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Indonesia Development Forum 2017

**Fighting Inequality for Better Growth**

Jakarta, 9-10 August 2017





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# Social Insurance





FACULTY OF  
ECONOMICS  
AND BUSINESS



**Australian Government**

# Social Insurance

**Dr. Rema Hanna**

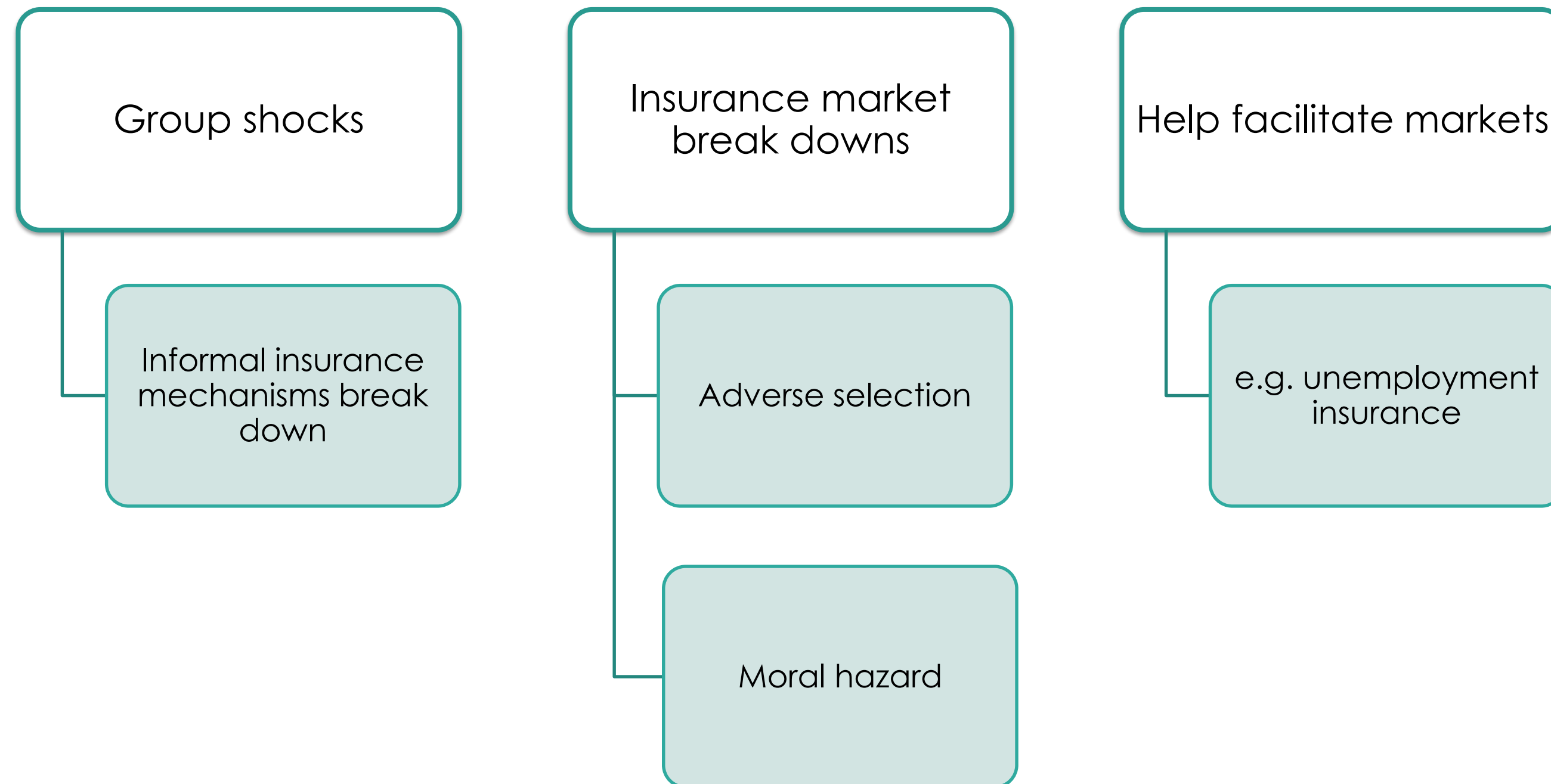
Jeffrey Cheah Professor of South East Asia Studies,  
Harvard University

Co-Scientific Director, J-PAL Southeast Asia

Jakarta, August 10, 2017



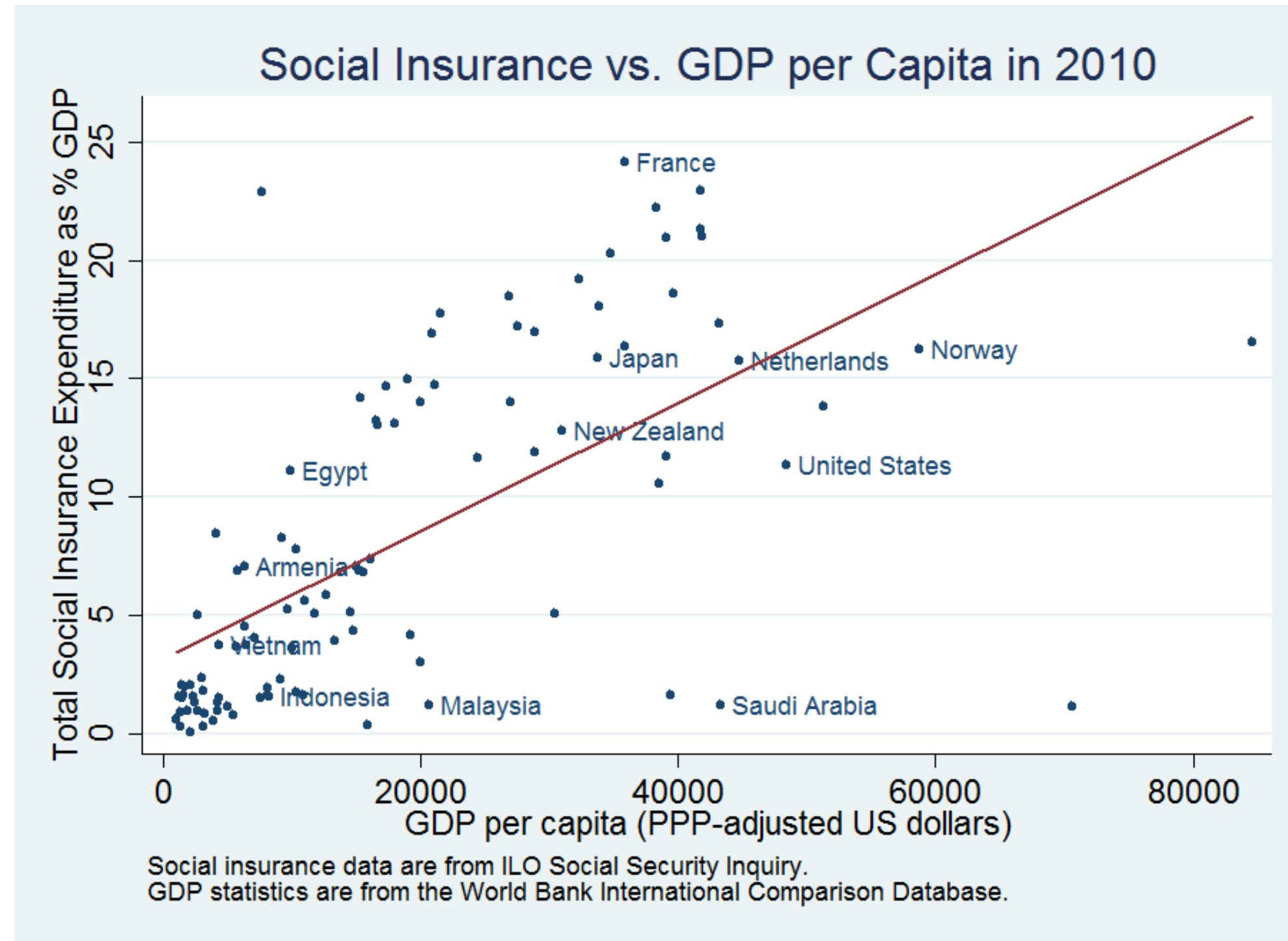
# Why do governments engage in social insurance programs?



Not just a “developing country”  
problem....



# In fact, social insurance spending rises with GDP



Source: Updated graph based on Figure 4.1A in Chetty and Looney (2007)

# Research to improve social insurance programs

- Different ways to design and improve programs
- Often times, different designs have tradeoffs in policy goals
- Understand how policies and programs can be improved within Indonesia's diverse context



**BPJS Kesehatan**  
Badan Penyelenggara Jaminan Sosial  
KANTOR LAYANAN OPERASIONAL  
K A B U P A T E N G R E S I K

How do you get  
people to enroll in  
health insurance?







## WAJIB DAFTAR BPJS!

Pemerintah sedang menyiapkan aturan agar **kepesertaan BPJS** menjadi syarat mengurus:

- Paspor
- Sertifikat Tanah
- SIM Motor dan Mobil
- STNK Motor dan Mobil
- Izin Mendirikan Bangunan
- Izin Usaha
- Izin Tenaga Kerja



## Some results

- Information campaigns and “assisted” help in registration were less useful in increasing enrollments than hypothesized
- Subsidies can increase the goal of increasing enrollments, but may not necessarily reduce government costs

# Conclusions

- Social insurance important policy tool
- High-quality research is necessary in ensuring that we design programs in ways that meet policy goals, and help reduce the risks poor households face.

Thank you.

