

ABSTRACT

The National Health Insurance Program (JKN), administered by BPJS Kesehatan, faces sustainability challenges due to the risk of a Social Security Fund (DJS) deficit. This risk is driven by increasing fiscal pressure, evolving participant dynamics, and complex external uncertainties. These conditions demand adaptive strategic planning to ensure the continued viability of the JKN program.

This study aims to analyze scenario planning approaches that BPJS Kesehatan can utilize in responding to future uncertainties, and to formulate responsive strategies for various possible conditions. The study employs a qualitative approach using the TAIDA analysis method (Tracking, Analysing, Imaging, Deciding, Acting), with the research scope limited to the Deciding phase. The analysis is supported by the PESTEL framework and Porter's Five Forces to map the key external factors influencing the sustainability of the JKN program.

The findings reveal three primary driving forces (Politics, Economics, Legal) and three critical uncertainties (Rivalry among Competitors, Bargaining Power of Customers, Threat of Substitutes), which shape four future scenarios: BPJS Kesehatan Emas, BPJS Kesehatan Tumbuh, BPJS Kesehatan Tangguh, and BPJS Kesehatan Rentan. Each scenario offers a different projection regarding the continuity of the JKN program.

In response to these four scenarios, BPJS Kesehatan is advised to implement five cross-scenario strategies: (1) regulatory advocacy and policy harmonization, (2) inclusive and differentiated service design, (3) fiscal reform and actuarial risk management, (4) collaboration within the health insurance ecosystem, and (5) strengthening public communication and participant education.

Theoretically, this study contributes to strengthening the TAIDA framework as a strategic formulation tool in public sector organizations, particularly under fiscal uncertainty. Practically, it provides adaptive strategic recommendations that BPJS Kesehatan can adopt to mitigate the risk of DJS deficits in the future.

This study recommends that scenario planning be institutionally adopted by BPJS Kesehatan as a strategic decision-making tool for medium- and long-term planning to ensure the sustainability of the national health insurance system.

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