

**BUSINESS STRATEGY ALIGNMENT IN ENHANCING INSURANCE
INDUSTRY UPTAKE AT *BADAN PENYEDIA JAMINAN SOSIAL (BPJS)*
KESEHATAN IN INDONESIA**

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Abstract

BPJS as national health insurance is used according to financial, demographic, political and social conditions. The Indonesian government itself has so that health insurance can be enjoyed by all people in accordance with the Constitution. However, the literature shows that many system frameworks in existing health services are not optimized and far behind those of developed countries. Thus, the aim of this paper is to develop a new service strategy method by linking contextual analysis with a balanced set of operational performance indicators. The integrated framework was developed through a literature review based on the advantages and innovations of national health insurance programs from developed countries. This framework is then matched with the strategy that has been operating so far at BPJS so it is hoped that gaps will emerge afterwards. This gap will be analysis and elaborated with the health insurance program in Indonesia with the BPJS Kesehatan administrators. The appropriate data is then analysis by Quantitative Strategic Planning Matrix (QSPM). This analysis is used to see the best strategic design. Proposed business strategy design based on QSPM analysis. The strategy is based on the perspective of internal and external factors. This design is expected to close the gap between the business strategy operated by BPJS and national health insurance programs in developed countries. From this strategy operational steps will be designed that are useful for improving the quality of the health insurance program in order to achieve the target of meeting the strategic goals of health services. Stakeholders who play a role in national health insurance can use a new strategy to evaluate the service system comprehensively. In addition, improving the quality of health insurance services can support aligned performance goals, prevent local optimization and increase community satisfaction. This study contributes to the academic literature by proposing new strategies based on contextually adapted methods to overcome the limitations of the existing BPJS service framework. It also addresses theoretical gaps by showing how the interconnected components of the national health insurance system affect the quality of health services.

Keywords National Health Insurance, BPJS Indonesia, Health Services, Business Framework, Health Insurance Quality.
