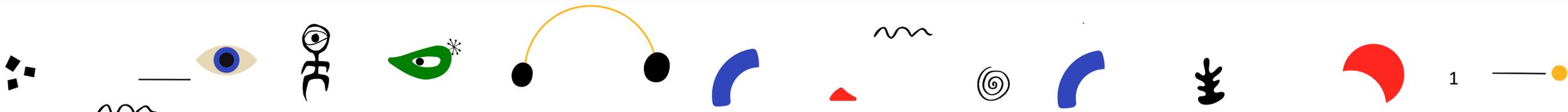


Parallel Session 1.1:
How does Mobile JKN in Indonesia Support
Health Financing?
Achievements and Lessons

Trisnasari

31 January 2025



Backgrounds: Why should mobile JKN?

UHC Project

- Implementation of National Health Insurance in 2014 (JKN)
- **Rapid increase of JKN members** (>98% of the total population by December 2024).

Mobile JKN

- In 2017: simplification of the administration process
- BPJS Kesehatan innovation

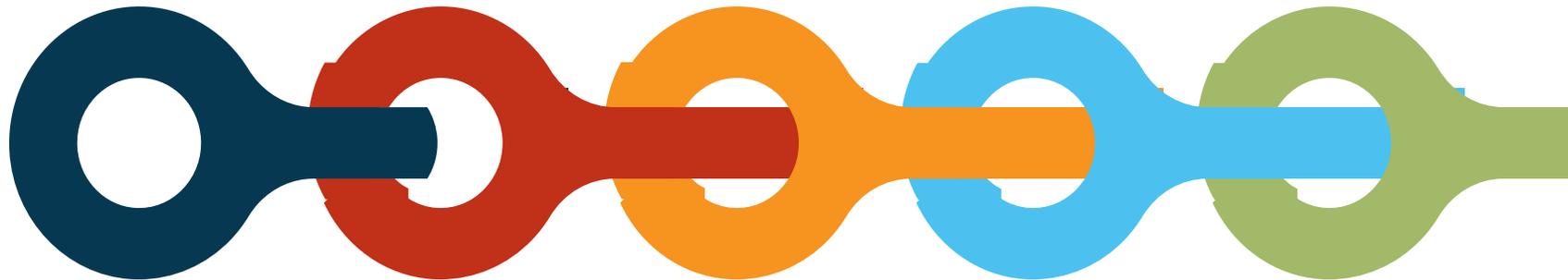
Benefits

JKN members:

- Simplification of administration process
- Shortened waiting time in the health facilities
- Increased access to health services

BPJS Kesehatan:

Reduced administrative cost



Challenges of NHI

- An average of just under **300 thousand JKN of people** visit BPJS Kesehatan branch offices per day
- **Long queues** for the administration process
- **Long queues and long waiting times** in health facilities.
- Lack of member's **entitlement information**

Mobile JKN development

- In 2020, features added included **hospital bed availability, nearest health facilities**, etc.
- In 2022, features added including **REHAB (arrears payment relaxation)**, an **online queuing system, autodebit**, etc.



Features of Mobile JKN

GENERAL INFO

- JKN PROGRAM INFO
- HEALTHCARE FACILITIES NEAR YOU
- INPATIENT BED AVAILABILITY
- MOBILE JKN USER SIGN UP
- SERVICE HISTORY INFORMATION

NEW MEMBER REGISTRATION

- NEW MEMBER REGISTRATION
- FAMILY MEMBER REGISTRATION
- COMPLAINT SERVICE**
- COMPLAINT SUBMISSION
- CARE CENTER 165

**MEMBERSHIP DATA ADMINISTRATIO
N**

- MEMBERS DATA INFORMATION
- JKN DIGITAL CARD
- MEMBERS DATA UPDATE

HEALTH CARE ASSURANCE

- ONLINE QUEUING
- MEDICAL CARE HISTORY
- HEALTH FACILITIES RATING
- SURGERY SCHEDULE
- MEDICAL TELECONSULTATION
- HEALTH RISK SCREENING

CONTRIBUTION PAYMENT

- CONTRIBUTION INFO
- AUTODEBIT
- PAYMENT HISTORY
- VIRTUAL ACCOUNT INFO
- CONTRIBUTION INSTALLMENT PROGRAM





CONTRIBUTION PAYMENT

REHAB FOR ARREARS RELAXATION



- For **Non-Wage Earner Participants** (PBPU) who have arrears can pay their arrears in installments through the **REHAB** program on mobile JKN
- With the convenience provided, it is hoped that this will encourage participants to pay their arrears.

AUTO DEBIT REGISTRATION



- Auto debit registration provide convenience for **Non-Wage Earner Participant** to keep the participants engage in paying the contribution
- The participants do not have to deal with non-active membership status due to forgotten dues payments



REGISTRATION

Pendaftaran Peserta

Masukkan Nomor Kartu Keluarga ?

Masukkan Captcha

Proses

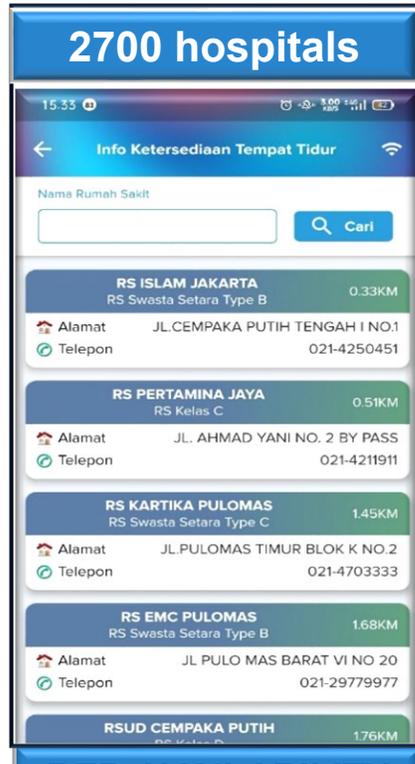
**) Mohon pastikan nomor kartu keluarga yang Anda masukkan sudah sesuai dengan Data Kependudukan dan Pencatatan Sipil (Dukcapil).*

MEMBER REGISTRATION

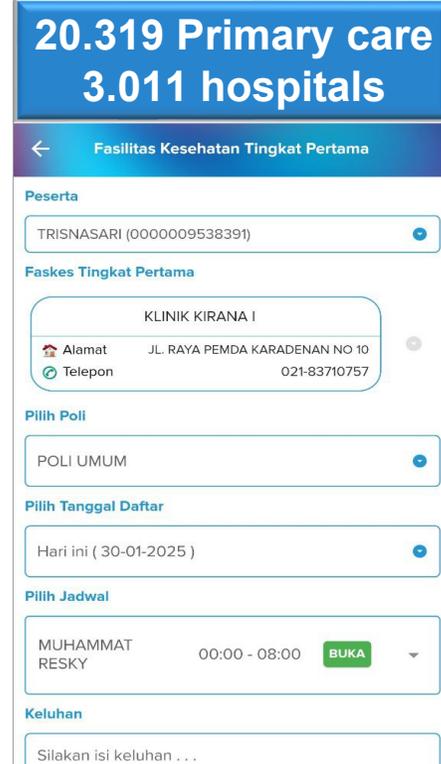
- ✓ Simplification of administration process for member registering.
- ✓ Benefits: reduced administrative cost through reduced face-to-face interactions, reduced long queue in BPJS Kesehatan office; provide membership information for BPJS Kesehatan reduced transportation cost



NEAREST HEALTH FACILITIES



BED AVAILABILITY FROM NEAREST HOSPITAL



ONLINE QUEUE



Benefits of these features:

- JKN members can access the nearest health facility via mobile, which will show the location with a map and telephone number.
- Enabled JKN members to check the availability of inpatient rooms based on the type of room needed via mobile JKN.
- Online queue registration for health facility visits will reduce the length of waiting time



- ✓ Provide information on health service history
- ✓ Benefits: Convenience for doctors to find out the medical history of JKN members



Mobile JKN: Achievements

MOBILE JKN



Total Mobile JKN Users
37.687.053
as of July 2024

3,2M+
Member
Registration

1.7M+
REHAB
Registration

3M+
Auto debit
Registration

USD 57.7 M
Total payment
from REHAB
program



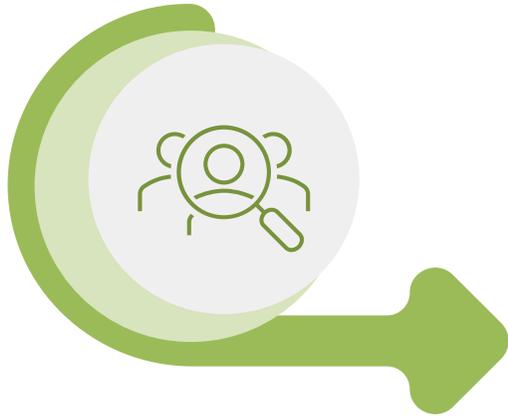
Challenges of using mobile JKN

Categories	Possible solution
Digital related: <ul style="list-style-type: none"> • Digital literacy • Ownership of smartphones • Internet connectivity 	<ul style="list-style-type: none"> • Increase the use of technology for information provision • Agile revision process with strong user participation guided by their needs • Digital education and training; and improving access to technology and the internet
Insufficient alignment of Mobile JKN software features with its operating context and the digital ecosystem	<ul style="list-style-type: none"> • Better alignment of Mobile JKN with its operating context and the digital ecosystem • Enhanced data integration and inter-operability between Mobile JKN and other data bases
Insufficient integration of data from other data systems with Mobile JKN	<ul style="list-style-type: none"> • Strengthening compliance by health service providers in providing real-time data and comply with the JKN guidelines

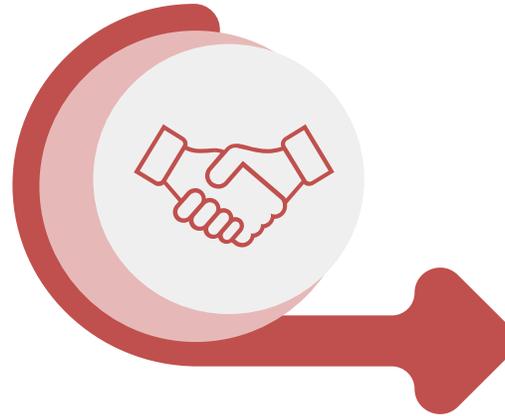




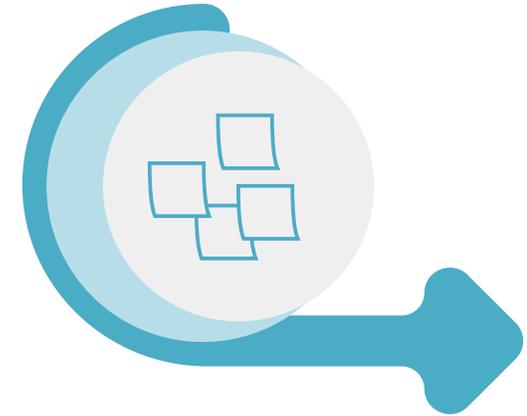
Lessons Learnt from Mobile JKN implementation experience



Mobile JKN has the potential to be a key tool for **BPJS Kesehatan** in achieving **UHC** in Indonesia.



It helps manage **NHI members**, streamline **registration**, **contribution collection**, and **simplify patient's queue** in medical facilities.



Key challenges include **digital literacy gaps**, **smartphone ownership**, and **internet connectivity** among JKN members.



Country case study on Indonesia

WHO. (2024). Does Indonesia's National Health Insurance Scheme mobile phone application, Mobile JKN, support health financing? (Country studies series on digital technologies for health financing), Geneva: World Health Organization.

<https://www.who.int/teams/health-financing-and-economics/health-financing/health-financing-policy/digital-technologies>





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