

Analisis Perbandingan Fungsi Pembiayaan Kesehatan pada Jaminan Kesehatan Nasional di Indonesia, Thailand, dan Singapura (Literature Review) = Comparative Analysis of Health Financing Functions in National Health Insurance in Indonesia, Thailand and Singapore (Literature Review)

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Abstrak

Sistem pembiayaan kesehatan memainkan peran sentral dalam keberhasilan suatu jaminan kesehatan nasional. Indonesia, Thailand, dan Singapura memiliki pendekatan yang berbeda dalam mengelola fungsi pembiayaan kesehatan dalam konteks jaminan kesehatan nasional mereka. Tujuan penelitian ini adalah mengetahui analisis perbandingan fungsi pembiayaan kesehatan pada jaminan kesehatan nasional di Indonesia, Thailand, dan Singapura. Penelitian ini menggunakan metode literature review yang menggunakan data sekunder dari artikel jurnal akademik (PubMed dan ScienceDirect) dan laporan sistem kesehatan negara termasuk website kementerian kesehatan dan website jaminan kesehatan nasional. Hasil penelitian yang didapatkan adalah terdapat beberapa perbedaan dalam konteks pengumpulan dana, penyatuan dana, dan pembelian pada jaminan kesehatan nasional di ketiga negara tersebut. Badan Penyelenggara Jaminan Sosial (BPJS) Kesehatan di Indonesia mengandalkan skema pembiayaan berbasis iuran sosial, sementara Thailand mengandalkan tiga skema asuransi kesehatannya: UCS (Universal Coverage Scheme), CSMBS (Civil Servant Medical Benefit Scheme), SSS (Social Security Scheme). Di sisi lain, Singapura menggunakan pendekatan 3M (Medisave, Medishield, Medifund) yang melibatkan kontribusi perorangan dan pemerintah.

.....Health financing system plays a central role in the success of national health insurance. Indonesia, Thailand and Singapore have different approaches in managing the health financing function in the context of their national health insurance. The aim of this research is to determine a comparative analysis of the function of health financing in national health insurance in Indonesia, Thailand and Singapore. This research uses a literature review method that uses secondary data from academic journal articles (PubMed and ScienceDirect) and state health system reports including the ministry of health website and the national health insurance website. The research results obtained are that there are several differences in the context of collecting funds, pooling funds, and purchasing national health insurance in the three countries. The Social Security Administering Body (BPJS) for Health in Indonesia relies on a social contribution-based financing scheme, while Thailand relies on three health insurance schemes: UCS (Universal Coverage Scheme), CSMBS (Civil Servant Medical Benefit Scheme), SSS (Social Security Scheme). On the other hand, Singapore uses the 3M approach (Medisave, Medishield, Medifund) which involves individual and government contributions.