

Scenario Planning Analysis of BPJS Kesehatan in Facing the Deficit of Social Security Fund for Health

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Abstract

The National Health Insurance (JKN) program organized by BPJS Kesehatan faces sustainability challenges due to the risk of Social Security Fund (DJS) deficits. This risk is triggered by fiscal pressures, membership dynamics, and uncertainty in the external environment. This study aims to analyze scenario planning that can be used by BPJS Kesehatan in responding to these uncertainties and developing adaptive strategies to maintain the sustainability of the JKN program. The research approach used is exploratory qualitative with the TAIDA (Tracking, Analyzing, Imaging, Deciding, Acting) analysis method, with a limited scope up to the Deciding phase. The analysis was strengthened with the PESTEL framework and Porter's Five Forces to map external factors. The results showed three main driving forces (Politics, Economics, Legal) and three critical uncertainties (Rivalry among Competitors, Bargaining Power of Customers, Threat of Substitutes) that formed four future scenarios: BPJS Kesehatan Emas, BPJS Kesehatan Tumbuh, BPJS Kesehatan Tangguh, and BPJS Kesehatan Vulnerable. In response, BPJS Kesehatan is advised to implement five cross-scenario strategies that take into account its core competencies.

Keywords: BPJS Kesehatan, scenario planning, JKN, TAIDA, DJS, cross-scenario strategy.

1. Introduction

The National Health Insurance Program (JKN) organized by BPJS Kesehatan is one of the largest social security systems in the world that guarantees access to health services for all Indonesians. Since its implementation in 2014, JKN has provided significant benefits in improving health service coverage. However, in recent years, the program has faced serious challenges related to fiscal sustainability, mainly due to the imbalance between contribution revenue and the growing claims burden.

Threats to the sustainability of the Social Security Fund (DJS) are influenced by various external factors, including policy dynamics, national fiscal pressures, changes in membership structure, and technological developments that affect the cost of health services. In addition, BPJS Kesehatan's institutional position as a public legal entity is also affected by dynamic and sometimes contradictory sectoral regulations.

In the face of such strategic environmental uncertainty, managerial approaches are needed that are able to anticipate various possible future conditions. One relevant approach is scenario planning, which enables organizations to recognize key uncertainties, map possible futures, and design adaptive strategic responses.

Therefore, this study aims to identify the driving forces and critical uncertainties that affect JKN sustainability and formulate adaptive scenarios and strategies that BPJS Kesehatan can use in maintaining program sustainability.

2. Literature review

2.1 Legal Framework of Social Security System

The implementation of social security in Indonesia is regulated in Law No. 40 of 2004 concerning the National Social Security System (SJSN) which is the legal basis for the establishment of a state-based social protection system. This law affirms the right of every citizen to obtain fair, comprehensive, and sustainable social protection. The implementation of this system is further regulated in Law No. 24/2011 on the Social Security Organizing Agency (BPJS), which establishes BPJS Kesehatan as the national health insurance (JKN) provider.

Both laws provide a strong mandate for BPJS Kesehatan, but its implementation often faces challenges of harmonization with sectoral technical regulations.

2.2 Strategy Management

Strategic management is a systematic process of formulating, implementing, and evaluating strategic decisions to achieve an organization's long-term goals (David, 2017). In the context of public organizations such as BPJS Kesehatan, strategic management includes the ability to be adaptive to changes in the external environment as well as setting policy directions that are oriented towards sustainability. The strategy must be able to anticipate risks, take advantage of opportunities, and manage uncertainty with a flexible and participatory approach.

2.3 Scenario Planning

J. Chermack (2022) says that scenarios are very important for organizational strategy. The definition of scenario planning is a tool to generate assumptions so that changes can be made by decision makers based on analysis of the business environment. Lindgren and Bandhold (2003) developed the scenario planning model TAIDA (Tracking, Analyzing, Imaging, Deciding, Acting) as a comprehensive framework for managing strategic change. The main focus of scenario planning is not to predict the future with certainty, but rather to expand the organization's readiness to various possibilities that may occur.

2.4 TAIDA Framework

According to Lindgren & Bendhold (2009) the brain basically functions as a scenario-generating organ, where the brain will constantly identify the environment, try to understand what is perceived, identify alternative future development and goals and actions, decide what to do, and ensure that the necessary steps are implemented. The capabilities of the human brain, when transformed into a scenario planning framework, are called the Brain's TAIDA Process. The TAIDA framework consists of five main stages:

- Tracking: identification of driving forces and uncertainties.
- Analyzing: mapping impacts between factors through cross-impact analysis.
- Imaging: future scenario development and visioning.
- Deciding: selection of appropriate strategies across scenarios.
- Acting: implementation and monitoring (not included in the scope of this research)

2.5 PESTEL Analysis

According to Paramadita et al (2020), PESTEL analysis (Political, Economic, Social, Technological, Environmental, Legal) is a tool used to understand the context of the external environment that affects organizational operations. In addition, according to David in Setyadi (2023), Porter's Five Forces model analysis is an approach used to develop strategies in many companies (David 2011)

2.6 Previous Research

Previous research shows that scenario planning approaches have been widely applied to respond to uncertainty in various sectors. Alghani & Noviaristanti (2023) used the TAIDA approach and STEEP analysis to identify future scenarios for Indonesia's electricity sector in the face of energy transition, and emphasized the need for flexible strategies that consider political, economic, social and technological factors. Meanwhile, Djafar & Akibu (2023) applied scenario planning in the context of environmental conservation, to develop a strategy to conserve Lake Limboto through strengthening adaptive scenario-based policies. Kimsey et al.

(2020) examined the role of scenario planning in rural hospitals in the United States and found that this approach can increase organizational flexibility in responding to health crises, including the COVID-19 pandemic. In addition, Amanda et al. (2021) highlighted the importance of social justice in health insurance management, but have not specifically used the scenario approach. In general, these studies inspired this research in developing a TAIDA-based medium-to-long-term strategic framework for BPJS Kesehatan, but none have explicitly examined scenario planning in the context of Social Security Fund (DJS) sustainability in Indonesia.

3. Concept And Research Methodology

3.1 Research Framework

This research framework will be carried out using the TAIDA Framework with the scope of the tracking-

analysing-imaging-deciding stages while acting is not included in the scope of the research. This is because the final result of this research is a strategy for four scenarios for BPJS Kesehatan in ensuring the sustainability of the JKN program with positive DJS conditions. So, the scope of this research is only from the tracking to deciding stage.

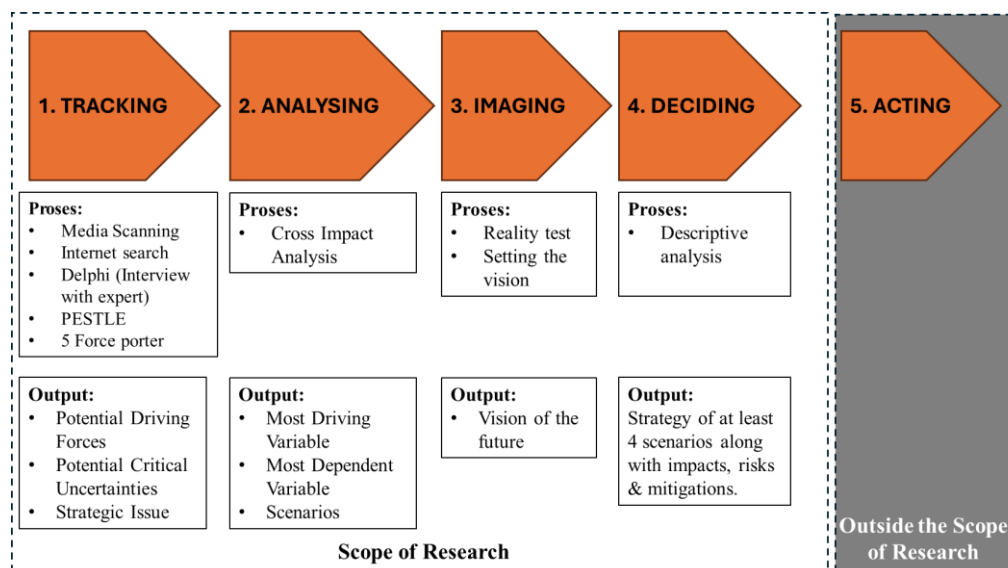


Figure 1 Research Framework
Sources: Processed Data (2024)

The first step taken by this research is to analyze the problem. There are four problem formulations that have been determined by researchers. The second step is to analyze BPJS Kesehatan's internal and external environment using SWOT, PESTEL & Porter's Five Forces analysis tools to generate trends and uncertainty factors through document review, interviews and observations. The second step is called the tracking stage.

Tracking is the collection of data related to political, economic, socio-cultural, and technological conditions that will affect the sustainability of the JKN program in the future.

After obtaining the output from the tracking stage, it will then be analyzed, which is called the analyzing stage. The analyzing method uses cross-impact analysis. This stage will analyze the relationship between these drivers until finally finding the two main drivers that are most influential and produce four scenarios.

Furthermore, the results of this tracking stage will be analyzed which is called the analysing stage using cross-impact analysis. This stage will analyze the relationship between these drivers until finally finding the two main drivers that are most influential and produce four scenarios for BPJS Kesehatan. Then the four scenarios from the analyzing stage will be the input for the imaging stage

Furthermore, based on the analysing stage, a vision of future JKN program management will be developed. This is called the imaging stage. After preparing the vision, the research will continue with the preparation of strategies along with the impacts, risks and mitigations that affect the vision that has been prepared. This is called the deciding stage.

3.2 Research methodology

This study uses a qualitative approach with the aim of exploring in depth the strategic factors that affect the sustainability of the National Health Insurance (JKN) program and developing alternative scenarios and responsive strategies for BPJS Kesehatan. Data were obtained through source triangulation, namely:

- In-depth interviews with eight resource persons from the regulator (DJSN), BPJS Kesehatan internal, partner health facilities, and JKN participants.
- Literature study of policy documents, financial reports, and academic publications related to social health insurance.
- Documentation and observation of the operationasand policy dynamics of BPJS Kesehatan.

Analysis techniques were conducted using the TAIDA framework:

- Tracking: Identify external factors through PESTEL analysis and Porter's Five Forces.
- Analyzing: Processing and mapping between factors using the Cross-Impact Analysis method, to determine driving forces and critical uncertainties.

- Imaging: Generation of four future scenarios based on a combination of two key uncertainty dimensions.
 - Deciding: Formulation of adaptive strategies across scenarios based on BPJS Kesehatan core competencies.
- The research focus was limited to the Deciding phase, and did not include the Acting phase.

4. Results And Discussion

4.1 Tracking Results of Strategic External Factors

Through PESTEL analysis, a number of external factors were found to influence the sustainability of the National Health Insurance (JKN) program. From a political perspective, the sustainability of the program is strongly influenced by the government cycle and the level of political commitment (political will) in prioritizing promotive and preventive programs. On the economic aspect, national fiscal pressures and the imbalance between contribution revenues and claim expenses are the main sources of risk to the Social Security Fund (DJS). Socially, the dominance of contributory assistance recipients (PBI), inequality in access to services between regions, and the potential for moral hazard due to the lack of social data control are ongoing challenges. Technological factors show that although digital transformation is starting to develop, its distribution is uneven and it faces obstacles in internal and external system integration. From an environmental aspect, risk management for medical waste and the spread of environment-based diseases has not been optimized, contributing to an increase in claims. Meanwhile, from a legal perspective, disharmony between the Social Security Law, BPJS Law, and other technical regulations has led to unclear institutional roles of BPJS Kesehatan in the field.

In addition, the results of Porter's Five Forces analysis show that competitive pressure is also a significant determinant. A covert rivalry emerged between BPJS Kesehatan and private insurance providers, especially in the premium participant segment, which tends to want more flexible services. The bargaining power of participants (customers) is getting higher as expectations for service quality, speed of access, and transparency of information increase. The threat of substitution is also strengthened by the presence of non-JKN services that offer greater speed and flexibility. On the other hand, the bargaining power of service providers (suppliers) is also unbalanced due to the inequality in the ability and capacity of partner health facilities. Finally, the potential entry of other insurance schemes (threat of new entrants) as a result of the potential for multipillar regulation also increases the uncertainty of BPJS Kesehatan's future institution.

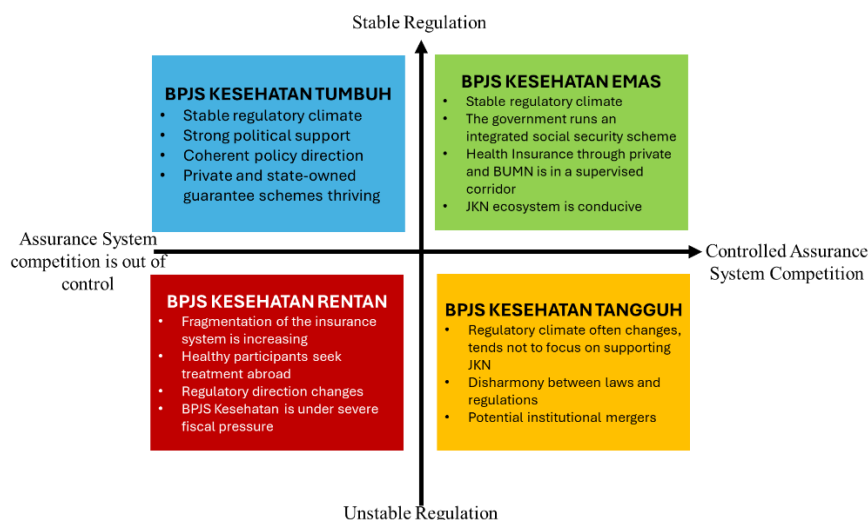
4.2 Analysis Results through Cross Impact Analysis

TREND/VARIABLE	Fluktuasi Politik lemahan keberlanjutan JKN (Politik)	Daya beli rendah mengurangi arus dari peserta (Ekonomi)	Ketimpangan sosial bebankan sistem JKN (Sosial)	Digitalisasi JKN belum optimal (Teknologi)	Risiko lingkungan tingkatkan klaim JKN (Environment)	Disharmoni regulasi mengganggu peran BPJS (Legal)	Liberalitas regulasi mendorong fragmentasi (Threat of New Entrants)	Substitusi swasta tekan daya saing BPJS (Threat of Substitutes)	Asimetri mitra penyedia layanan JKN (Fiskal) (Bargaining Power of Suppliers)	Ekspektasi peserta tekan keberlanjutan DJS (Bargaining Power of Customers)	Persaingan swasta membatasi inovasi (Rivalry Among Competitors)	TOTAL (DRIVER)
1	1	2	3	4	5	6	7	8	9	10	11	
1	Fluktuasi Politik, lemahkan keberlanjutan JKN (Politik)	0	2	2	1	3	3	2	0	2	2	17
2	Daya beli rendah mengurangi arus dari peserta (Ekonomi)	0	3	1	1	2	2	2	0	3	2	16
3	Ketimpangan sosial bebankan sistem JKN (Sosial)	0	2	0	0	1	2	2	0	3	2	12
4	Digitalisasi JKN belum optimal (Teknologi)	0	0	0	2	2	2	2	0	2	2	12
5	Risiko lingkungan tingkatkan klaim JKN (Environment)	0	1	0	1	2	0	0	0	1	1	6
6	Disharmoni regulasi mengganggu peran BPJS (Legal)	0	0	0	2	0	3	3	0	2	3	13
7	Liberalitas regulasi mendorong fragmentasi (Threat of New Entrants)	0	0	0	0	0	3	3	0	2	3	8
8	Substitusi swasta tekan daya saing BPJS (Threat of Substitutes)	0	0	0	0	0	0	3	0	3	3	6
9	Asimetri mitra penyedia layanan JKN (Fiskal) (Bargaining Power of Suppliers)	0	0	0	0	0	0	0	3	1	2	3
10	Ekspektasi peserta tekan keberlanjutan DJS (Bargaining Power of Customers)	0	0	0	0	0	0	0	0	3	2	2
11	Persaingan swasta membatasi inovasi (Rivalry Among Competitors)	0	0	0	0	0	0	0	0	0	3	0
TOTAL (DEPENDENT)	0	3	5	6	4	10	12	14	0	19	22	

Figure 2 Cross Impact Analysis

Sources: Processed Data (2025)

From the mapping of interrelationships between variables, three main driving forces were obtained, namely the dynamics of Politics with a score of 17, Economics with a score of 16 and Legal with a score of 13. Meanwhile, three critical uncertainties are Rivalry among Competitors with a score of 22, Bargaining Power of Customers with a score of 19 and Threat of Substitutes with a score of 14. The two main dimensions of uncertainty used as the basis for scenario development are Regulatory Stability, and the Level of Health



Gambar 3 Scenario Cross
Sumber: Data yang diolah (2025)

The matrix above visualizes four possible futures of JKN program sustainability based on the two most critical uncertainties, namely regulatory stability and competition in the health insurance system. The placement of each scenario is based on the combination of the extreme poles of the two axes.

The vertical axis (Y) shows the internal institutional conditions in the form of legal certainty and policy direction (stable vs unstable regulation), while the horizontal axis (X) reflects external pressures in the form of competition between guarantee schemes (controlled vs uncontrolled competition). This approach is in line with Lindgren and Bendhold's (2009) scenario framework, which emphasizes that the scenario axis should ideally be formed by two uncertainties with high strategic impact and a significant degree of uncertainty for the future of the system.

Each scenario quadrant is given a name that is more neutral, common, and easy to understand, namely, BPJS Kesehatan Emas, BPJS Kesehatan Tangguh, BPJS Kesehatan Tumbuh, and BPJS Kesehatan Rentan. With the following explanation:

- **BPJS Kesehatan Emas:** Stable regulation and low competition. An ideal scenario where BPJS Kesehatan is trusted, regulatory support is strong, and the program is sustainable.
- **BPJS Kesehatan Tumbuh:** Regulation is stable but competition is high. BPJS must continue to innovate in services to maintain participant loyalty.
- **BPJS Kesehatan Tangguh:** Fluctuating regulations but low competition. BPJS must be able to survive amid political and legal uncertainty.
- **BPJS Kesehatan Rentan:** Unstable regulation and high competition. Worst-case scenario, where BPJS faces double pressure from the system and the public.

These four scenario names represent a combination of conditions between whether the regulatory climate is stable or unstable, and whether the underwriting competition system is controlled or uncontrolled.

4.3 Imaging Results of JKN Future Scenario

The Imaging stage in the TAIDA method according to Lindgren & Bendhold (2009) is the process of imagining the desired future, namely a strategic vision that is not only independent of the limitations of the present, but also built from a deep understanding of the various possible futures that have been analyzed in the previous stages (tracking and analyzing).

Based on the results of tracking, analyzing, and developing four strategic scenarios, BPJS Kesehatan needs to form a new vision as the future direction of the organization. This vision not only reflects long-term expectations, but also reflects flexibility in the face of uncertainty and supports BPJS's core competencies of revenue collection, risk pooling, and strategic purchasing. The vision is as follows:

BPJS Kesehatan is transforming into an inclusive organizing agency, adaptive to the dynamics of the national health insurance system, fiscally sustainable, and trusted by the community through responsive, integrated, and data-based services.

This vision emphasizes that BPJS Kesehatan in the future is not only an administrative implementer of the JKN program, but develops as the main manager of the national health insurance system that is able to adapt to changes in regulations, participant expectations, and the dynamics of other insurer competitors. The transformation in question is not only technological and service in nature, but also touches on institutional dimensions, public communication, and accountable fiscal governance.

In the context of scenario planning, Lindgren and Bendhold (2009) mention that the Imaging process does not stop at creating a picture of the future, but also requires organizations to understand the tension between vision and reality as a starting point for strategic change.

Tabel 1 Gap Analysis

No.	Strategic Dimension	Current Condition	Future Direction (Vision)	Gaps
1	Regulation & Institutionalization	There is no strong political will to strengthen preventive services, and the dominance of technical regulations in other sectors is still high	BPJS as a strong body, has institutional advocacy and a leading role in the design of the guarantee system.	BPJS institutions are still weak in inter-sectoral coordination and do not yet have a policy steering position
2	Service & Inclusiveness	Referral system and services are not yet balanced between regions; responsiveness to the needs of participants is not yet optimal	Services based on participants' needs, accessible and inclusive at all levels of service	Expansion of coverage has not been accompanied by consistent improvement in the quality of participants' service experience
3	Adaptivity to Competition	Substitute products are evolving, offering speed of service, no-ceiling schemes, and convenience	BPJS synergizes with the private sector without losing the main social security function	Lack of service flexibility, no differentiation of services for middle and upper class participants
4	DJS Finance & Liquidity	High dependency on PBI participants, some of whom no longer meet the criteria	Balanced financing system, based on accurate data and actuarial data	Risk pooling is not ideal as high-risk participants remain dominant and healthy participants potentially migrate to substitutes
5	Public Trust	Public communication challenges amid policy changes; risk of negative perceptions when systems are unresponsive	Public trust strengthened through adaptive communication, participant education, and real needs-based services	One-way communication and lack of fact-based public education is a gap in losing trust

Source: Processed Data (2025)

Based on the strategic gap mapping that has been described, it can be concluded that there is a gap between the current actual condition of BPJS Kesehatan and the intended future direction as formulated in the organization's vision. These gaps include aspects of institutions, regulations, services, fiscal sustainability, and public perception and trust.

Table 2 Strategic Implications

No.	Strategic Dimension	Strategic Implications	Strategic Steps
1	Regulation & Institutionalization	Strengthening Regulatory Function and Institutional Position	<ul style="list-style-type: none"> A cross-sectoral approach is needed so that BPJS Kesehatan's position does not continue to be subordinated by technical regulations. An institutional advocacy system is needed to strengthen the strategic position in the national social security system.
2	Service & Inclusiveness	Service Reform and System Differentiation	<ul style="list-style-type: none"> There must be a service scheme that is flexible and in accordance with the purchasing power of participants without violating the principle of mutual cooperation. Service segmentation is an important strategy to retain non-PBI participants.
3	Adaptivity to Competition	Inclusive Digital Transformation	<ul style="list-style-type: none"> Digitalization should be directed not only at internal efficiency, but also convenience and transparency for participants. The digital platform should touch all processes: registration, services, complaints, and education.
4	Social Security Fund Finance & Liquidity	Strengthening DJS Liquidity and Mitigating Fiscal Risk	<ul style="list-style-type: none"> It is important to review the database of PBI participants to make it more accurate and efficient. Strengthening the actuarial function and active participation incentive schemes need to be expanded.
5	Public Trust & Perception	Communication Strategy and Trust Enhancement	<ul style="list-style-type: none"> BPJS must start building a data-based public narrative, participant testimonials, and two-way communication. Communication systems need to facilitate participant engagement, not just the delivery of information.

Source: Processed Data (2025)

4.4 Cross Scenario Deciding Results

To respond to all scenarios, five cross-country strategies were developed:

- 1) Regulatory Advocacy & Policy Harmonization: strengthening BPJS institutional position in the national legal and planning system.
 - Impact : Strengthen BPJS institutional position and prevent subordination
 - Risk : Resistance from sectoral stakeholders and slow legislative process
 - Mitigation : Strengthen regulatory advocacy coalitions and cross-sector forums.
 - Indicators : number of harmonized regulations, BPJS participation in policy making.
 - Practice : The functional role of the Federal Joint Committee (Gemeinsamer Bundesausschuss/G-BA) in maintaining the sustainability of Germany's health insurance program (more than a century old) through the establishment of binding regulations and ensuring policy harmonization between providers, medical associations and health insurance funds.
- 2) Inclusive & Differentiated Service Design: improving the quality and uniqueness of JKN services across segments.
 - Impact : Increase participant loyalty and retention of the premium segment
 - Risk : Stigma of inequity in services and facility resistance to change.
 - Mitigation : Pilot segmented services in pilot areas and training of facility human resources.
 - Indicators : retention of active PBPB participants, service waiting time.
 - Practices : Singapore developed integrated healthcare services through the establishment of Regional Health Services (RHS). This initiative aims to provide comprehensive and coordinated healthcare services, spanning prevention to rehabilitation, to meet the needs of a diverse population.
- 3) Fiscal Reform & Actuarial Risk Management: use of cost containment schemes such as global budget and endowment funds.
 - Impact : Maintain DJS balance and prevent deficits.
 - Risk : Reliance on inaccurate data and labor market dynamics (Inactive PPU).
 - Mitigation : Periodic validation of participant data and cooperation with the Ministry of Health and Bappenas.

- Indicators : Ratio of claims to contributions and accuracy of fiscal projections.
- Practices : Implementation of the global budgeting payment system in Taiwan.
- 4) Health Insurance Ecosystem Collaboration: cross-sectoral synergy (MOH, health facilities, local government, private sector).
- Impact : Promotes system integration and reduces fragmentation.
- Risk : Commercial interests of the commercial insurance sector are not aligned and risk of overlapping functions.
- Mitigation : Establish a clear collaboration framework and an active role for regulators.
- Indicators : Number of strategic partnerships, integration of service data.
- Practices : Bismarck model in the German health insurance system. There is more than one national health insurance provider but the government controls tariffs.
- 5) Strengthening Public Communication & Participant Education: a participatory strategy based on the common ground approach.
- Impact : Increase public trust and educate participants.
- Risk : Disinformation on social media and BPJS's limited communication capacity.
- Mitigation : Develop data-driven narratives and engage the participant community as digital ambassadors.
- Indicators : level of participant satisfaction, frequency of public campaigns.
- Practices: Common ground-based public communication.

With these five strategies, BPJS Kesehatan is expected to be able to navigate future uncertainties with an anticipatory and measured approach, and maintain the sustainability of the Social Security Fund through strengthening institutional structures, service innovation, and integrated cross-sector synergies.

5. Conclusion And Recommendations

5.1 Conclusion

This research shows that the sustainability of the National Health Insurance Program (JKN) is not only influenced by internal BPJS Health institutional factors, but also by a complexity of interrelated external factors. Through the TAIDA approach, a deeper understanding of the strategic dynamics faced by organizations in the context of uncertainty is obtained.

The three main driving forces that most influence the sustainability of the program are political, economic, and legal factors. Meanwhile, the highest uncertainty comes from the level of rivalry with other institutions, the bargaining power of participants, and the threat of service substitution.

The four future scenarios illustrate a range of possible future institutional and ecosystem conditions for JKN. To respond to these conditions, five cross-scenario strategies were formulated that emphasize the importance of regulatory advocacy, service differentiation, fiscal reform, cross-sector collaboration, and public communication. These strategies are aligned with BPJS Kesehatan's core competencies and can be used as the basis for medium-to-long term policies.

5.2 Recommendation

Recommendations for BPJS Kesehatan are that it is advisable to adopt an institutional scenario planning approach as part of an anticipatory strategy and long-term planning. For the Government, it is necessary to harmonize sectoral regulations with the mandate of the SJSN Law and the BPJS Law so that the institutional position of BPJS Kesehatan is more robust and sustainable. For future researchers, it is recommended to expand the scope of research to the Acting stage, and involve quantitative or simulation approaches to measure the impact of scenarios more precisely.

Conflicts of Interest: The authors declare that there is no conflict of interest in the conduct of research or the preparation of this article.

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