

**PROGRAM STUDI S1 ILMU KESEHATAN MASYARAKAT FAKULTAS
KESEHATAN & INFORMATIKA INSTITUT KESEHATAN PAYUNG
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Studi *Literature Review*, 11 Oktober 2025

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***Literature Review: Analisis Implementasi Kebijakan Program Jaminan
Kesehatan Nasional (JKN) di Indonesia***

xiii+ 79 halaman+ 1 tabel + 5 Lampiran

ABSTRAK

Kebijakan Jaminan Kesehatan Nasional (JKN) merupakan tonggak penting dalam sistem pembiayaan kesehatan Indonesia untuk mewujudkan cakupan kesehatan semesta (Universal Health Coverage/UHC). Sejak diterapkan pada tahun 2014, JKN berkontribusi terhadap peningkatan akses masyarakat terhadap pelayanan kesehatan, tetapi masih menghadapi tantangan dalam pemerataan akses, mutu pelayanan, efisiensi pendanaan, dan koordinasi antar pemangku kebijakan. Penelitian ini bertujuan menelaah secara sistematis literatur mengenai implementasi kebijakan JKN terhadap akses dan mutu pelayanan kesehatan di Indonesia. Penelitian menggunakan metode Literature Review dengan pedoman Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA). Sebanyak 25 artikel ilmiah, terdiri atas 20 artikel nasional dan 5 artikel internasional periode 2020–2025, dianalisis dari basis data PubMed, Garuda, DOAJ, ScienceDirect, dan Google Scholar. Hasil kajian menunjukkan bahwa implementasi JKN meningkatkan akses pelayanan kesehatan, terutama bagi masyarakat perkotaan dan kelompok dengan keterbatasan pembiayaan. Namun, kesenjangan akses masih ditemukan di daerah terpencil akibat keterbatasan fasilitas, tenaga kesehatan, dan infrastruktur. Dari aspek mutu, pelayanan mengalami peningkatan, tetapi masih dipengaruhi keterbatasan tarif INA-CBGs, beban kerja tenaga kesehatan, pembiayaan, dan kapasitas fasilitas kesehatan. Efektivitas JKN dipengaruhi tata kelola, koordinasi pemangku kepentingan, serta penerapan strategic purchasing. Penguatan kebijakan dan tata kelola diperlukan agar JKN mampu meningkatkan pemerataan akses dan mutu pelayanan kesehatan secara berkelanjutan bagi seluruh masyarakat.

Kata kunci: Jaminan Kesehatan Nasional, implementasi kebijakan, akses pelayanan, mutu layanan kesehatan.

Daftar Bacaan: 25 (2015-2025)

**UNDERGRADUATE PROGRAM IN PUBLIC HEALTH, FACULTY OF HEALTH
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PEKANBARU**

Literature Review Study, 11 October 2025

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***Analysis of the Implementation of the National Health Insurance (JKN) Program
Policy in Indonesia: Literature Review***

xiii+ 79 Pages+ 1 table+ 5 appendicies

ABSTRACT

The National Health Insurance (JKN) policy is a major milestone in Indonesia's health financing system toward achieving Universal Health Coverage (UHC). Since its implementation in 2014, JKN has contributed to improving public access to health services, but it still faces challenges in ensuring equitable access, service quality, funding efficiency, and coordination among policymakers. This study aims to systematically review the literature on the implementation of the JKN policy regarding access to and the quality of health services in Indonesia. The study employs a literature review method following the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines. A total of 25 scientific articles—comprising 20 national and 5 international articles published between 2020 and 2025—were analyzed from the PubMed, Garuda, DOAJ, ScienceDirect, and Google Scholar databases. The results indicate that the implementation of JKN has improved access to health care, particularly for urban populations and groups with limited financial resources. However, disparities in access still exist in remote areas due to limited facilities, healthcare personnel, and infrastructure. In terms of quality, services have improved but are still constrained by limitations in INA-CBG rates, healthcare workers' workloads, funding, and the capacity of healthcare facilities. The effectiveness of JKN is influenced by governance, stakeholder coordination, and the implementation of Strengthening policies and governance is necessary so that the National Health Insurance (JKN) program can continuously improve equitable access to and the quality of health care for the entire population.

Keywords: *National Health Insurance, policy implementation, healthcare access, service quality.*

References: *25 (2015-2025)*