

PRESS RELEASE

HEALTH INSURANCE BENEFITS OPTIMIZATION THROUGH HEALTH INSURANCE ECOSYSTEM STRENGTHENING IN INDONESIA

Jakarta, July 3, 2025. Indonesia Financial Services Authority (OJK) plans to draft an OJK Regulation (POJK) on Strengthening of the Health Insurance Ecosystem, following up the Work Meeting of Commission XI of the Indonesian House of Representatives (DPR-RI) with OJK on June 30, 2025, in Jakarta. Further regulation on health insurance ecosystem strengthening will be effective as of the POJK issuance, providing stronger legal basis with expanded scope of regulation.

Stipulation from OJK Circular Letter Number 7 of 2025 on Implementation of Health Insurance Products (SEOJK 7/2025), which will be effective as of January 1, 2026, will be deferred and rearranged on this POJK.

The objectives of this POJK formulation includes ensuring better implementation of governance and principle of prudence in providing health insurance products. Simultaneously, this POJK is expected to provide real benefits for all parties within the health insurance ecosystem, such as the community, policyholders/insured, insurance companies, and health services facilities.

OJK will continue to enhance coordination and communication with all stakeholders to create a fair, transparent, sustainably growing health insurance ecosystem.

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