

## BPJS PREMIUMS INCREASE BY 100 PERCENT

On October 24, 2019, the Government officially increased the premium of the Healthcare and Social Security Agency (“**BPJS Kesehatan**”) under Presidential Decree No. 75 of 2019 on Amendments to Presidential Decree No. 82 of 2018 on Health Insurance (“**Decree 75/2019**”). Prior to the issuance of this new Decree, the government sets forth the amount of different types of BPJS Kesehatan’s premiums under Presidential Decree No. 82 of 2018 dated September 18, 2018 on Health Insurance (“**Decree 82/2018**”). We outline below the summary of the changes introduced by Decree 75/2019:

### ❖ Major Changes in the New Health Insurance Law

<i>Issue</i>	<i>Decree 82/2018</i>	<i>Decree 75/2019</i>
<i>Premium for Government Contribution Beneficiaries (Penerima Bantuan Iuran or “PBI”) of Health Insurance</i>	<b>Article 29</b> states the premium charged for a PBI Health Insurance participant is Rp23,000 per month.	<b>Article 29</b> now requires a PBI Health Insurance participant to pay Rp42,000 per month for the premium, effective retroactively as of August 1, 2019.
<i>Premium for paid workers</i>	<b>Article 30</b> specifies that the premium of BPJS Kesehatan for paid workers is 5% of their wage or salary per month, which will be paid 3% by the employer and 2% by the worker.	<b>Article 30</b> the premium of BPJS Kesehatan for paid workers remains 5% of their wage or salary per month. But the premium will be paid 4% by the employer and 1% by the worker.  For central government-related positions, this provision applies retroactively as of October 1, 2019. For regional government-related positions and private sector workers, this applies starting January 1, 2020.
<i>Maximum salary limit for premium calculation</i>	<b>Article 32</b> set that the maximum salary limit per month used to calculate the amount of premium, i.e., Rp8,000,000.	<b>Article 32</b> changes the limit of maximum salary per month used to calculate the amount of premium to be Rp12,000,000.  For central government-related positions, this provision applies retroactively as of October 1, 2019. For regional government-related positions and private sector workers, this applies starting January 1, 2020.
<i>Premia for informal</i>	<b>Article 34</b> set that the premia for the	<b>Article 34</b> raises that the premia for the

*sector workers and unemployed*

informal sector workers and the unemployed as follows:

- a. Rp25,500 per person per month for services in hospital room Class III;
- b. Rp51,500 per person per month for services in hospital room Class II;
- c. Rp80,000 per person per month for services in hospital room Class I.

informal sector workers and the unemployed to be as follows:

- a. Rp42,000 per person per month for services in hospital room Class III;
- b. Rp110,000 per person per month for services in hospital room Class II;
- c. Rp160,000 per person per month for services in hospital room Class I.

The premium increase will start January 1, 2020.

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