

# PRIVATE HEALTH INSURANCE PARTICIPATION FOR UNIVERSAL COVERAGE IN THE NATIONAL HEALTH INSURANCE ERA IN DENPASAR, BALI

Luh Putu Sinthya Ulandari<sup>1)</sup>, Putu Ayu Indrayathi<sup>2)</sup>,  
Ida Ayu Gede Prabawanti<sup>2)</sup>

<sup>1)</sup>Masters Program in Public Health, Faculty of Public Health,  
University of Indonesia

<sup>2)</sup>Masters Program in Public Health, Faculty of Medicine, Udayana University

## ABSTRACT

**Background:** National health insurance is a government program that aims at fulfilling the basic needs of the citizens, particularly health. It aims at achieving universal coverage in Indonesia. In order to speed the attainment of the universal coverage and to enhance the service capacity, the Implementation Body of Social Insurance (BPJS) have collaborated with private health insurance agencies. The purpose of this study was to investigate the participation of private health insurance agency in the attainment of universal coverage in the national health insurance era.

**Subjects and Method:** This was a qualitative study carried out in Bali, in July 2015. As many as 22 informants were recruited for this study, consisting of managers and agents of some private health insurance agencies. Data were collected by in-depth interview and analyzed by thematic analysis.

**Results:** Most of the informants were keen in establishing good collaboration with BPJS. Private health insurance agencies were enthusiastic in collaborating for the attainment of universal health coverage through the so-called Coordination of Benefit (CoB). One of the common readily available advantageous feature in this collaboration was that health insurance agency and BPJS operate the similar system of health service delivery-that is managed care. This collaboration was expected to increase the number of participants, as it allows the participants to use the various health benefit products provided by the private health insurance agencies that have collaborated with BPJS. An obstacle being faced by private health insurance was that the CoB participants did not follow the service delivery pathway as implemented by the private health insurance. Consequently the benefits provided by the private health agencies had not been uptaken optimally. The health insurance agencies do not feel threatened, since they have separate segments of participant different from the national health insurance.

**Conclusion:** Private health insurance agencies support the existence of national health insurance. In addition, they do not feel threatened, since they have separate segments of participant different from the national health insurance. They are optimistic that they will grow with BPJS along with the increasing public awareness on the importance of health insurance.

**Keywords:** private health insurance, national health insurance, universal coverage, coordination of benefit

**Correspondence:** Luh Putu Sinthya Ulandari. Masters Program in Public Health, Faculty of Public Health, University of Indonesia.  
Email: [sinthyaulandari@yahoo.com](mailto:sinthyaulandari@yahoo.com). Mobile: +6283114387279.