FORMULASI KEBIJAKAN PEMBAYARAN IURAN SOSIAL KELAS III SEGMEN MANDIRI PROGRAM JAMINAN KESEHATAN NASIONAL BPJS KESEHATAN

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ABSTRAK

Program Jaminan Kesehatan Nasional yang dikelola oleh BPJS Kesehatan sejak 2014 masih menghadapi defisit keuangan berulang, bahkan pernah mencapai lebih dari Rp32 triliun pada tahun 2019. Kondisi ini mendorong terbitnya Peraturan Presiden Nomor 75 Tahun 2019 yang menaikkan iuran peserta mandiri kelas III, namun kebijakan tersebut dibatalkan Putusan Mahkamah Agung Nomor 7P/HUM/2020 dan digantikan Peraturan Presiden Nomor 64 Tahun 2020. Penelitian ini bertujuan menganalisis bagaimana proses formulasi kebijakan iuran kelas III segmen mandiri terbentuk melalui konvergensi arus masalah, arus kebijakan, dan arus politik, serta mengidentifikasi kepentingan ekonomi politik aktor yang paling dominan dalam menentukan arah kebijakan tersebut. Dengan hasil penelitian yang menunjukkan arus masalah dibentuk melalui pembingkaian selektif yang menonjolkan defisit sebagai narasi tunggal, sementara persoalan *adverse selection* dan rendahnya validitas kepesertaan kurang mendapatkan perhatian setara. Perpres 64 Tahun 2020 lahir secara reaktif akibat putusan hukum, dan kepentingan fiskal koalisi pemerintah serta BPJS Kesehatan lebih dominan dibanding kepentingan peserta mandiri kelas III sendiri, sehingga formulasi kebijakan masih bersifat *top down* dan minim partisipasi publik.

Kata Kunci: formulasi kebijakan, iuran BPJS Kesehatan Kelas III, Jaminan Kesehatan Nasional

POLICY FORMULATION FOR THE PAYMENT OF CLASS III SOCIAL CONTRIBUTIONS FOR THE SELF-EMPLOYED SEGMENT OF THE BPJS KESEHATAN NATIONAL HEALTH INSURANCE PROGRAM

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ABSTRACT

The National Health Insurance Program, which has been managed by BPJS Kesehatan since 2014, continues to face recurring financial deficits, which even reached more than Rp32 trillion in 2019. This situation led to the issuance of Presidential Regulation No. 75 of 2019, which raised premiums for Class III self-enrolled participants; however, this policy was overturned by Supreme Court Decision No. 7P/HUM/2020 and replaced by Presidential Regulation No. 64 of 2020. This study aims to analyze how the policy formulation process for Class III premiums in the self-enrolled segment was shaped through the convergence of problem flows, policy flows, and political flows, as well as to identify the political-economic interests of the most dominant actors in determining the direction of this policy. The research findings indicate that the issue stream was shaped through selective framing that highlighted the deficit as the sole narrative, while the issues of adverse selection and low enrollment validity received less equal attention. Presidential Regulation No. 64 of 2020 was enacted reactively in response to a court ruling, and the fiscal interests of the governing coalition and BPJS Kesehatan took precedence over the interests of Class III self-enrolled participants themselves; consequently, policy formulation remains top-down in nature and lacks public participation.

Keywords: policy formulation, BPJS Kesehatan Class III premiums, National Health Insurance