insurable Earning:

$$TIE = \sum_{i=1}^3 \text{contribution } i(t) * \text{assessment Base } i(t)$$

4. Contribution Income: $CI = TIE(t) * \text{Compliance rate}(t)$

5. Total Income: $TI = CI(t) * \text{Other Income}(t)$

- Expenditure

1. Covered population:

$$\text{Covpop}(t) = \sum_{i=1}^3 \text{Contributors categ } i \text{ of contribu}(t) * \text{depend ratio category } I(t)$$

2. Benefit expenditure; $BE(t) = \sum BE \text{ for category } j \text{ of care}(t)$, Where;
 $BE_j(t) = \text{Covered population for category } j \text{ of care}(t) * \text{Adm expenditure}(t) + \text{Other expenditure}(t)$

3. Catchment ratio; $\text{Catchr}(t) = \text{Total Earning}(t) / \text{payment of contribution}(t)$

4. Compliance rate: $\text{Compr}(t) = \text{no. Of contributor}(t) / \text{no. of covered people}(t)$

5. PAYG rate: $\text{PAYGr}(t) = (\text{total Expenditure}(t) - \text{Other Income}(t)) / \text{Total Assessment Base}(t)$

RESULTS OF THE RESEARCH

1. Economy Projections

The result of analyses of the economy projections can be shown on the Table 1. As shown on the Table 1, that the GDP assumed to increase every year, either through nominal and also real. Though if we will see from growth of its GDP seen to be assumed not happened growth (stagnant) started from year 2010 until 2050. The CPI (consumer price index) also assumed to decrease from 1998 to 2000 around 58 percent then stabilize for ten year, and finally it would be projected to be decrease on the last year projections until 5 percent. It affected to the amount of wage (whether nominal or growth rate). Therefore, the wage will increase in every year, due to the price of consumption decreases.

The labour productivity growth assumed to increase followed by increase in level of education and additional skill of labour. Hence, it influence to amount of labour productivity in currency unit (rupiah). Finally, I assumed

that the increasing of total population not too significant, however by using some other assumption such as perception that resident majority [is] Moslem. Hence, the program of family planning enough to overcome resident explosion with number which [do] not too big its degradation. Therefore, it affect to the increasing of total wages and wage share of GDP.

Table 1. Economy projections

	1998	2000	2010	2020	2030	2040	2050
GDP Nominal (trillion Rps)	955.75	1297.81	4811.27	17836.44	50645.16	119695.51	283836.27
GDP real (Trillion 1993 price)	376.89	397.93	588.04	871.92	1280.66	1910.48	2827.99
GDP real growth rate	-1.2%	5.3%	4%	4%	4%	4%	4%
Nominal wage annual (thousand Rps)	3387.00	5162.40	17524.11	59486.79	140826.86	277027.75	544955.52
Nominal Wage growth rate	17.25	23.99	13.00%	13.00%	9.00%	7.00%	7.00%
CPI	67.16%	9.16%	10.00%	10.00%	7%	5%	5%
Real Wage growth rate	-49.91%	14.83%	3.00%	3.00%	2%	2%	2%
Employed population (thousand)	87672	89638	98951	114424	132315	153005	176929
Labour Productivity (thousand Rps per person)	4298.89	4429.46	5952.83	7620.12	9754.40	12486.46	15983.72
Labour Productivity Growth	-13.62%	4.06%	3.00%	2.50%	2.50%	2.50%	2.50%
Total Wages (Trillion)	296.95	463.78	1734.03	6806.70	18633.58	42386.61	96418.69
Wage share of GDP	31.07%	35.74%	36.04%	38.16%	36.79%	35.35%	33.97%
Exchange rate	9875	8527	7500	7500	7500	7500	7500

2. Demography Projections

As the economy projections, the Table 2 below shows us that the population increase not too significant (with some considerations of the social situation in this country). It also influence to number of working age, employment and labour force. Number of labour force participation rate taken away from *UN (United Nation) Population Prospects 1996: The 1996 revision*, 1996, and it is used to calculate number of labour force. After, find the number of labour force, we can look for number of unemployment after Labour Force Participation Rate minus amount of employment.

The Table 3 shows a result of income and expenditure projections, whereas the GDP nominal and real increase because of the increasing of GDP growth (as we can see from the economic projection above), these are also happened to the average wage which depend on the increasing of GDP growth. As we can see, total employments are counted by GDP real times employed population (where the employed populations are referred by UN projections), this results are able to count how many people are covered by program which is assumed about 80 percent of contributors coming from public employed, and the rest are others (private employed and informal sector). It also shows total contribution which are calculated by the catchment ratio times contribution rate

times average wage times number of covered people (here, I assumed that the catchment ratio 80% and contribution rate 2% of the salary/wages).

Table 2. Result of the demography projections analisis

	2000	2010	2020	2030	2040	2050
GDP at constant price(in trillions)	397.9	534.8	718.7	965.9	1,298.1	1,744.5
GDP growth rate (%)	5.3%	3.0%	3.0%	3.0%	3.0%	3.0%
Population (thousand)	212,091	242,280	273,764	303,193	328,494	348,433
Population growth (%)	1.33%	1.31%	1.12%	0.91%	3.22%	-
Children (in thousand)	65,232	65,232	65,232	65,232	65,232	65,232
Working age (in thousand)	146,859	177,440	204,219	231,113	255,884	275,973
Labour force (thousand)	95,200	115,251	134,600	156,739	173,263	186,619
Labour force participation rate	65%	65%	66%	68%	68%	68%
Employment (in thousand)	89,838	89,838	89,838	99,045	109,195	120,385
Labour productivity (in thousand)	4,429	5,953	8,000	9,752	11,888	14,491
Labour productivity growth (%)	4.06%	3.00%	3.00%	2.00%	2.00%	2.00%
Unemployment (in thousand)	5,362	25,413	44,762	57,694	64,068	66,234

3. Income and expenditure Projections

Result of income and expenditure projections analisis can be shown on the Table 3 below

Table 3. Result of income and expenditure projections

years	2000	2010	2020	2030	2040	2050	
GDP Nominal (trillion Rps)	1297.81	2498.82	4811.27	17836.44	50545.16	119896.51	283836.27
GDP at constant price(in trillions)	397.93	484.15	599.04	871.92	1290.66	1910.49	2827.99
Labour force (thousand)	95,200	105,576	115,251	134,600	156,739	173,263	186,619
Employment (in thousand)	89,838	94,285	98,951	114,424	132,315	153,005	176,929
Average wage (thousands)	5,162.4	9,511.4	17,524.1	59,486.8	140,826.9	277,027.8	544,955.5
Number of covered persons(Public employees)	4,020.0	4458	4857	5684	6619	7316	7880
catchment ratio	80%	80%	80%	80%	80%	80%	80%
contribution rate	2%	2%	2%	2%	2%	2%	2%
contributions(billions)	332.0	678.5	1,364.6	5,409.7	14,913.2	32,429.3	68,710.9
other incomes (Subsidies)	332.0	678.5	1364.6	5409.7	14913.2	32429.3	68710.9
Total income(billions)	664	1,357	2,729	10,819	29,826	64,859	137,422
PAYG	4.23%	4.73%	5.77%	6.21%	7.28%	7.36%	7.96%
Income as a share of GDP(nominal)	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%

As our objective to evaluate the program, we need to calculated rate of Pay As you Go (PAYG rate) which is necessary to know how much money that suppose to be available (funded) on this program every year. It counted by total expenditure (benefits and operation cost) minus other income divided to total income (total of contribution), here the table are also shows us that the

PAYG rate increase every year because of the increasing of income (by the increasing of number of contributor). Finally, total income calculated by amount of contribution plus other income, then we can find how much income as a share of GDP in every year (for 50 years projections).

CONCLUSION

Based on projection and its results that the Programs are projected and assumed as followed:

1. Contribution rates are constant, due to the increasing of average rate and no. of covered persons
2. Number of public employees increases at the same rate of labour force
3. The Average wage increase at the same rate followed by inflation
4. Pay As You Go (PAYG) payment increase followed by the contribution rate, income and expenditure

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