

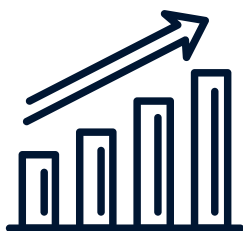
Statistik Jaminan Sosial Indonesia

*Statistics of Indonesia's
Social Security*

2021

Recover Together
Recover Stronger





Otoritas Jasa Keuangan Indonesia
Indonesia Financial Services Authority

Statistik Jaminan Sosial Indonesia 2021
diterbitkan oleh Direktorat Statistik dan
Informasi Industri Keuangan NonBank
Otoritas Jasa Keuangan
Statistics of Indonesia's Social Security 2021
Published By Directorate of Statistic and
Information NonBank Financial Industry
Financial Services Authority

Kata Pengantar

Foreword



Buku Statistik Jaminan Sosial Indonesia merupakan media publikasi yang menyajikan data dan informasi mengenai pengelolaan Jaminan Sosial di Indonesia yang dilakukan oleh dua lembaga, yaitu Badan Penyelenggara Jaminan Sosial Ketenagakerjaan dan Badan Penyelenggara Jaminan Sosial Kesehatan.

Data dan informasi yang disajikan dalam Buku ini adalah data atau informasi mengenai kinerja keuangan dan non-keuangan yang dikelola oleh kedua Badan Penyelenggara Jaminan Sosial (BPJS) dan program-program jaminan sosial yang diselenggarakan oleh masing-masing BPJS Ketenagakerjaan dan BPJS Kesehatan. Adapun data dan informasi yang disajikan dalam Buku ini berasal dari laporan berkala BPJS Ketenagakerjaan dan BPJS Kesehatan yang disampaikan ke Otoritas Jasa Keuangan Indonesia (OJK).

Pada tahun 2021, aset BPJS Ketenagakerjaan sebesar Rp567.927,88 miliar mengalami kenaikan sebesar Rp68.341,95 miliar atau naik 13,68% YoY dari Rp499.585,93 miliar di tahun 2020. Sementara itu, aset BPJS Kesehatan sebesar Rp82.703,37 miliar mengalami kenaikan sebesar Rp46.192,10 atau 125,51% YoY dari Rp36.511,26 miliar di tahun 2020.

The Indonesian Social Security Statistics Book is a publication media that presents data and information regarding the management of Social Security in Indonesia which is carried out by two institutions, namely Social Security Agency of Employment (SSA of Employment) and Social Security Agency of Health (SSA of Health).

The data and information presented in this book are data or information on financial and non-financial performance managed by both SSA and social security programs organized by SSA of Employment and SSA of Health, respectively. The data and information presented in this book come from the periodic reports of SSA of Employment and SSA of Health submitted to the Indonesian Financial Services Authority (IFSA).

In 2021, SSA of Employment assets amounted to Rp567,927.88 billion, an increase of Rp68,341.95 billion or an increase of 13.68% YoY from Rp499,585.93 billion in 2020. Meanwhile, SSA of Health assets amounted to Rp82,703.37 billion experienced an increase of Rp46,192.10 or 125.51% YoY from Rp36,511.26 billion in 2020.

Investasi BPJS Ketenagakerjaan sebesar Rp553.951,98 miliar mengalami kenaikan sebesar Rp67.130,11 miliar atau naik 13,79% YoY dari Rp486.821,87 miliar di tahun 2020. Pada akhir periode 2021, portofolio investasi terbesar dari BPJS Ketenagakerjaan berasal dari instrument Surat Berharga Negara & Obligasi sebesar Rp262.354,00 miliar atau 47,36% dari total investasi.

Untuk kepesertaan tahun 2021, jumlah peserta BPJS Ketenagakerjaan mengalami kenaikan dari 29.980.082 orang menjadi 30.660.901 orang dari tahun 2020. Komposisi kenaikan jumlah peserta BPJS Ketenagakerjaan didominasi oleh Penerima Upah sebanyak 20.832.255 orang dan Jasa Konstruksi sebanyak 6.276.788 orang.

Sementara itu, jumlah peserta BPJS Kesehatan mengalami kenaikan dari 222.461.906 orang, menjadi 235.720.965 orang dari tahun 2020. Untuk segmen peserta terbesar berasal dari Penerima Bantuan Iuran sebesar 99.987.219 orang.

Kami senantiasa berupaya memastikan kualitas data pada buku ini. Namun demikian, apabila masih ditemukan kekurangan data dan informasi yang disajikan dalam buku ini, maka kami akan melakukan revisi yang diperlukan

Akhir kata, kami berharap data dan informasi yang disajikan di dalam buku ini dapat memberikan manfaat yang optimal bagi para pengguna. Buku ini dapat diakses melalui situs resmi Otoritas Jasa Keuangan (OJK) Indonesia dengan alamat www.ojk.go.id.

SSA of Employment investment of Rp553.951.98 billion increased by Rp67,130.11 billion or an increase of 13.79% YoY from Rp486,821.87 billion in 2020. At the end of the 2021 period, the largest investment portfolio of SSA of Employment came from Government Securities & Bonds instruments amounting to Rp262,354,00 Billion or 47.36% of the total investment.

For membership in 2021, the number of SSA of Employment participants has increased from 29,980,082 people to 30,660,901 people from 2020. The composition of the increase in the number of SSA of Employment participants is dominated by Wage Recipients as many as 20,832,255 people and Construction Services as many as 6,276,788 people.

Meanwhile, the number of SSA of Health participants has increased from 222,461,906 people, to 235,720,965 people from 2020. The largest participant segment comes from Contribution Assistance Recipients of 99,987,219 people.

We endeavor to ensure the quality of data of this book. However, if in the future are found inaccuracy on data and information presented in this book, then we will make any necessary revisions.

Finally, we hope that the data and information provided in this book can provide optimal benefits for users. This book can be accessed through the official website of the Indonesian IFSA at the address www.ojk.go.id.

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IKHTISAR JAMINAN SOSIAL DI INDONESIA

*OVERVIEW OF SOCIAL
SECURITY IN INDONESIA*



Ikhtisar Jaminan Sosial Di Indonesia

Overview Of Social Security In Indonesia

Sistem Jaminan Sosial Nasional (SJSN) merupakan amanat Undang-Undang Dasar Tahun 1945 yang mewajibkan negara untuk mengembangkan sistem jaminan sosial bagi seluruh rakyat Indonesia. Pembentukan SJSN dimulai dengan diterbitkannya Undang-undang nomor 40 Tahun 2004 tentang Sistem Jaminan Sosial Nasional. Berdasarkan ketentuan ini, diamanatkan untuk membentuk suatu badan penyelenggara jaminan sosial yang berbentuk badan hukum publik dan bersifat nirlaba, yang kemudian dikenal dengan Badan Penyelenggara Jaminan Sosial (BPJS).

BPJS dibentuk melalui Undang-Undang nomor 24 Tahun 2011 tentang Badan Penyelenggara Jaminan Sosial (UU BPJS). Guna mendukung pelaksanaan UU BPJS tersebut, Pemerintah telah mengalokasikan anggaran untuk persiapan pelaksanaan SJSN, antara lain berupa penyertaan modal negara kepada BPJS, peningkatan kapasitas puskesmas, dan rumah sakit milik Pemerintah. Selain itu, Pemerintah juga menyediakan anggaran untuk peningkatan kesadaran masyarakat akan manfaat pelayanan kesehatan, serta anggaran sosialisasi, edukasi dan advokasi kepada masyarakat tentang SJSN dan BPJS.

The National Social Security System (NSSS) is a mandate of the 1945 Constitution which obliges the state to develop a social security system for all Indonesian people. The formation of the National Social Security System began with the issuance of Law No. 40 of 2004 concerning the NSSS. Based on this provision, it was mandated to establish a social security administering body in the form of a public legal entity and non-profit, which was later known as the Social Security Agency (SSA).

SSA was formed through Law number 24 of 2011 concerning the Social Security Organizing Agency Law. In order to support the implementation of the SSA Law, the Government has allocated a budget for the preparation of the NSSS, among others in the form of state capital participation to SSA, capacity building for health centers, and government-owned hospitals. In addition, the Government also provides a budget for increasing public awareness of the benefits of health services, as well as a budget for socialization, education and advocacy to the public about NSSS and SSA.

BPJS terdiri dari BPJS Ketenagakerjaan dan BPJS Kesehatan. BPJS Ketenagakerjaan merupakan transformasi dari PT Jamsostek (Persero) yang menyelenggarakan program Jaminan Hari Tua (JHT), Jaminan Kecelakaan Kerja (JKK), Jaminan Kematian (JKM), dan Jaminan Pensiun (JP). Pada Tahun 2021, Presiden Joko Widodo telah menerbitkan aturan resmi mengenai penyelenggaraan program Jaminan Kehilangan Pekerjaan (JKP) bagi pekerja/buruh yang menjadi korban pemutusan hubungan kerja (PHK) pada 22 Februari 2021.

Ketentuan yang dimaksud adalah program terbaru dalam BPJS Ketenagakerjaan, yakni Jaminan Kehilangan Pekerjaan (JKP) yang telah tertuang dan disahkan ke dalam Peraturan Pemerintah (PP) Nomor 37 Tahun 2021 tentang Penyelenggaraan Program Jaminan Kehilangan Pekerjaan. Aturan ini merupakan turunan dari Undang-Undang (UU) Nomor 11 Tahun 2020 tentang Cipta Kerja.

Berdasarkan kebijakan ini, pemerintah memberikan jaminan sosial kepada pekerja/buruh yang mengalami PHK dalam bentuk uang tunai, akses informasi pasar kerja, dan pelatihan kerja melalui program JKP yang diselenggarakan oleh BPJS Ketenagakerjaan (Pasal 2 ayat 1 PP 37/2021).

SSA consists of SSA of Employment and SSA of Health. SSA of Employment is a transformation of PT Jamsostek (Persero) which organizes Old Age Security, Employment Injury Security, Death Security, and Pension Security. In 2021, President Joko Widodo has issued an official regulation regarding the implementation of the Job Loss Security program for workers/laborers who are victims of layoffs on 22 February 2021.

The provision in question is the latest program in SSA of Employment, namely the Job Loss Security which has been stated and ratified in Government Regulation Number 37 of 2021 concerning the Implementation of the Job Loss Security Program. This rule is a derivative of Law Number 11 of 2020 concerning Job Creation.

Based on this policy, the government provides social security to workers/laborers who have been laid off in the form of cash, access to job market information, and job training through the Job Loss Security program organized by SSA of Employment (Article 2 paragraph 1 Government Regulation 37/2021).

Gambar 01 Program Jaminan Sosial Ketenagakerjaan
Figure 01 Social Security Employment Program

PROGRAM JAMINAN SOSIAL KETENAGAKERJAAN

Social Security Employment Program



- **JKK** JAMINAN KECELAKAAN KERJA/*EMPLOYMENT INJURY SECURITY* adalah manfaat berupa uang tunai dan/atau pelayanan kesehatan yang diberikan pada saat peserta mengalami kecelakaan kerja atau penyakit yang disebabkan oleh lingkungan kerja.
is a benefit in the form of cash and/or health services provided when participants experience work accidents or diseases caused by the work environment.
- **JHT** JAMINAN HARI TUA/*OLD-AGE SECURITY* adalah manfaat uang tunai yang dibayarkan sekaligus pada saat peserta memasuki usia pensiun, meninggal dunia, atau mengalami cacat tetap total.
is the benefit of cash paid at once when the participant enters retirement age, dies, or has a total permanent disability.
- **JKM** JAMINAN KEMATIAN/*DEATH SECURITY* adalah manfaat uang tunai yang diberikan kepada ahli waris ketika peserta meninggal dunia bukan akibat kecelakaan kerja.
is the benefit of cash given to an heir when the participant dies not due to work accident.
- **JKP** JAMINAN KEHILANGAN PEKERJAAN/*JOB LOSS SECURITY* adalah manfaat yang diberikan kepada pekerja/buruh yang mengalami pemutusan hubungan kerja dengan tujuan mempertahankan derajat kehidupan yang layak pada saat pekerja kehilangan pekerjaan
is the benefit given to workers/laborers who have experienced termination working relationship with the aim of maintaining a decent degree of life at a time when workers lose their jobs
- **JP** JAMINAN PENSUN/*PENSION SECURITY* adalah jaminan sosial yang bertujuan untuk mempertahankan derajat kehidupan yang layak bagi peserta dan/atau ahli warisnya dengan memberikan penghasilan setelah peserta memasuki usia pensiun, mengalami cacat total tetap, atau meninggal dunia.
is a social security that aims to maintain a decent degree of life for participants and/or their heirs by providing income after participants enter retirement age, have permanent total disability, or die.

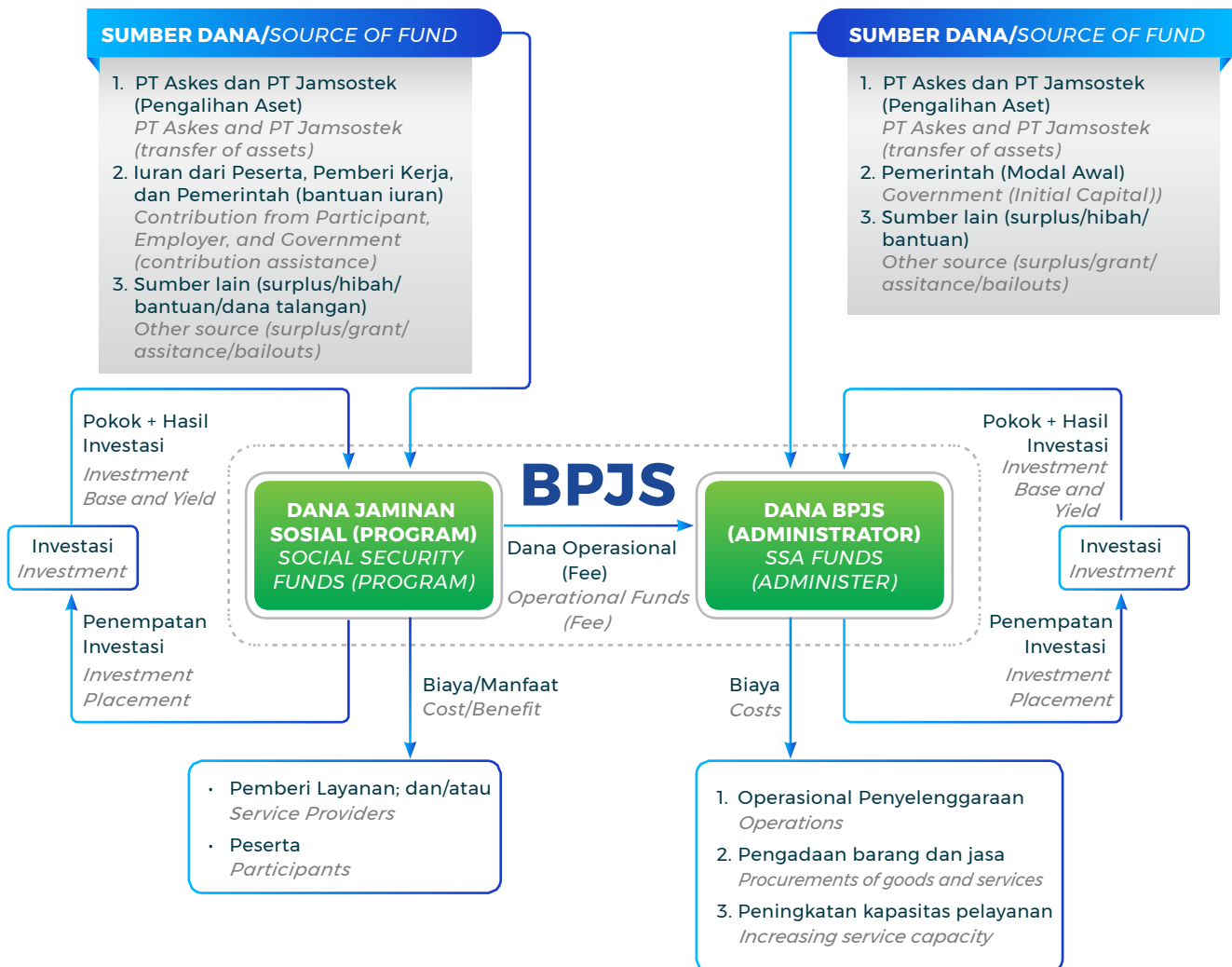
Sementara itu, BPJS Kesehatan merupakan transformasi dari PT Askes (Persero) yang akan menyelenggarakan program jaminan kesehatan nasional yang akan memberikan kepastian jaminan kesehatan kepada seluruh rakyat Indonesia. Program jaminan kesehatan ini diselenggarakan berdasarkan

Meanwhile, SSA of Health is a transformation of PT Askes (Persero) which will organize a national health insurance program that will provide health insurance certainty to all Indonesian people. This health insurance program is implemented based on the principles of social

prinsip asuransi sosial dan ekuitas yaitu kesamaan dalam memperoleh pelayanan sesuai dengan kebutuhan medis yang tidak terkait dengan besaran iuran yang dibayarkan. Mulai tahun 2014, Pemerintah menanggung iuran bagi masyarakat miskin dan kurang mampu (yang disebut dengan Penerima Bantuan Iuran-PBI) untuk menjamin keikutsertaannya dalam program jaminan kesehatan.

insurance and equity, namely equality in obtaining services in accordance with medical needs that are not related to the amount of contributions paid. Starting in 2014, the Government has paid contributions for the poor and underprivileged (called Contribution Assistance Recipients) to ensure their participation in the health insurance program.

Gambar 02 Pengelolaan Dana BPJS dan Dana Jaminan Sosial menurut UU BPJS
Figure 02. Management of the SSA Fund and the Social Security Fund according to the SSA Law



Dalam rangka menjaga keberlangsungan penyelenggaraan jaminan sosial oleh BPJS, Pemerintah menyadari perlunya pengawasan yang secara struktural dapat memantau perkembangan BPJS secara komprehensif. Pentingnya pengawasan dimaksud telah dituangkan dalam ketentuan Pasal 39 UU BPJS serta penjelasannya yang mengatur bahwa pengawasan BPJS dilakukan secara internal dan eksternal.

Pengawasan internal dilakukan oleh Dewan Pengawas dan satuan pengawasan internal, sedangkan pengawasan eksternal dilakukan oleh Dewan Jaminan Sosial Nasional (DJSN) dan pengawas independen, yaitu Otoritas Jasa Keuangan Indonesia (OJK) dan Badan Pemeriksa Keuangan (BPK) (dalam hal tertentu sesuai dengan kewenangannya). Disamping itu, dalam Undang-Undang nomor 21 Tahun 2011 tentang Otoritas Jasa Keuangan dijelaskan bahwa OJK mempunyai kewenangan untuk melaksanakan fungsi pengaturan dan fungsi pengawasan terhadap seluruh lembaga jasa keuangan di Indonesia termasuk BPJS.

Dalam menyelenggarakan fungsi pengawasannya, OJK telah menerbitkan Peraturan OJK nomor 5/POJK.05/2013 tahun 2013 tentang Pengawasan Badan Penyelenggara Jaminan Sosial oleh Otoritas Jasa Keuangan yang berisi tentang ruang lingkup pengawasan BPJS oleh OJK, pemeriksaan langsung dan pemeriksaan tidak langsung OJK terhadap BPJS, jenis dan frekuensi pelaporan BPJS kepada OJK, serta ketentuan pengenaan sanksi dan rekomendasi kepada BPJS.

In order to maintain the sustainability of the implementation of social security by SSA, the Government realizes the need for supervision that can structurally monitor the development of SSA comprehensively. The importance of such supervision has been stated in the provisions of Article 39 of the SSA Law as well as the explanation that stipulates that SSA supervision is carried out internally and externally.

Internal supervision is carried out by Board of Supervisors and the internal supervision unit, while external supervision is carried out by the National Social Security Council (NSSC) and independent supervisors, namely Indonesian Financial Services Authority (IFSA) and Audit Board of the Republic of Indonesia (in certain cases according to their authority). In addition, Law number 21 of 2011 concerning the Financial Services Authority explains that IFSA has the authority to carry out regulatory and supervisory functions for all financial service institutions in Indonesia, including SSA.

In carrying out its supervisory function, IFSA has issued IFSA Regulation number 5/POJK.05/2013 of 2013 concerning Supervision of Social Security Agency by the Financial Services Authority which contains the scope of SSA supervision by IFSA included IFSA direct and indirect supervision of BPJS, types and frequency of SSA reporting to IFSA, as well as the provisions on the imposition of sanctions and recommendations to the SSA.

Dalam UU BPJS diamanatkan bahwa BPJS harus memisahkan antara aset badan penyelenggara dengan aset dana jaminan sosial serta subsidi silang antar program tidak diperkenankan. Selain itu, pada Pasal 13 UU BPJS diamanatkan bahwa pencatatan keuangan (pembukuan) mengacu kepada Standar Akuntansi Keuangan yang berlaku.

Terkait dengan pelaporan, BPJS diwajibkan untuk menyampaikan laporan keuangan dan laporan pengelolaan program kepada OJK. Laporan keuangan yang disampaikan kepada OJK terdiri dari laporan keuangan bulanan, semesteran, dan tahunan (*audited*). Bentuk dan format laporan keuangan bulanan telah diatur dalam Surat Edaran OJK nomor 5/SEOJK.05/2014 tentang Laporan Keuangan Bulanan BPJS dan Laporan Keuangan Bulanan Dana Jaminan Sosial. Sementara itu, format dan bentuk laporan keuangan semesteran dan laporan keuangan tahunan disusun berdasarkan Standar Akuntansi Keuangan yang berlaku. Laporan keuangan bulanan disampaikan paling lambat tanggal 15 bulan berikutnya yang dimulai sejak periode April 2014 yang lalu.

In the SSA Law it is mandated that the SSA must separate the assets of the administering Agency from the assets of social security funds and cross subsidies between programs are not allowed. In addition, Article 13 of the SSA Law mandates that financial recording (bookkeeping) of SSA refers to the applicable Financial Accounting Standards.

Regarding the reporting, SSA is required to submit financial reports and program management reports to the IFSA. Financial reports submitted to IFSA consist of monthly, semiannual, and annual (audited) financial reports. The form and report format of the monthly financial reports are stipulated in IFSA Circular Letter number 5/SEOJK.05/2014 concerning SSA Monthly Financial Reports and Social Security Fund Monthly Financial Reports. Meanwhile, the format and form of semiannual financial reports and annual financial reports are prepared based on applicable Financial Accounting Standards. Monthly financial reports are submitted before 15th of the following month starting from the last April 2014 period.



PERKEMBANGAN ASET BPJS

ASSETS DEVELOPMENT OF SOCIAL SECURITY AGENCY

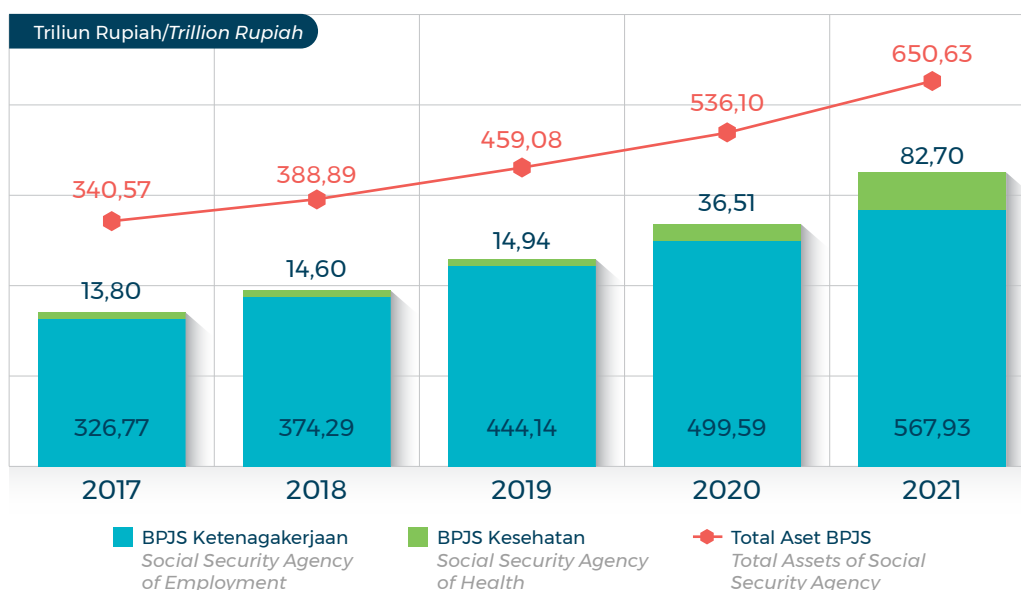
Perkembangan Aset BPJS secara keseluruhan saat ini sudah mencapai angka Rp650,63 triliun atau naik 21,36% YoY. Aset tersebut meningkat Rp114,53 triliun dari tahun sebelumnya sebesar Rp536,10 triliun.

The development of SSA assets as a whole has now reached Rp650.63 Trillion or an increase of 21.36% YoY. These assets increased by Rp114.53 trillion from the previous year of Rp536.10 trillion.

Komposisi dari aset BPJS pada tahun 2021 sebagian besar berasal dari BPJS Ketenagakerjaan sebesar Rp567,93 triliun (87,29% dari total aset BPJS secara keseluruhan) atau meningkat 13,68% YoY. Disamping itu, BPJS Kesehatan juga menunjukkan pertumbuhan aset yang cukup signifikan sepanjang 5 tahun terakhir. Pada tahun 2021 tercatat aset BPJS Kesehatan telah mencapai angka Rp82,70 triliun (12,71% dari total aset BPJS keseluruhan) atau meningkat 126,51% YoY.

The composition of SSA assets in 2021 will mostly come from SSA of Employment amounting to Rp567.93 Trillion (87.29% of total SSA assets) or an increase of 13.68% YoY. In addition, SSA of Health has also shown significant asset growth over the last 5 years. In 2021, SSA of Health assets have reached Rp82.70 trillion (12.71% of total SSA assets) or an increase of 126.51% YoY.

Grafik 01 Aset BPJS
Graph 01 Assets of Social Security Agency





STATISTIK JAMINAN SOSIAL KETENAGAKERJAAN

*STATISTIC OF EMPLOYMENT
SOCIAL SECURITY*





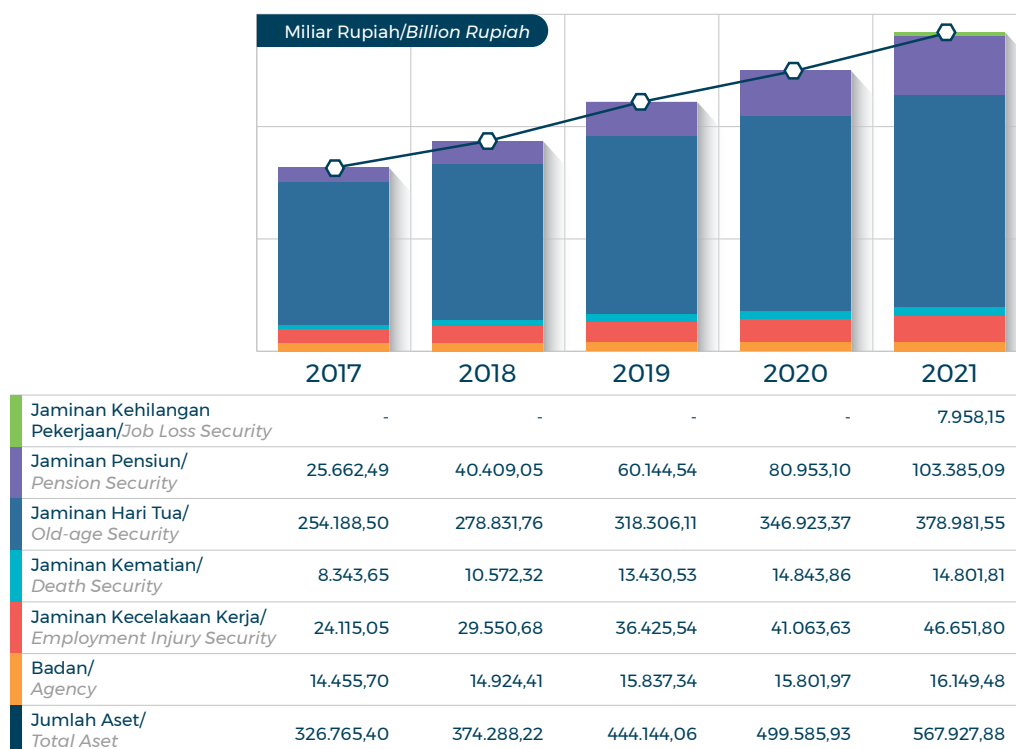
Statistik Jaminan Sosial Ketenagakerjaan

Statistic Of Employment Social Security

Perkembangan asset BPJS Ketenagakerjaan tahun 2021, terus menunjukkan perkembangan positif dan telah mencapai angka Rp567.927,88 miliar atau tumbuh sebesar 13,68% YoY. Rincian dari aset tersebut berasal dari Aset Badan sebesar Rp16.149,48 miliar (+22,20% YoY), aset program JKK sebesar Rp46.651,80 miliar (+13,61% YoY), aset program JKM sebesar Rp14.801,81 miliar (-0,28% YoY), aset program JHT sebesar Rp378.981,55 miliar (+9,24% YoY), aset program JP sebesar Rp103.385,09 miliar (+27,71% YoY), dan aset program JKP sebesar Rp7.958,15 miliar (Program terbaru pada tahun 2021).

The development of SSA of Employment assets in 2021, continues to show positive developments and has reached Rp567,927.88 billion or grew by 13.68% YoY. The details of these assets come from Corporate Assets amounting to Rp16,149.48 billion (+22.20% YoY), Employment Injury Security program assets amounting to Rp46,651.80 billion (+13.61% YoY), Death Security program assets amounting to Rp14,801.81 billion (-0.28% YoY), Old-Age Security program assets of Rp378,981.55 billion (+9.24% YoY), Pension Security program assets of Rp103,385.09 billion (+27.71% YoY), and the assets of the Job Loss Security program amounting to Rp7,958.15 billion (Latest program running in 2021).

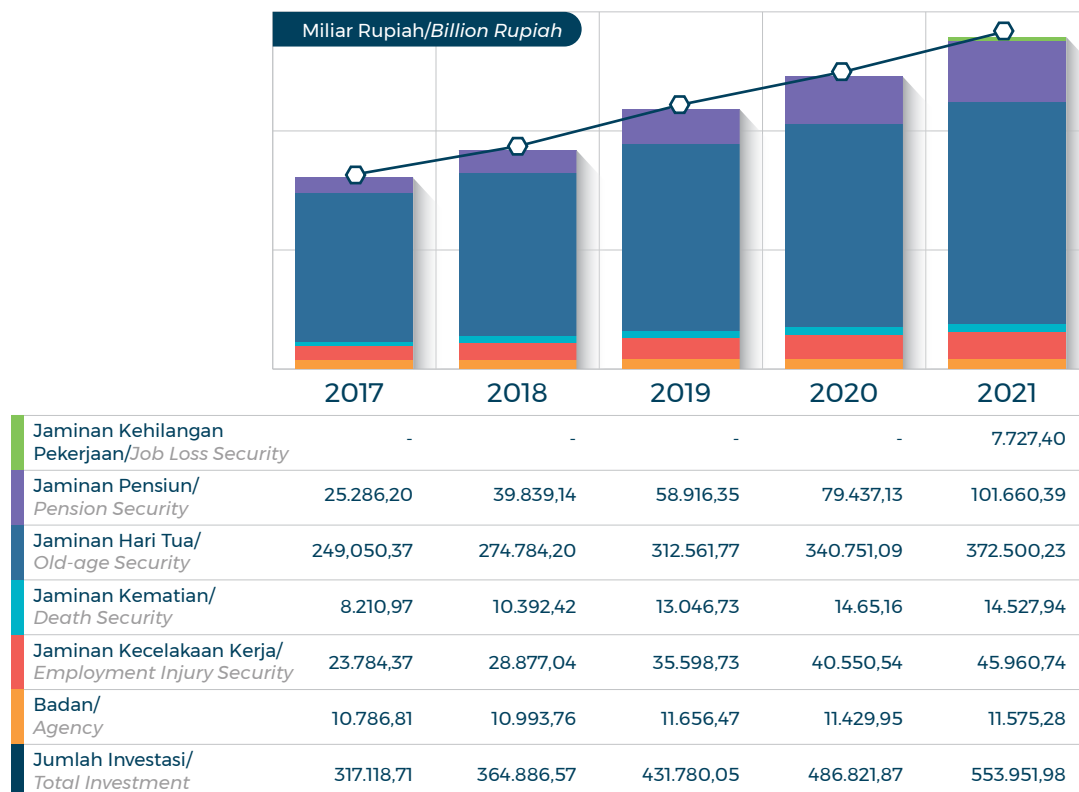
Grafik 02 Gambaran Ikhtisar Aset BPJS Ketenagakerjaan
Graph 02 Assets Overview of Social Security Agency of Employment



Perkembangan investasi BPJS Ketenagakerjaan tahun 2021 juga menunjukkan pertumbuhan yang positif. Tercatat nilai investasi telah mencapai angka Rp553.951,98 miliar atau tumbuh sebesar 13,79% YoY. Rincian dari investasi tersebut berasal dari investasi Badan sebesar Rp11.575,28 miliar (+1,27% YoY), investasi program JKK sebesar Rp45.960,74 miliar (+13,34% YoY), investasi program JKM sebesar Rp14.527,94 miliar (-0,85% YoY), investasi program JHT sebesar Rp372.500,23 miliar (+9,32% YoY), investasi program JP sebesar Rp101.660,39 miliar (+27,98% YoY), dan investasi program JKP sebesar Rp7.727,40 miliar (Program terbaru pada tahun 2021).

The development of SSA of Employment investment in 2021 also shows positive growth. The investment value has reached Rp553.951.98 billion or grew by 13.79% YoY. The details of the investment come from the Agency's investment of Rp11,575.28 billion (+1.27% YoY), the investment of the Employment Injury Security program of Rp45,960.74 billion (+13.34% YoY), the investment of the Death Security program of Rp14,527.94 Billion (-0.85% YoY), Old-Age Security program investment of Rp372,500.23 Billion (+9.32% YoY), Pension Security program investment of Rp101,660.39 Billion (+27.98% YoY), and investment in the Job Loss Security program of Rp7,727.40 billion (Latest program running in 2021).

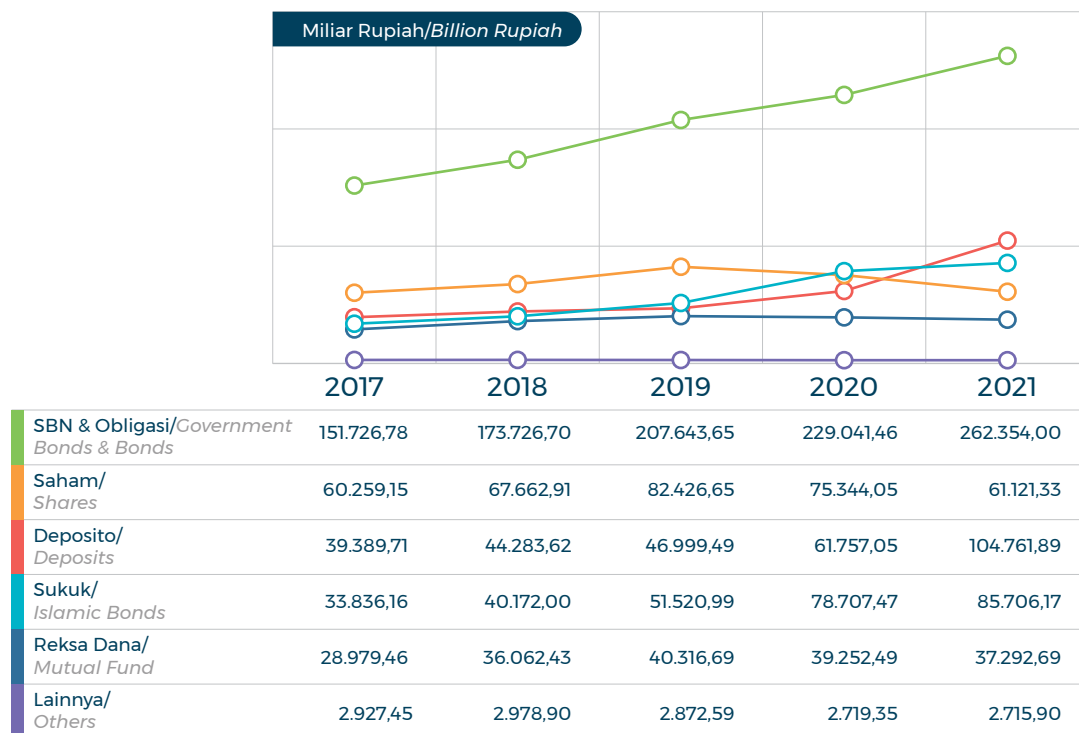
Grafik 03 Gambaran Ikhtisar Investasi BPJS Ketenagakerjaan
Graph 03 Investment Overview of Social Security Agency of Employment



Terkait komponen investasi pada BPJS Ketenagakerjaan, tercatat komponen-komponen penyumbang investasi antara lain adalah Deposito sebesar Rp104.761,89 miliar (+69,64% YoY), Saham sebesar Rp61.121,33 miliar (-18,88% YoY), Reksadana sebesar 31.292,69 miliar (-4,99% YoY), Sukuk sebesar Rp85.706,17 miliar (+8,89% YoY), SBN & Obligasi sebesar Rp262.354,00 (+14,54% YoY), serta Lainnya yang terdiri atas KIK EBA, Penyertaan Langsung, dan Properti Investasi sebesar Rp2.715,90 miliar (-0,13% YoY).

Regarding the investment component in SSA of Employment, the components that contributed to the investment included Deposits of Rp104,761.89 Billion (+69.64% YoY), Shares of Rp61,121.33 Billion (-18.88% YoY), Mutual Funds of 31,292.69 Billion (-4.99% YoY), Islamic Bonds Rp85,706.17 Billion (+8.89% YoY), Government Bonds & Bonds Rp262,354,00 (+14.54% YoY), and Others consisting of Collective Investment Contract -Asset Backed Security, Direct Investment, and Investment Properties of Rp2,715.90 Billion (-0.13% YoY).

Grafik 04 Gambaran Ikhtisar Komposisi Investasi BPJS Ketenagakerjaan
Graph 04 Investment Composition Overview of Social Security Agency of Employment



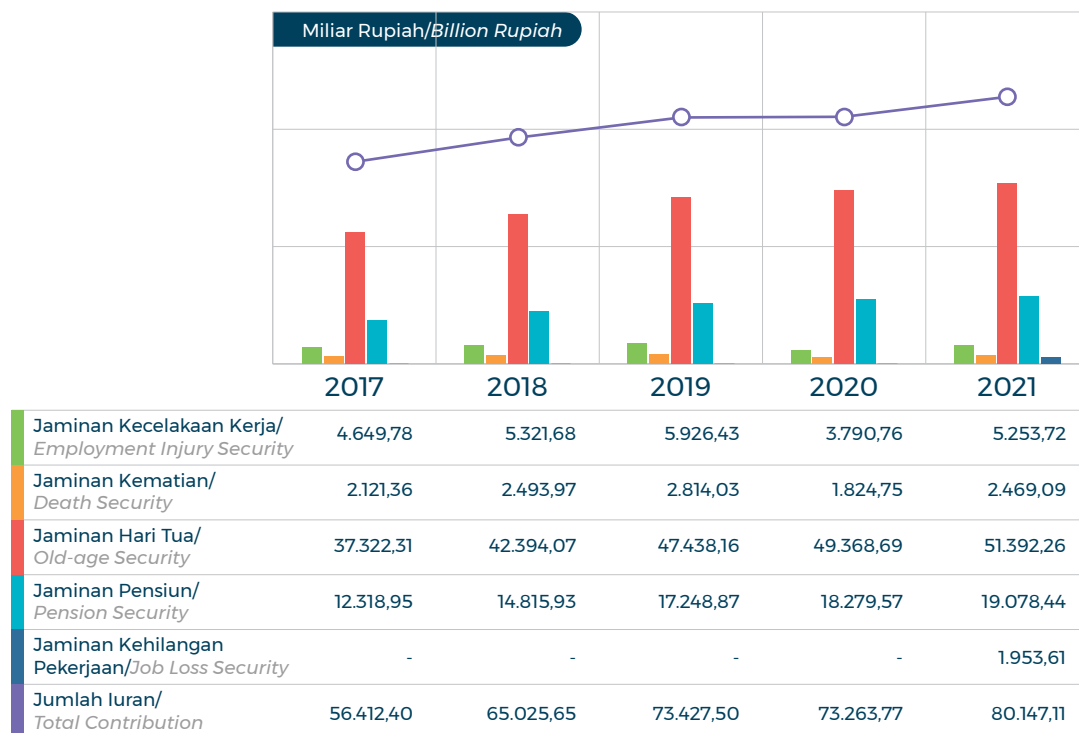
BPJS Ketenagakerjaan pada tahun 2021 telah mencatatkan pendapatan iuran sebesar Rp80.147,11 miliar atau naik 9,40% YoY. Adapun rincian dari pendapatan iuran tersebut berasal dari program JKK sebesar Rp5.253,72 miliar

SSA of Employment in 2021 has recorded contribution income of Rp80,147.11 billion or an increase of 9.40% YoY. The details of the contribution income come from the Employment Injury Security program of Rp5,253.72 billion (+38.59% YoY), the

(+38,59% YoY), program JKM sebesar Rp2.469,09 miliar (+35,31% YoY), program JHT sebesar Rp51.392,26 miliar (+4,10% YoY), program JP sebesar Rp19.078,44 miliar (+4,37% YoY), serta program JKP sebesar Rp1.953,61 miliar.

Death Security program of Rp2,469.09 billion (+35.31% YoY), the Old-Age Security program of Rp51,392.26 Billion (+4.10% YoY), Pension Security program of Rp19,078.44 Billion (+4.37% YoY), and Job Loss Security program of Rp1,953.61 Billion.

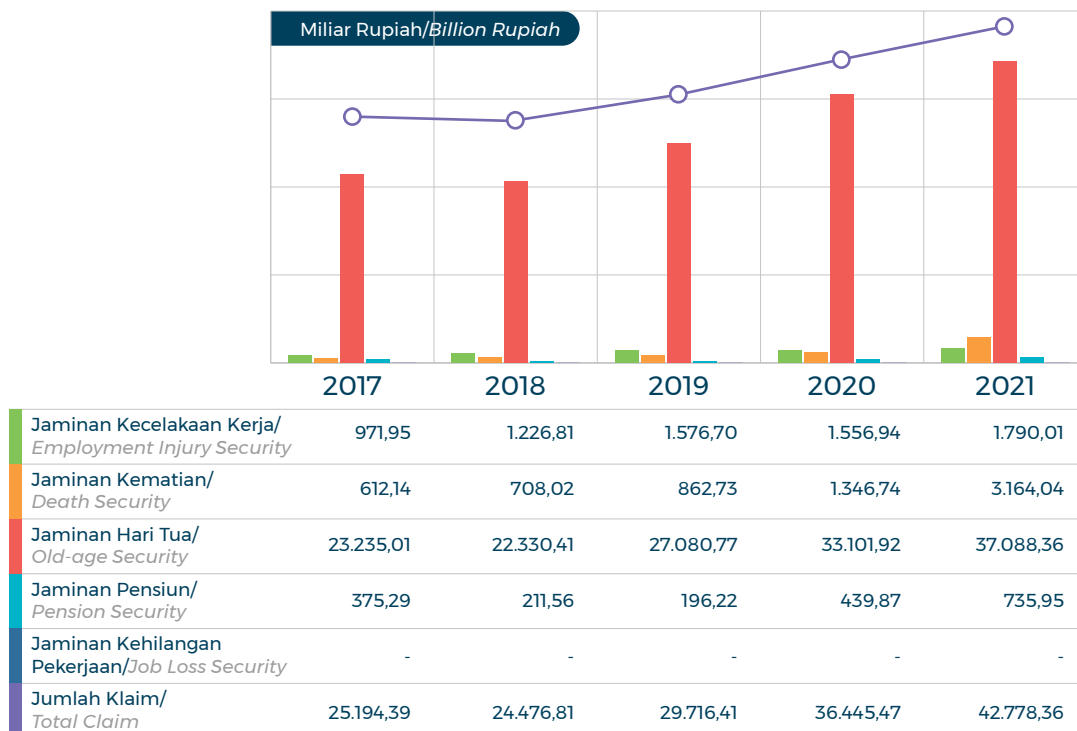
Grafik 05 Gambaran Ikhtisar Iuran BPJS Ketenagakerjaan
Graph 05 Contribution Overview of Social Security Agency of Employment



BPJS Ketenagakerjaan pada tahun 2021 telah mencatatkan klaim sebesar Rp42.778,36 miliar atau naik 17,38% YoY. Adapun rincian dari pendapatan klaim tersebut berasal dari program JKK sebesar Rp1.790,01 miliar (+14,97% YoY), program JKM sebesar Rp3.164,04 miliar (+134,94% YoY), program JHT sebesar Rp37.088,36 miliar (+12,04% YoY), dan program JP sebesar Rp735,95 miliar (+67,31% YoY). Program JKP pada tahun 2021 tercatat belum memiliki klaim.

SSA of Employment in 2021 has recorded claims of Rp42,778.36 billion or an increase of 17.38% YoY. The details of the claim income came from the Employment Injury Security program amounting to Rp1,790.01 billion (+14.97% YoY), the Death Security program amounting to Rp3,164.04 billion (+134.94% YoY), the Old-Age Security program amounting to Rp37,088.36 Billion (+12.04% YoY), and the Pension Security program of Rp735.95 Billion (+67.31% YoY). The Job Loss Security program in 2021 has no claims yet.

Grafik 06 Gambaran Ikhtisar Klaim BPJS Ketenagakerjaan
 Graph 06 Claim Overview of Social Security Agency of Employment



BPJS KETENAGAKERJAAN (BADAN)

SOCIAL SECURITY AGENCY OF EMPLOYMENT (AGENCY)

1. Laporan Posisi Keuangan

Pada akhir 2021, total aset BPJS Ketenagakerjaan (Badan) tercatat sebesar Rp16.149,48 miliar. Nilai aset tersebut mengalami peningkatan sebesar Rp347,51 miliar (+2,20%) dibanding tahun sebelumnya yang tercatat sebesar Rp15.801,97 miliar. Peningkatan aset tersebut dipengaruhi oleh salah satu komponen pada aset lancar yaitu Deposito, yang tercatat mengalami peningkatan sebesar 20,75% dari tahun 2020, yaitu dari Rp2.620,02 miliar menjadi Rp3.163,75 miliar. Secara umum, dari tahun 2017-2021

1. Financial Statements

At the end of 2021, the total assets of SSA of Employment (Agency) were recorded at Rp16,149.48 billion. The asset value increased by Rp347.51 billion (+2.20%) compared to the previous year which was recorded at Rp15,801.97 billion. The increase in assets was influenced by one of the components in current assets, namely Deposits, which recorded an increase of 20.75% from 2020, from Rp2,620.02 billion to Rp3,163.75 billion. In general, from 2017-2021 the average SSA of Employment

rata-rata aset BPJS Ketenagakerjaan (Badan) meningkat sebesar 2,81% pertahun dengan menggunakan metode *Compounded Annual Growth Rate* (CAGR).

(Agency) assets increased by 2.81% per year using the Compounded Annual Growth Rate (CAGR) method.

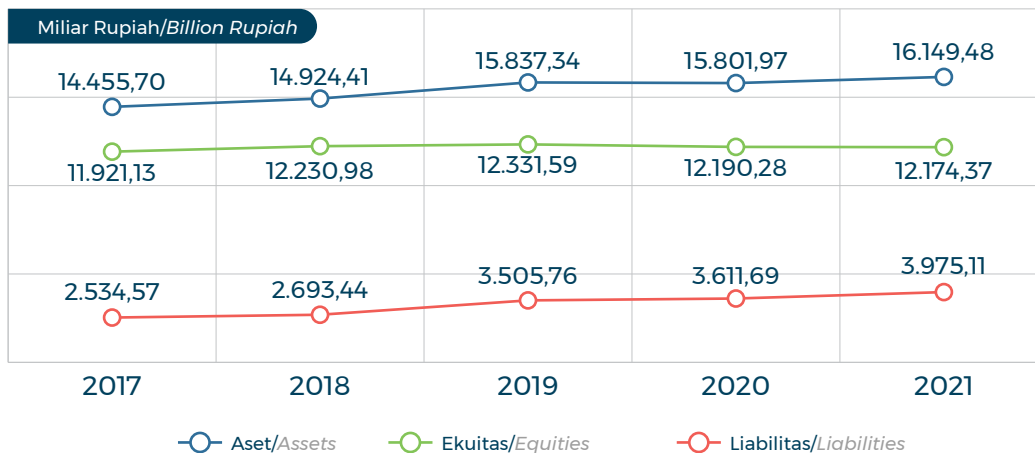
Tabel 01 Laporan Posisi Keuangan BPJS Ketenagakerjaan (Badan) 2017-2021
Table 01 Financial Statements of Social Security Agency of Employment (Agency) 2017-2021

KETERANGAN/DESCRIPTION	2017	2018	2019	miliar Rupiah/Billion Rupiah	
				2020	2021
Aset/Assets	14.455,70	14.924,41	15.837,34	15.801,97	16.149,48
Pertumbuhan Aset/Assets Growth	8,11%	3,24%	6,12%	-0,22%	2,20%
Liabilitas/Liabilities	2.534,57	2.693,44	3.505,76	3.611,69	3.975,11
Pertumbuhan Liabilitas/Liability Growth	-13,94%	6,27%	30,16%	3,02%	10,06%
Ekuitas/Equities	11.921,13	12.230,98	12.331,59	12.190,28	12.174,37
Pertumbuhan Ekuitas/Equity Growth	14,34%	2,60%	0,82%	-1,15%	-0,13%

Pada sisi liabilitas, tercatat peningkatan sebesar 10,06% dari posisi tahun sebelumnya, yaitu dari Rp3.611,69 miliar menjadi Rp3.975,11 miliar (meningkat sebesar Rp363,42 miliar). Berbanding terbalik dengan meningkatnya nilai aset dan liabilitas, aset neto BPJS Ketenagakerjaan (Badan) pada akhir tahun 2021 justru mengalami penurunan dibanding tahun sebelumnya, yaitu dari Rp12.190,28 miliar menurun 0,13% menjadi sebesar Rp12.174,37 miliar. Secara umum, dari tahun 2017-2021 liabilitas dan aset neto BPJS Ketenagakerjaan (Badan) masing-masing meningkat sebesar 11,91% dan 0,53% pertahun dengan menggunakan metode CAGR.

On the liability side, there was an increase of 10.06% from the previous year's position, from Rp3,611.69 billion to Rp3,975.11 billion (an increase of Rp363.42 billion). In contrast to the increase in the value of assets and liabilities, the net assets of SSA of Employment (Agency) at the end of 2021 actually decreased compared to the previous year, from Rp12,190.28 billion, decreased by 0.13% to Rp12,174.37 billion. In general, from 2017-2021 the liabilities and net assets of SSA of Employment (Agency) increased by 11.91% and 0.53% per year, respectively, using the CAGR method.

Grafik 07 Perbandingan Aset, Liabilitas, dan Ekuitas BPJS Ketenagakerjaan (Badan) 2017-2021
 Graph 07 Comparison of Assets, Liabilities and Equities of Social Security Agency of Employment (Agency) 2017-2021



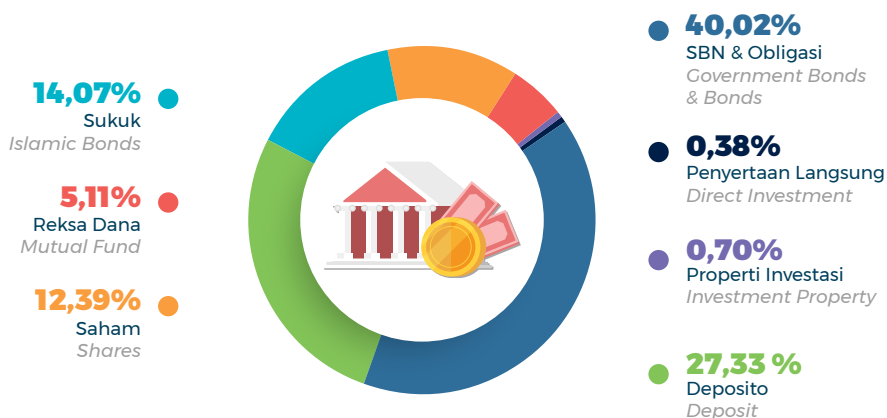
2. Pertumbuhan Investasi

Berdasarkan Peraturan Pemerintah Republik Indonesia Nomor 99 Tahun 2013 Tentang Pengelolaan Aset Jaminan Sosial Ketenagakerjaan, terdapat 11 jenis instrumen investasi yang diperkenankan. Pada akhir 2021, total investasi BPJS Ketenagakerjaan (Badan) tercatat sebesar Rp11.575,28 miliar, portfolio investasi yang mendominasi adalah SBN & Obligasi, Deposito, Sukuk, dan Saham dengan porsi masing-masing sebesar 40,02%, 27,33%, 14,07%, dan 12,39%.

2. Investment Growth

Based on the Government Regulation of the Republic of Indonesia Number 99 of 2013 concerning Management of Employment Social Security Assets, there are 11 types of investment instruments that are permitted. At the end of 2021, the total investment of SSA of Employment (Agency) was recorded at Rp11,575.28 billion, the dominant investment portfolios were Government Bonds & Bonds, Deposits, Islamic Bonds, and Shares with a portion of 40.02%, 27.33%, respectively, 14.07%, and 12.39%.

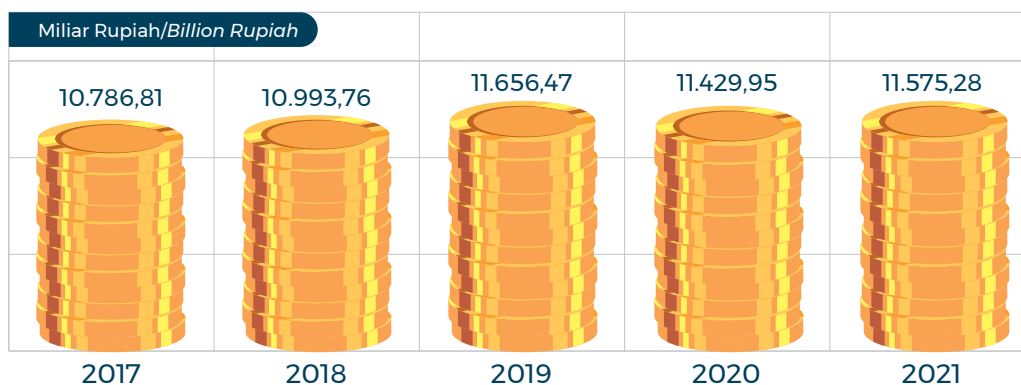
Grafik 08 Porsi Portfolio Investasi BPJS Ketenagakerjaan (Badan) 2021
 Graph 08 Portion of Investment Portfolio of Social Security Agency of Employment (Agency) 2021



Total investasi BPJS Ketenagakerjaan (Badan) tersebut mengalami peningkatan sebesar 1,27% dari tahun sebelumnya yang sebesar Rp11.429,95 miliar. Peningkatan tersebut dipengaruhi oleh peningkatan investasi pada Deposito sebesar 20,75% dibanding tahun 2020. Rata-rata investasi BPJS Ketenagakerjaan (Badan) dari tahun 2017-2021 naik 1,78% pertahun yang dihitung dengan metode CAGR.

The total investment of SSA of Employment (Agency) increased by 1.27% from the previous year which amounted to Rp11,429.95 billion. This increase was influenced by an increase in investment in Deposits by 20.75% compared to 2020. The average SSA of Employment (Agency) investment from 2017 to 2021 increased by 1.78% per year calculated by the CAGR method.

Grafik 09 Investasi BPJS Ketenagakerjaan (Badan) 2017-2021
Graph 09 Investment of Social Security Agency of Employment (Agency) In 2017-2021



3. Indikator Rasio Keuangan

Dalam menyelenggarakan program Jaminan Sosial, BPJS Ketenagakerjaan (Badan) memperoleh dan mengelola dana operasional yang bersumber dari Dana Jaminan Sosial. Dana operasional tersebut menjadi komponen pendapatan operasional BPJS Ketenagakerjaan (Badan) dalam laporan keuangannya.

Pendapatan operasional BPJS Ketenagakerjaan (Badan) pada akhir tahun 2021 adalah sebesar Rp4.668,02 miliar yang meningkat sebesar 15,08% dibanding tahun sebelumnya. Peningkatan tersebut

3. Financial Ratio Indicator

In implementing the Social Security program, SSA of Employment (Agency) obtains and manages operational funds sourced from the Social Security Fund. The operational funds are a component of SSA of Employment (Agency) operating income in its financial statements.

The operating income of SSA of Employment (Agency) at the end of 2021 was Rp4,668.02 billion, an increase of 15.08% compared to the previous year. The increase was also in line with operating expenses

juga seiring dengan beban operasional yang meningkat sebesar 13,32% dari tahun sebelumnya, menjadi Rp4.633,43 miliar. Sehingga dihasilkan rasio Beban Operasional Terhadap Pendapatan Operasional (BOPO) sebesar 99,26%.

which increased by 13.32% from the previous year, to Rp4,633.43 billion. So that the resulting ratio of Operating Expenses to Operating Income of 99.26%.

Tabel 02 Rasio Keuangan BPJS Ketenagakerjaan (Badan) 2017-2021
Table 02 Financial Ratio of Social Security Agency of Employment (Agency) In 2017-2021

BPJS Ketenagakerjaan (Badan)/ Social Security Agency of Employment (Agency)	miliar Rupiah/Billion Rupiah				
	2017	2018	2019	2020	2021
Pendapatan Operasional/ <i>Operational Income</i>	4.755,08	4.608,41	4.701,08	4.056,17	4.668,02
Beban Operasional/ <i>Operational Expenses</i>	4.007,28	4.394,63	4.444,22	4.088,86	4.633,43
Pendapatan Investasi/ <i>Investment Income</i>	825,23	1.062,46	890,86	825,94	689,51
Ekuitas/ <i>Equities</i>	11.921,13	12.230,98	12.331,59	12.190,28	12.174,37
Liabilitas/ <i>Liabilities</i>	2.534,57	2.693,44	3.505,76	3.611,69	3.975,11
Rasio Beban Terhadap Pendapatan Operasional/ <i>Ratio of Expenses to Operating Income</i>	84,27%	95,36%	94,54%	100,81%	99,26%
Rasio Beban Terhadap Pendapatan Operasional dan Pendapatan Investasi/ <i>Ratio of Expenses to Operating Income and Investment Income</i>	71,81%	77,49%	79,48%	83,75%	86,48%
Rasio Ekuitas Terhadap Liabilitas/ <i>Ratio of Equities to Liabilities</i>	470,34%	454,10%	351,75%	337,52%	306,27%

Selain pendapatan operasional, BPJS Ketenagakerjaan (Badan) juga memperoleh dana dari hasil investasi yang dikembangkan. Dana tersebut dihitung sebagai pendapatan investasi. Pendapatan investasi BPJS Ketenagakerjaan (Badan) pada akhir tahun 2021 tercatat sebesar Rp689,51 miliar. Apabila memasukkan pendapatan investasi tersebut pada rasio BOPO di atas, maka nilai rasio BOPO tersebut menjadi sebesar 86,48%.

In addition to operating income, SSA of Employment (Agency) also obtains funds from the results of investments developed. The funds are calculated as investment income. The investment income of SSA of Employment (Agency) at the end of 2021 was recorded at Rp689.51 billion. If you include the investment income in the ratio above, the value of the ratio will be 86.48%.

Di sisi aset neto dan liabilitas, pada akhir tahun 2021, kedua komponen tersebut mengalami penurunan dan peningkatan dibanding tahun 2020 masing-masing sebesar 0,13% dan 10,06%. Adapun rasio aset neto terhadap liabilitas yang dimiliki BPJS Ketenagakerjaan (Badan) per akhir tahun 2021 adalah sebesar 306,27%.

In terms of net assets and liabilities, at the end of 2021, these two components experienced a decrease and increase compared to 2020 of 0.13% and 10.06%, respectively. The ratio of net assets to liabilities owned by SSA of Employment (Agency) as of the end of 2021 is 306.27%.



PROGRAM JAMINAN KECELAKAAN KERJA (JKK) *EMPLOYMENT INJURY SECURITY PROGRAM*

1. Laporan Posisi Keuangan

Pada akhir tahun 2021, total aset yang dikelola dalam program JKK adalah sebesar Rp46.651,80 miliar. Nilai aset tersebut mengalami peningkatan sebesar Rp5.588,17 miliar (+13,61% YoY) dibanding tahun sebelumnya yang tercatat sebesar Rp41.063,63 miliar. Komponen aset yang mengalami pertumbuhan terbesar adalah Deposito yang bertambah sebesar Rp3.546,08 dari tahun sebelumnya menjadi Rp16.000,74 miliar dan SBN & Obligasi yang juga bertambah sebesar Rp2.924,68 miliar dari tahun sebelumnya menjadi Rp22.059,66 miliar di tahun 2021. Secara umum, dari tahun 2017-2021 rata-rata aset program JKK meningkat sebesar 17,94% pertahun dengan menggunakan metode CAGR.

1. Financial Statements

At the end of 2021, the total assets managed under the Employment Injury Security program amounted to Rp46,651.80 billion. The asset value increased by Rp5,588.17 billion (+13.61% YoY) compared to the previous year which was recorded at Rp41,063.63 billion. The asset components that experienced the largest growth were Deposits which increased by Rp3,546.08 from the previous year to Rp16,000.74 billion and Government Bonds & Bonds which also increased by Rp2,924.68 billion from the previous year to Rp22,059.66 billion in 2021. In general, from 2017 to 2021 the average asset of the Employment Injury Security program increased by 17.94% per year using the CAGR method.

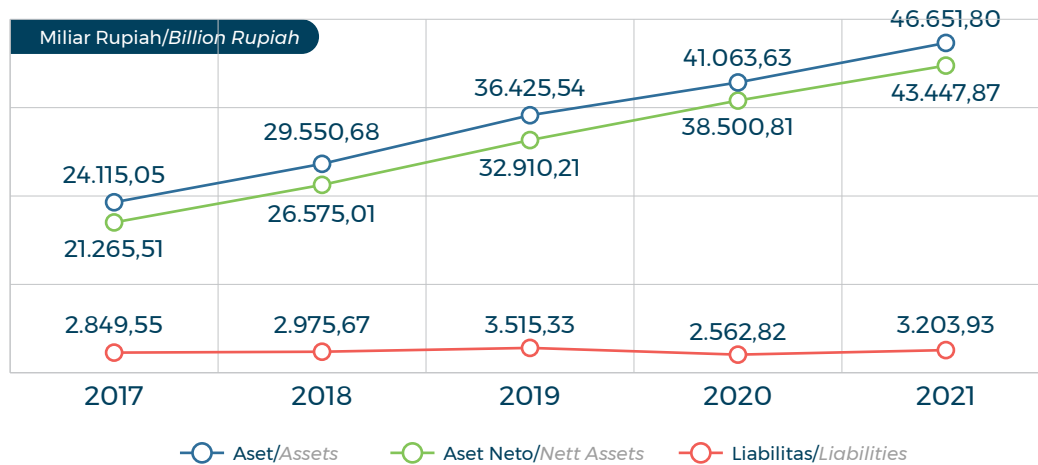
Tabel 03 Laporan Posisi Keuangan Program Jaminan Kecelakaan Kerja (JKK) 2017-2021
 Table 03 Financial Statements of Employment Injury Security Program In 2017-2021

KETERANGAN/DESCRIPTION	miliar Rupiah/Billion Rupiah				
	2017	2018	2019	2020	2021
Aset/ <i>Assets</i>	24.115,05	29.550,68	36.425,54	41.063,63	46.651,80
Pertumbuhan Aset/ <i>Assets Growth</i>	27,10%	22,54%	23,26%	12,73%	13,61%
Liabilitas/ <i>Liabilities</i>	2.849,55	2.975,67	3.515,33	2.562,82	3.203,93
Pertumbuhan Liabilitas/ <i>Liability Growth</i>	17,57%	4,43%	18,14%	-27,10%	25,02%
Aset Neto/ <i>Nett Assets</i>	21.265,51	26.575,01	32.910,21	38.500,81	43.447,87
Pertumbuhan Aset Neto/ <i>Nett Assets Growth</i>	28,50%	24,97%	23,84%	16,99%	12,85%

Pada sisi liabilitas, tercatat mengalami peningkatan sebesar 25,02% dari posisi tahun sebelumnya, yaitu dari Rp2.562,82 miliar menjadi Rp3.203,93 miliar (meningkat sebesar Rp641,11 miliar). Seiring dengan pertumbuhan aset dan penurunan liabilitas, aset neto Program JKK pada akhir tahun 2021 juga mengalami pertumbuhan dibanding tahun sebelumnya, yaitu dari Rp38.500,81 miliar meningkat 12,85% menjadi sebesar Rp43.447,87 miliar. Secara umum, dari tahun 2017-2021 liabilitas dan aset neto program JKK masing-masing meningkat sebesar 2,497% dan 19,56% pertahun dengan menggunakan metode CAGR.

On the liabilities side, there was an increase of 25.02% from the previous year's position, from Rp2,562.82 billion to Rp3,203.93 billion (an increase of Rp641.11 billion). Along with the growth in assets and a decrease in liabilities, the net assets of the Employment Injury Security Program at the end of 2021 also experienced growth compared to the previous year, from Rp38,500.81 billion, an increase of 12.85% to Rp43,447.87 billion. In general, from 2017-2021 the liabilities and net assets of the Employment Injury Security program increased by 2.497% and 19.56% per year, respectively, using the CAGR method.

Grafik 10 Perbandingan Aset, Liabilitas, dan Aset Neto Program Jaminan Kecelakaan Kerja (JKK) 2017-2021
 Graph 10 Comparison of Asset, Liabilities and Net Asset of Employment Injury Security Program 2017-2021



2. Pertumbuhan Investasi

Pada akhir 2021, total investasi JKK tercatat sebesar Rp45.960,74 miliar, portofolio investasi yang mendominasi adalah SBN & Obligasi dan Deposito, dengan porsi masing-masing sebesar 48,00% dan 34,81%.

2. Investment Growth

At the end of 2021, Employment Injury Security total investment was recorded at Rp45,960.74 billion, the dominant investment portfolios were Government Bonds & Bonds and Deposits, with a portion of 48.00% and 34.81%, respectively.

Grafik 11 Porsi Portofolio Investasi Program Jaminan Kecelakaan Kerja (JKK) 2021
 Graph 11 Portion of Investment Portfolio of Employment Injury Security Program 2021



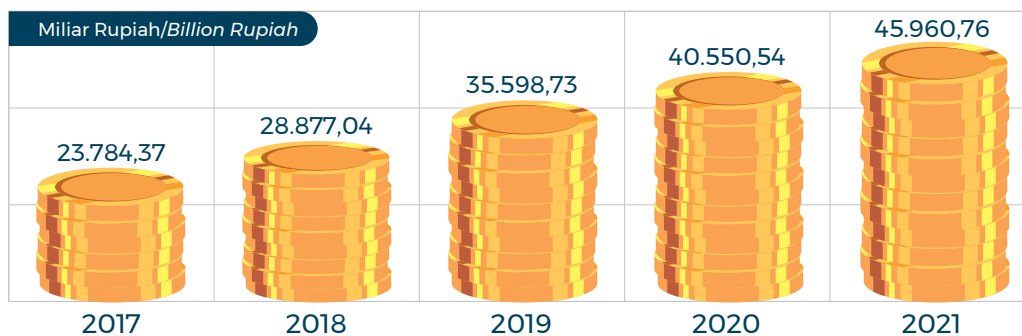
Total investasi JKK tersebut mengalami peningkatan sebesar 13,34% dari tahun sebelumnya yang sebesar Rp40.550,54 miliar. Peningkatan tersebut dipengaruhi oleh

The total investment of Employment Injury Security experienced an increase of 13.34% from the previous year which amounted to Rp40,550.54 billion. This increase was influenced by investment

pertumbuhan investasi pada Deposito dan SBN & Obligasi yang masing-masing meningkat sebesar 28,47% dan 15,28% dibanding tahun 2020. Rata-rata investasi Program JKK dari tahun 2017-2021 naik 17,90% pertahun yang dihitung dengan metode CAGR.

growth in Deposits and Government Bonds & Bonds which increased by 28.47% and 15.28% respectively compared to 2020. The average investment in the Employment Injury Security Program from 2017-2021 increased by 17.90% per year calculated with the CAGR method.

Grafik 12 Investasi Program Jaminan Kecelakaan Kerja (JKK) 2017-2021
Graph 12 Investment of Employment Injury Security Program In 2017-2021



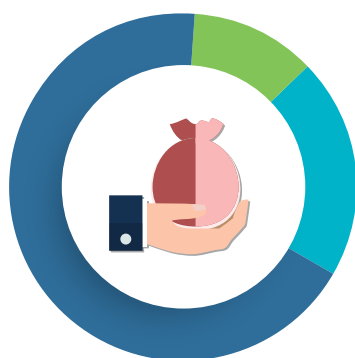
3. Kepesertaan

Jenis kepesertaan per segmen peserta yang tercakup dalam program JKK terdiri dari tiga yaitu Penerima Upah, Bukan Penerima Upah, dan Jasa Konstruksi. Secara proporsi, peserta jenis Penerima Upah berjumlah paling banyak dibanding dua jenis kepesertaan lainnya, yaitu sejumlah 20.832.255 peserta atau 67,94% dari total seluruh peserta program JKK.

3. Participants

There are three types of participation per participant segment covered in the Employment Injury Security program, namely Wage Recipients, Non-Wage Recipients, and Construction Services. In proportion, the number of participants in the type of Wage Recipients is the most compared to the other two types of participation, namely 20,832,255 participants or 67.94% of the total Employment Injury Security program participants.

Grafik 13 Porsi Kepesertaan per Segmen Peserta Program Jaminan Kecelakaan Kerja (JKK) 2021
Graph 13 Portion of Participants per Participant Segment of Employment Injury Security Program 2021



- **11,58%**
Bukan Penerima Upah *Not a Wage Recipient*
- **20,47%**
Jasa Konstruksi *Construction Service*
- **67,94%**
Penerima Upah *Wage Recipient*

Dibandingkan dengan tahun sebelumnya, total peserta program JKK pada tahun 2021 meningkat 2,27%, yaitu menjadi 29.980.082 peserta. Penurunan terbesar terjadi pada jenis kepesertaan Jasa Konstruksi, yang menurun 16,55% dari tahun sebelumnya.

Compared to the previous year, the total Employment Injury Security program participants in 2021 increased by 2.27%, to 29,980,082 participants. The biggest decline occurred in the type of Construction Services participation, which decreased by 16.55% from the previous year.

Tabel 04 Kepesertaan Program Jaminan Kecelakaan Kerja (JKK) 2017-2021
Table 04 Participants of Employment Injury Security Program In 2017-2021

KEPESERTAAN JAMINAN KECELAKAAN KERJA (JKK)/ EMPLOYMENT INJURY SECURITY MEMBERSHIP	miliar Rupiah/Billion Rupiah				
	2017	2018	2019	2020	2021
Penerima Upah/ Wage Recipient	16.068.453	19.427.150	20.174.472	19.963.696	20.832.255
Bukan Penerima Upah/ Not Wage Recipient	1.714.169	2.393.022	2.712.031	2.494.994	3.551.858
Jasa Konstruksi/ Construction service	8.459.410	8.639.900	11.279.754	7.521.392	6.276.788
Jumlah Peserta/ Total Membership	26.242.032	30.460.072	34.166.257	29.980.082	30.660.901

4. Pendapatan iuran dan Klaim

Seiring dengan mulai membaiknya kondisi pasca penyebaran Corona Virus Disease 2019 (COVID-19), maka pendapatan iuran yang diterima BPJS Ketenagakerjaan mulai kembali mengalami peningkatan.

Tercatat pendapatan iuran JKK pada akhir tahun 2021 sebesar Rp5.253,72 miliar yang meningkat 38,59% dari tahun sebelumnya. Pembayaran klaim kepada peserta juga mengalami peningkatan dibanding tahun sebelumnya. Terlihat pada akhir tahun 2021, jumlah klaim yang dibayarkan tercatat sebesar Rp1.790,01 miliar. Klaim tersebut meningkat sebesar 14,97% dari tahun sebelumnya yang sebesar Rp1.556,94

4. Contribution and Claim

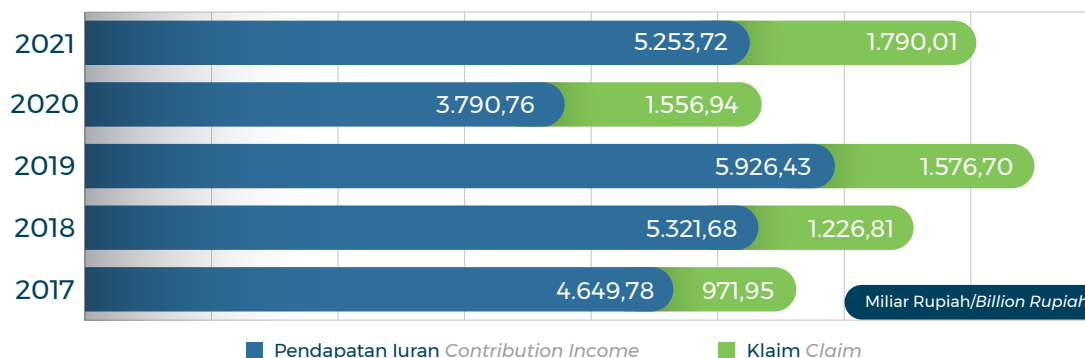
As conditions began to improve after the spread of Corona Virus Disease 2019 (COVID-19), the contribution income received by SSA of Employment began to increase again.

Employment Injury Security contribution income at the end of 2021 was recorded at Rp5,253.72 billion, an increase of 38.59% from the previous year. Payment of claims to participants also increased compared to the previous year. It can be seen that at the end of 2021, the number of claims paid was recorded at Rp1,790.01 billion. The claim increased by 14.97% from the previous year which amounted to

miliar. Secara umum, dari tahun 2017-2021 pendapatan iuran dan klaim program JKK masing-masing meningkat sebesar 3,10% dan 16,49% pertahun dengan menggunakan metode CAGR.

Rp1,556.94 billion. In general, from 2017-2021 the contribution income and claims for the Employment Injury Security program increased by 3.10% and 16.49% per year, respectively, using the CAGR method.

Grafik 14 Pendapatan iuran dan Klaim Program Jaminan Kecelakaan Kerja (JKK) 2017-2021
Graph 14 Contribution and Claim of Employment Injury Security Program in 2017-2021



PROGRAM JAMINAN KEMATIAN (JKM) DEATH SECURITY PROGRAM

1. Laporan Posisi Keuangan

Pada akhir tahun 2021, total aset yang dikelola dalam program JKM adalah sebesar Rp14.801,81 miliar. Nilai aset tersebut mengalami penurunan sebesar Rp42,05 miliar (-0,28% YoY) dibanding tahun sebelumnya yang tercatat sebesar Rp14.843,86 miliar. Komponen aset yang mengalami penurunan terbesar adalah Deposito dimana berkurang sebesar Rp839,87 miliar dari tahun sebelumnya menjadi Rp3.382,87 miliar di tahun 2021. Secara umum, dari tahun 2017-2021 rata-rata aset program JKM meningkat sebesar 15,41% pertahun dengan menggunakan metode CAGR.

1. Financial Statements

At the end of 2021, the total assets managed under the Death Security program amounted to Rp14,801.81 billion. The asset value decreased by Rp42.05 billion (-0.28% YoY) compared to the previous year which was recorded at Rp14,843.86 billion. The asset component that experienced the largest decline was Deposits, which decreased by Rp839.87 billion from the previous year to Rp3,382.87 billion in 2021. In general, from 2017 to 2021 the average asset of the Death Security program increased by 15.41% per year. using the CAGR method.

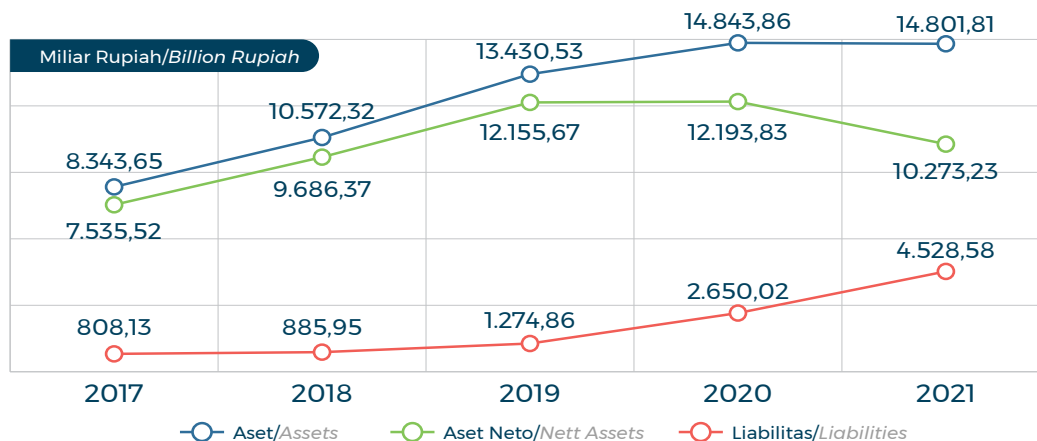
Tabel 05 Laporan Posisi Keuangan Program Jaminan Kematian (JKM) 2017-2021
 Table 05 Financial Statements of Death Security Program In 2017-2021

KETERANGAN/DESCRIPTION	miliar Rupiah/Billion Rupiah				
	2017	2018	2019	2020	2021
Aset/Assets	8.343,65	10.572,32	13.430,53	14.843,86	14.801,81
Pertumbuhan Aset/Assets Growth	31,10%	26,71%	27,03%	10,52%	-0,28%
Liabilitas/Liabilities	808,13	885,95	1.274,86	2.650,02	4.528,58
Pertumbuhan Liabilitas/Liability Growth	24,52%	9,63%	43,90%	107,87%	70,89%
Aset Neto/Nett Assets	7.535,52	9.686,37	12.155,67	12.193,83	10.273,23
Pertumbuhan Aset Neto/Nett Assets Growth	31,85%	28,54%	25,49%	0,31%	-15,75%

Pada sisi liabilitas, tercatat peningkatan sebesar 70,89% dari posisi tahun sebelumnya, yaitu dari Rp2.650,02 miliar menjadi Rp4.528,58 miliar (meningkat sebesar Rp1.878,55 miliar). Aset neto Program JKM sendiri mengalami penurunan pada akhir tahun 2021 dibanding tahun sebelumnya, yaitu dari Rp12.193,83 miliar menurun 15,75% menjadi sebesar Rp10.273,23 miliar. Secara umum, dari tahun 2017-2021 liabilitas dan aset neto program JKM masing-masing meningkat sebesar 53,86% dan 8,06% pertahun dengan menggunakan metode CAGR.

On the liability side, there was an increase of 70.89% from the previous year's position, from Rp2,650.02 billion to Rp4,528.58 billion (an increase of Rp1,878.55 billion). The net assets of the Death Security program itself decreased at the end of 2021 compared to the previous year, from Rp12,193.83 billion, a decrease of 15.75% to Rp10,273.23 billion. In general, from 2017-2021 the liabilities and net assets of the Death Security program increased by 53.86% and 8.06% per year, respectively, using the CAGR method.

Grafik 15 Perbandingan Aset, Liabilitas, dan Aset Neto Program Jaminan Kematian (JKM) 2017-2021
 Graph 15 Comparison of Assets, Liabilities and Net Asset of Death Security Program 2017-2021



2. Pertumbuhan Investasi

Pada akhir 2021, total investasi JKM tercatat sebesar Rp14.527,94 miliar, portofolio investasi yang mendominasi adalah SBN & Obligasi dan Deposito dengan porsi masing-masing sebesar 58,57% dan 23,29%.

2. Investment Growth

At the end of 2021, Death Security total investment was recorded at Rp14,527.94 billion, the dominant investment portfolios were Government Bonds & Bonds and Deposits with a share of 58.57% and 23.29%, respectively.

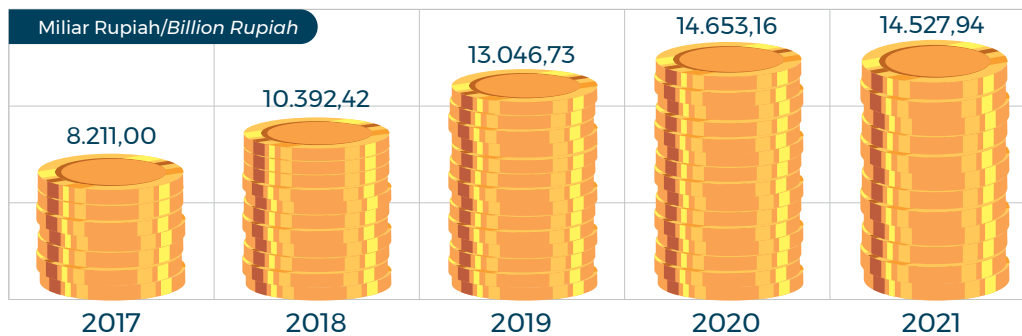
Grafik 16 Porsi Portofolio Investasi Program Jaminan Kematian (JKM) 2021
Graph 16 Portion of Investment Portfolio of Death Security Program 2021



Total investasi JKM tersebut mengalami penurunan sebesar 0,85% dari tahun sebelumnya yang sebesar Rp14.653,16 miliar. Penurunan tersebut dipengaruhi oleh investasi pada Deposito, Saham, dan Reksadana yang masing-masing menurun sebesar Rp839,87 miliar (-19,89% YoY), Rp188,99 miliar (-16,45% YoY), dan Rp196,61 miliar (-41,60% YoY). Rata-rata investasi Program JKM dari tahun 2017-2021 naik 15,33% pertahun yang dihitung dengan metode CAGR.

The total investment of Death Security decreased by 0.85% from the previous year which amounted to Rp14,653.16 billion. The decrease was influenced by investments in Deposits, Shares, and Mutual Funds which decreased by Rp839.87 billion (-19.89% YoY), Rp188.99 billion (-16.45% YoY), and Rp196.61 billion (-41.60% YoY). The average investment in the Death Security Program from 2017 to 2021 increased by 15.33% per year, which was calculated using the CAGR method.

Grafik 17 Investasi Program Jaminan Kematian (JKM) 2017-2021
 Graph 17 Portfolio of Death Security Program In 2017-2021



3. Kepesertaan

Sebagaimana tercantum dalam PP Nomor 44 tahun 2015, maka kepesertaan program JKK dan JKM adalah wajib bagi setiap pekerja. Selain itu, dapat diartikan bahwa program JKK dan JKM ini bersifat sepaket. Sehingga data kepesertaan program JKM dapat mengacu pada kepesertaan program JKK yang sudah disebutkan sebelumnya (Lihat Grafik 13 dan Tabel 04).

4. Pendapatan iuran dan Klaim

Pendapatan iuran untuk JKM di akhir tahun 2021 sebesar Rp2.469,09 miliar yang meningkat 35,31% dari tahun sebelumnya. Pembayaran klaim kepada peserta juga mengalami peningkatan dibanding tahun sebelumnya. Terlihat pada akhir tahun 2021, jumlah klaim yang dibayarkan tercatat sebesar Rp3.164,04 miliar. Klaim tersebut meningkat sebesar 134,94% dari tahun sebelumnya yang sebesar Rp1.346,74 miliar. Secara umum, dari tahun 2017-2021 pendapatan iuran dan klaim program JKM masing-masing meningkat sebesar 3,87% dan 50,78% pertahun dengan menggunakan metode CAGR.

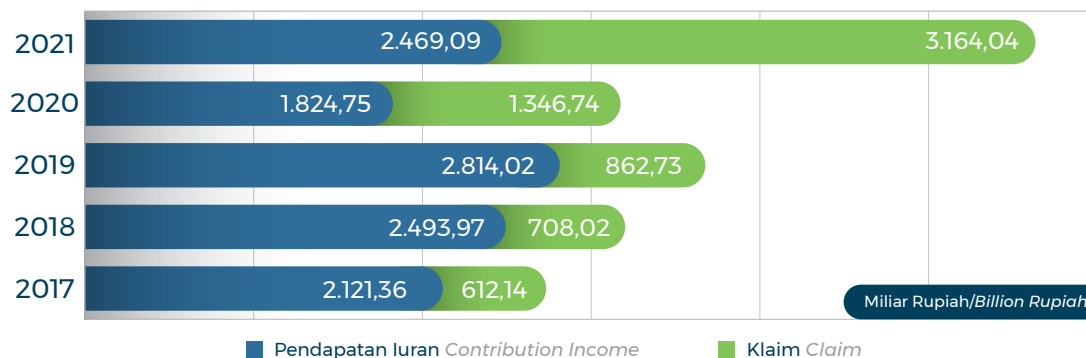
3. Participants

As stated in Government Regulations No. 44 of 2015, participation in the Employment Injury Security and Death Security programs is mandatory for every worker. In addition, it can be interpreted that the Employment Injury Security and Death Security programs are a package. So that the Death Security program membership data can refer to the Employment Injury Security program participation previously mentioned (See Graph 13 and Table 04).

4. Contribution and Claim

The contribution income for Death Security at the end of 2021 was Rp2,469.09 billion, an increase of 35.31% from the previous year. Payment of claims to participants also increased compared to the previous year. It can be seen that at the end of 2021, the number of claims paid was recorded at Rp3,164.04 billion. The claim increased by 134.94% from the previous year which amounted to Rp1,346.74 billion. In general, from 2017-2021 the contribution income and claims for the Death Security program increased by 3.87% and 50.78% per year, respectively, using the CAGR method.

Grafik 18 Pendapatan iuran dan Klaim Program Jaminan Kematian (JKM) 2017-2021
 Graph 18 Contribution and Claim of Death Security Program in 2017-2021



PROGRAM JAMINAN HARI TUA (JHT) OLD-AGE SECURITY PROGRAM

1. Laporan Posisi Keuangan

Pada akhir tahun 2021, total aset yang dikelola dalam program JHT adalah sebesar Rp378.981,55 miliar. Nilai aset tersebut mengalami peningkatan sebesar Rp32.058,18 miliar (9,24% YoY) dibanding tahun sebelumnya yang tercatat sebesar Rp346.923,37 miliar. Komponen aset yang mengalami pertumbuhan terbesar adalah Deposito dan SBN & Obligasi dimana bertambah masing-masing sebesar Rp20.747,86 miliar dan 16,768,18 miliar di tahun 2021. Secara umum, dari tahun 2017-2021 rata-rata aset program JHT meningkat sebesar 10,50% pertahun dengan menggunakan metode CAGR.

1. Financial Statements

At the end of 2021, the total assets managed under the Old-Age Security program amounted to Rp378,981.55 billion. The asset value increased by Rp32,058.18 billion (9.24% YoY) compared to the previous year which was recorded at Rp346,923.37 billion. The asset components that experienced the largest growth were Deposits and Government Bonds & Bonds which increased by Rp20,747.86 billion and 16,768.18 billion respectively in 2021. In general, from 2017-2021 the average asset of the Old-Age Security program increased by 10.50% per year using the CAGR method.

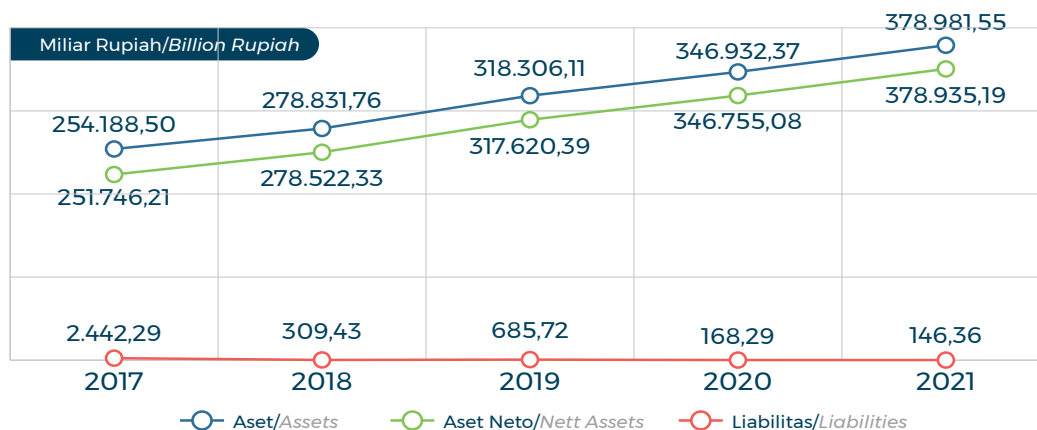
Tabel 06 Laporan Posisi Keuangan Program Jaminan Hari Tua (JHT) 2017-2021
 Table 06 Financial Statements of Old-age Security Program In 2017-2021

KETERANGAN/DESCRIPTION	miliar Rupiah/Billion Rupiah				
	2017	2018	2019	2020	2021
Aset/Assets	254.188,50	278.831,76	318.306,11	346.923,37	378.981,55
Pertumbuhan Aset/Assets Growth	16,76%	9,69%	14,16%	8,99%	9,24%
Liabilitas/Liabilities	2.442,29	309,43	685,72	168,29	146,36
Pertumbuhan Liabilitas/Liability Growth	-23,57%	-87,33%	121,61%	-75,46%	-13,03%
Aset Neto/Nett Assets	251.746,21	278.522,33	317.620,39	346.755,08	378.835,19
Pertumbuhan Aset Neto/Nett Assets Growth	17,37%	10,64%	14,04%	9,17%	9,25%

Pada sisi liabilitas, tercatat penurunan sebesar 13,03% dari posisi tahun sebelumnya, yaitu dari Rp168,29 miliar menjadi Rp146,36 miliar (menurun sebesar Rp21,93 miliar). Aset neto Program JHT pada akhir tahun 2021 mengalami peningkatan dibanding tahun sebelumnya, yaitu dari Rp346.755,08 miliar meningkat 9,25% menjadi sebesar Rp378.835,19 miliar. Secara umum, dari tahun 2017-2021 liabilitas dan aset neto program JHT masing-masing menurun 50,52% dan meningkat sebesar 10,76% pertahun dengan menggunakan metode CAGR.

On the liability side, there was a 13.03% decrease from the previous year's position, from Rp168.29 billion to Rp146.36 billion (a decrease of Rp21.93 billion). The net assets of the Old-age Security Program at the end of 2021 increased compared to the previous year, from Rp346,755.08 billion, an increase of 9.25% to Rp378,835.19 billion. In general, from 2017-2021 the liabilities and net assets of the Old-age Security program decreased by 50.52% and increased by 10.76% per annum using the CAGR method.

Grafik 19 Perbandingan Aset, Liabilitas, dan Aset Neto Program Jaminan Hari Tua (JHT) 2017-2021
 Graph 19 Comparison of Assets, Liabilities and Net Asset of Old-age Security Program 2017-2021



2. Pertumbuhan Investasi

Pada akhir 2021, total investasi JHT tercatat sebesar Rp372.500,23 miliar, portofolio investasi yang mendominasi adalah SBN & Obligasi, Sukuk, Deposito, dan Saham dengan porsi masing-masing sebesar 47,77%, 16,86%, 14,70%, dan 12,81%.

2. Investment Growth

At the end of 2021, Old-Age Security total investment was recorded at Rp372,500.23 billion, the dominating investment portfolios were SBN & Bonds, Islamic Bonds, Deposits, and Shares with respective portions of 47.77%, 16.86%, 14.70 %, and 12.81%.

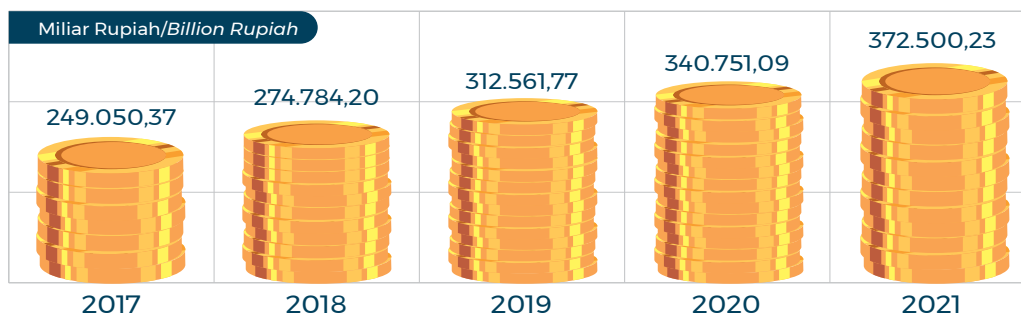
Grafik 20 Porsi Portofolio Investasi Program Jaminan Hari Tua (JHT) 2021
Graph 20 Portion of Investment Portfolio of Old-age Security Program 2021



Total investasi program JHT tersebut mengalami peningkatan sebesar 9,32% dari tahun sebelumnya yang sebesar Rp340.751,09 miliar. Peningkatan tersebut dipengaruhi oleh pertumbuhan investasi pada Deposito, dan SBN & Obligasi yang masing-masing meningkat sebesar 60,99% dan 10,40% dibanding tahun 2020. Rata-rata investasi Program JHT dari tahun 2017-2021 naik 10,59% pertahun yang dihitung dengan metode CAGR.

The total investment in the Old-age Security program increased by 9.32% from the previous year which amounted to Rp340.751.09 billion. This increase was influenced by investment growth in Deposits, and Government Bonds & Bonds, which increased by 60.99% and 10.40% respectively compared to 2020. The average investment in the Old-age Security Program from 2017-2021 increased by 10.59% per year which calculated by the CAGR method.

Grafik 21 Investasi Program Jaminan Hari Tua (JHT) 2017-2021
Graph 21 Investment of Old-age Security Program In 2017-2021



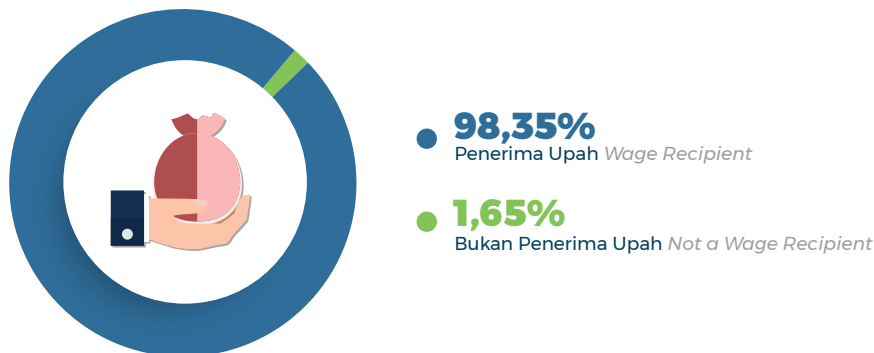
3. Kepesertaan

Sebagaimana tercantum dalam PP Nomor 46 tahun 2015, maka jenis kepesertaan yang tercakup dalam program JHT terdiri dari dua yaitu Penerima Upah dan Bukan Penerima Upah. Secara proporsi, peserta jenis Penerima Upah berjumlah paling banyak dibanding jenis kepesertaan lainnya, yaitu sejumlah 16.297.772 peserta atau 98,35% dari total seluruh peserta program JHT.

3. Participants

As stated in Government Regulation Number 46 of 2015, the types of participation included in the Old-Age Security program consist of two, namely Wage Recipients and Non-Wage Recipients. In proportion, the number of participants in the type of Wage Recipients is the most compared to other types of participation, namely 16,297,772 participants or 98.35% of the total Old-Age Security program participants.

Grafik 22 Porsi Kepesertaan per Segmen Peserta Program Jaminan Hari Tua (JHT) 2021
Graph 22 Portion of Participants per Participant Segment of Old-age Security Program 2021



Dibandingkan dengan tahun sebelumnya, total peserta program JHT pada tahun 2021 meningkat 4,86%, yaitu menjadi 16.571.744 peserta, dari tahun sebelumnya yang sebesar 15.804.106 peserta.

Compared to the previous year, the total Old-age Security program participants in 2021 increased by 4.86%, to 16,571,744 participants, from the previous year's 15,804,106 participants.

Tabel 07 Kepesertaan Program Jaminan Hari Tua (JHT) 2017-2021
Table 07 Participants of Old-age Security Program In 2017-2021

KEPESERTAAN JAMINAN HARI TUA (JHT)/OLD-AGE SECURITY MEMBERSHIP	miliar Rupiah/Billion Rupiah				
	2017	2018	2019	2020	2021
Penerima Upah/Wage Recipient	14.427.135	15.270.335	16.031.227	15.578.730	16.297.772
Bukan Penerima Upah/Not a Wage Recipient	143.148	206.392	209.418	225.376	273.972
Jumlah Peserta/Total Membership	14.570.283	15.476.727	16.240.645	15.804.106	16.571.744

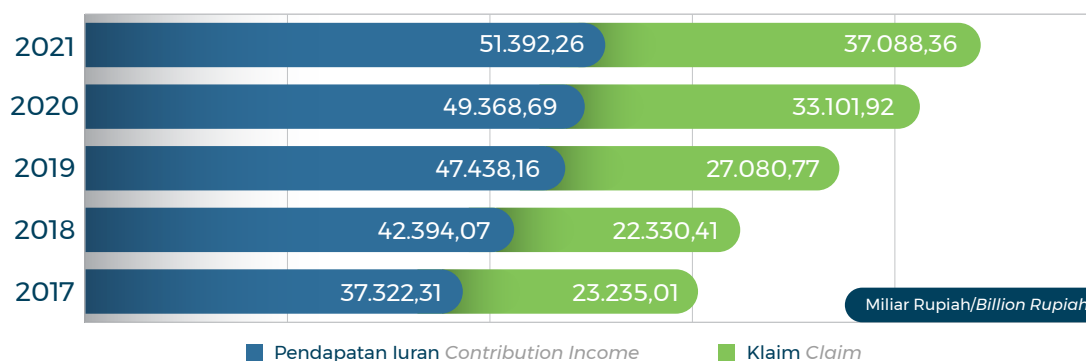
4. Pendapatan iuran dan Klaim

Seiring dengan pertumbuhan jumlah kepesertaan program JHT, maka pendapatan iuran yang diterima BPJS Ketenagakerjaan mengalami peningkatan. Peningkatan tersebut terlihat pada total pendapatan iuran di akhir tahun 2021 sebesar Rp51.392,26 miliar yang meningkat 4,10% dari tahun sebelumnya, yang sebesar Rp49.368,69 miliar. Pembayaran klaim kepada peserta juga mengalami peningkatan dibanding tahun sebelumnya. Terlihat bahwa pada akhir tahun 2021, jumlah klaim yang dibayarkan tercatat sebesar Rp37.088,36 miliar. Klaim tersebut mengalami peningkatan sebesar 12,04% dari tahun sebelumnya yang sebesar Rp33.101,92 miliar. Secara umum, dari tahun 2017-2021 pendapatan iuran dan klaim program JHT masing-masing meningkat sebesar 8,33% dan 12,40% pertahun dengan menggunakan metode CAGR.

4. Contribution and Claim

Along with the growth in the number of Old-Age Security program participants, the contribution income received by SSA of Employment has increased. This increase can be seen in the total contribution income at the end of 2021 of Rp51,392.26 billion, an increase of 4.10% from the previous year, which was Rp49,368.69 billion. Payment of claims to participants also increased compared to the previous year. It can be seen that at the end of 2021, the number of claims paid was recorded at Rp37,088.36 billion. The claim experienced an increase of 12.04% from the previous year which amounted to Rp33,101.92 billion. In general, from 2017-2021 contribution income and claims for the Old-Age Security program increased by 8.33% and 12.40% per year, respectively, using the CAGR method.

Grafik 23 Pendapatan iuran dan Klaim Program Jaminan Hari Tua (JHT) 2017-2021
Graph 23 Contribution and Claim of Old-age Security Program in 2017-2021





PROGRAM JAMINAN PENSIUN (JP)

PENSION SECURITY PROGRAM

1. Laporan Posisi Keuangan

Pada akhir tahun 2021, total aset yang dikelola dalam program JP adalah sebesar Rp103.385,09 miliar. Nilai aset tersebut mengalami peningkatan sebesar Rp22.431,99 miliar (27,71% YoY) dibanding tahun sebelumnya yang tercatat sebesar Rp80.953,10 miliar. Komponen aset yang mengalami pertumbuhan terbesar adalah SBN & Obligasi dan Deposito dimana masing-masing bertambah sebesar Rp12.575,34 miliar (+34,32 YoY) dari tahun sebelumnya menjadi Rp49.220,59 dan Rp11.279,65 miliar (+133,66% YoY) dari tahun sebelumnya menjadi Rp19.718,63 miliar di tahun 2021. Secara umum, dari tahun 2017-2021 rata-rata aset program JP meningkat sebesar 41,67% pertahun dengan menggunakan metode CAGR.

1. Financial Statements

At the end of 2021, the total assets managed under the Pension Security program amounted to Rp103,385.09 billion. The asset value increased by Rp22,431.99 billion (27.71% YoY) compared to the previous year which was recorded at Rp80,953.10 billion. The asset components that experienced the largest growth were Government Securities & Bonds and Deposits which increased by Rp12,575.34 billion (+34.32 YoY) from the previous year to Rp49,220.59 and Rp11,279.65 billion (+133.66% YoY) from the previous year to Rp19,718.63 billion in 2021. In general, from 2017-2021 the average Pension Security program assets increased by 41.67% per year using the CAGR method.

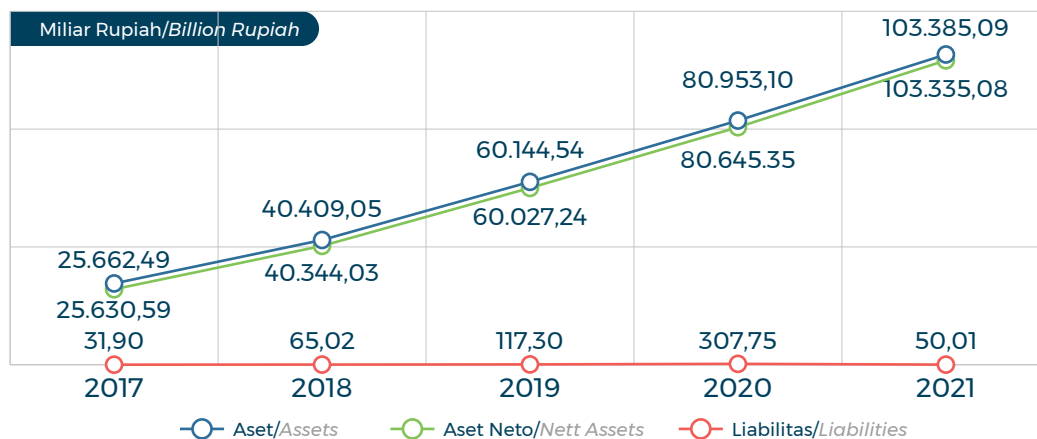
Tabel 08 Laporan Posisi Keuangan Program Jaminan Pensiun (JP) 2017-2021
Table 08 Financial Statements of Pension Security Program In 2017-2021

KETERANGAN/DESCRIPTION	miliar Rupiah/Billion Rupiah				
	2017	2018	2019	2020	2021
Aset/Assets	25.662,49	40.409,05	60.144,54	80.953,10	103.385,09
Pertumbuhan Aset/Assets Growth	110,43%	57,46%	48,84%	34,60%	27,71%
Liabilitas/Liabilities	31,90	65,02	117,30	307,75	50,01
Pertumbuhan Liabilitas/Liability Growth	226,52%	103,80%	80,42%	162,36%	-83,75%
Aset Neto/Nett Assets	25.630,59	40.344,03	60.027,24	80.645,35	103.335,08
Pertumbuhan Aset Neto/Nett Assets Growth	110,33%	57,41%	48,79%	34,35%	28,14%

Pada sisi liabilitas, tercatat penurunan sebesar 83,75% dari posisi tahun sebelumnya, yaitu dari Rp307,75 miliar menjadi Rp50,01 miliar (turun sebesar Rp257,74 miliar). Seiring dengan pertumbuhan aset maka aset neto Program JP pada akhir tahun 2021 juga mengalami pertumbuhan dibanding tahun sebelumnya, yaitu dari Rp80.645,35 miliar meningkat 28,14% menjadi sebesar Rp103.335,08 miliar. Secara umum, dari tahun 2017-2021 liabilitas dan aset neto program JP masing-masing meningkat sebesar 11,90% dan 41,70% pertahun dengan menggunakan metode CAGR.

On the liability side, there was a decrease of 83.75% from the previous year's position, from Rp307.75 billion to Rp50.01 billion (down by Rp257.74 billion). Along with asset growth, the Pension Security Program net assets at the end of 2021 also experienced growth compared to the previous year, from Rp80,645.35 billion, an increase of 28.14% to Rp103,335.08 billion. In general, from 2017-2021 the liabilities and net assets of the Pension Security program increased by 11.90% and 41.70% per annum, respectively, using the CAGR method.

Grafik 24 Perbandingan Aset, Liabilitas, dan Aset Neto Program Jaminan Pensiun (JP) 2017-2021
Graph 24 Comparison of Assets, Liabilities and Net Asset of Pension Security Program 2017-2021



2. Pertumbuhan Investasi

Pada akhir 2021, total investasi JP tercatat sebesar Rp101.660,39 miliar, portofolio investasi yang mendominasi adalah SBN & Obligasi, Deposito, dan Sukuk dengan porsi masing-masing sebesar 48,42%, 19,40%, dan 15,20%.

2. Investment Growth

At the end of 2021, Pension Security total investment was recorded at Rp101,660.39 billion, the dominating investment portfolios were Government Bonds & Bonds, Deposits, and Islamic Bonds with portions of 48.42%, 19.40% and 15.20% respectively.

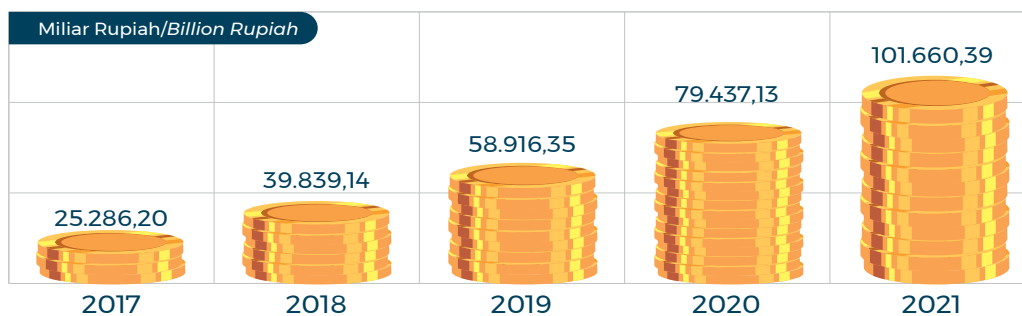
Grafik 25 Porsi Portofolio Investasi Program Jaminan Pensiun (JP) 2021
 Graph 25 Portion of Investment of Portfolio Pension Security Program 2021



Jumlah investasi program JP tersebut mengalami peningkatan sebesar 27,98% dari tahun sebelumnya yang sebesar Rp79.437,13 miliar. Peningkatan tersebut dipengaruhi oleh pertumbuhan investasi pada Deposito dan SBN & Obligasi yang masing-masing meningkat sebesar 133,66% dan 34,32% dibanding tahun 2020. Rata-rata investasi Program JP dari tahun 2017-2021 naik 41,60% pertahun yang dihitung dengan metode CAGR.

The total investment in the Pension Security program increased by 27.98% from the previous year which amounted to Rp79,437.13 billion. This increase was influenced by investment growth in Deposits and Government Bonds & Bonds which increased by 133.66% and 34.32% respectively compared to 2020. The average investment in the Pension Security Program from 2017-2021 increased by 41.60% per year calculated with the CAGR method.

Grafik 26 Investasi Program Jaminan Pensiun (JP) 2017-2021
 Graph 26 Investment of Pension Security Program In 2017-2021



3. Kepesertaan

Sebagaimana tercantum dalam PP Nomor 45 tahun 2015, maka jenis kepesertaan yang tercakup dalam program JP hanya Penerima Upah, yaitu sejumlah 13.253.230 peserta.

3. Participants

As stated in Government Regulation Number 45 of 2015, the types of participation included in the Pension Security program are only Wage Recipients, which are 13,253,230 participants.

Dibandingkan dengan tahun sebelumnya, total peserta program JP pada tahun 2021 meningkat 5,77%, yaitu bertambah 723.470 peserta, dari tahun sebelumnya yang sebesar 12.529.760 peserta.

Compared to the previous year, the total participants of the Pension Security program in 2021 increased by 5.77%, which is an increase of 723,470 participants, from the previous year which was 12,529,760 participants.

Tabel 09 Kepesertaan Program Jaminan Pensiun (JP) 2017-2021
Table 09 Participants of Pension Security Program In 2017-2021

KEPESERTAAN JAMINAN PENSIUN (JP) /PENSION SECURITY MEMBERSHIP	miliar Rupiah/Billion Rupiah				
	2017	2018	2019	2020	2021
Penerima Upah/Wage Recipient	10.633.387	11.846.051	12.935.471	12.529.760	13.253.230
Jumlah Peserta/Total Membership	10.633.387	11.846.051	12.935.471	12.529.760	13.253.230

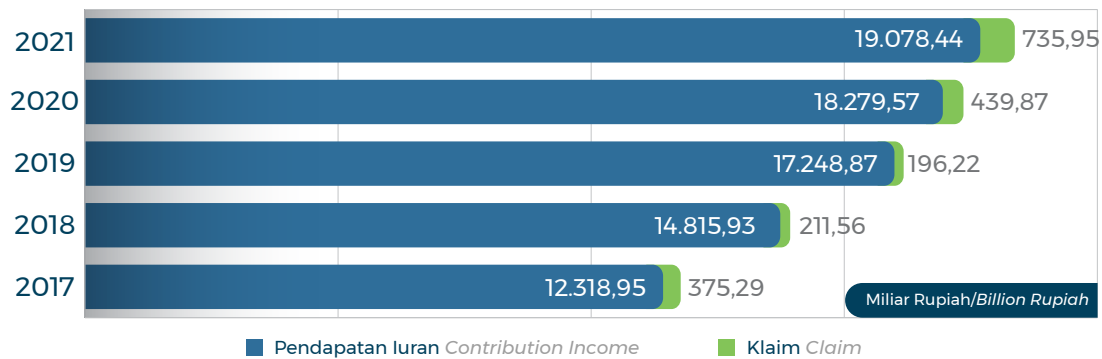
4. Pendapatan iuran dan Klaim

Seiring dengan pertumbuhan jumlah kepesertaan program JP, maka pendapatan iuran yang diterima BPJS Ketenagakerjaan mengalami peningkatan. Peningkatan tersebut terlihat pada total pendapatan iuran di akhir tahun 2021 sebesar Rp19.078,44 miliar yang meningkat 4,37% dari tahun sebelumnya, yang sebesar Rp18.279,57 miliar. Pembayaran klaim kepada peserta juga mengalami peningkatan dibanding tahun sebelumnya. Terlihat bahwa pada akhir tahun 2021, jumlah klaim yang dibayarkan tercatat sebesar Rp735,95 miliar. Hal tersebut meningkat sebesar 67,31% dari tahun sebelumnya yang sebesar Rp439,87 miliar. Secara umum, dari tahun 2017-2021 pendapatan iuran dan klaim program JP masing-masing meningkat sebesar 11,56% dan 18,34% pertahun dengan menggunakan metode CAGR.

4. Contribution and Claim

Along with the growth in the number of Pension Security program participants, the contribution income received by SSA of Employment has increased. This increase can be seen in the total contribution income at the end of 2021 of Rp19,078.44 billion, an increase of 4.37% from the previous year, which was Rp18,279.57 billion. Payment of claims to participants also increased compared to the previous year. It can be seen that at the end of 2021, the number of claims paid was recorded at Rp735.95 billion. This increased by 67.31% from the previous year which amounted to Rp439.87 billion. In general, from 2017-2021, contribution income and claims for the Pension Security program increased by 11.56% and 18.34% per year, respectively, using the CAGR method.

Grafik 27 Pendapatan Iuran dan Klaim Program Jaminan Pensiun (JP) 2017-2021
 Graph 27 Contribution and Claim of Pension Security Program in 2017-2021



PROGRAM JAMINAN KEHILANGAN PEKERJAAN (JKP) JOB LOSS SECURITY PROGRAM

1. Laporan Posisi Keuangan

Pada tahun 2021, JKP masuk sebagai salah satu program terbaru dari BPJS Ketenagakerjaan, berdasarkan Peraturan Pemerintah (PP) Nomor 37 Tahun 2021 tentang Penyelenggaraan Program Jaminan Kehilangan Pekerjaan. Pada posisi akhir tahun 2021, JKP mencatatkan nilai aset sebesar Rp7.958,15 miliar. Komponen aset terbesar yang dimiliki oleh JKP adalah Deposito dan menjadi satu-satunya komponen investasi yang dimiliki JKP. Tercatat nilai Deposito dari JKP pada akhir tahun 2021 adalah sebesar Rp7.727,40 miliar.

1. Financial Statements

In 2021, Job Loss Security Program is included as one of the newest programs from SSA of Employment, based on Government Regulation Number 37 of 2021 concerning the Implementation of the Job Loss Guarantee Program. At the end of 2021, Job Loss Security Program recorded an asset value of Rp7,958.15 billion. The largest asset component owned by Job Loss Security Program is Deposits and is the only investment component owned by Job Loss Security Program. The recorded value of deposits from Job Loss Security Program at the end of 2021 was Rp7,727.40 billion.

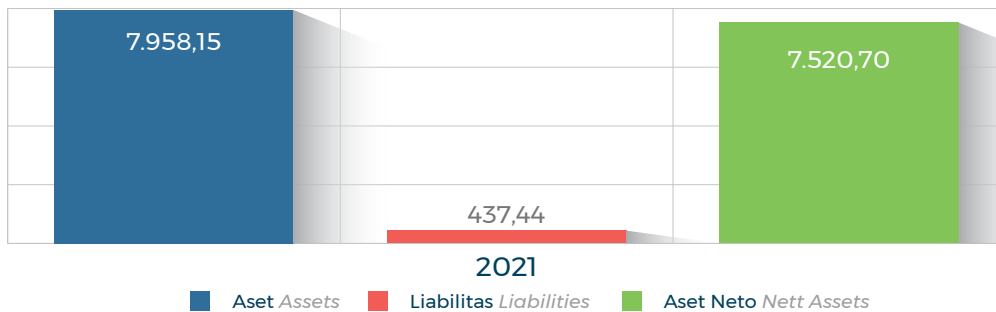
Tabel 10 Laporan Posisi Keuangan Program Jaminan Kehilangan Pekerjaan (JKP) 2017-2021
 Table 10 Financial Statements of Job Loss Security Program In 2017-2021

KETERANGAN/DESCRIPTION		miliar Rupiah/Billion Rupiah
		2021
Aset/Assets		7.958,15
Liabilitas/Liabilities		437,44
Aset Neto/Nett Assets		7.520,70

Pada sisi liabilitas, JKP mencatatkan pada akhir tahun 2021 sebesar Rp437,44 miliar. Untuk Aset neto Program JKP pada akhir tahun 2021 tercatat sebesar Rp7.520,70 miliar.

On the liability side, Job Loss Security Program recorded at the end of 2021 at Rp437.44 billion. The net assets of the Job Loss Security Program at the end of 2021 were recorded at Rp7,520.70 billion.

Grafik 28 Aset, Liabilitas, dan Aset Neto Program Jaminan Kehilangan Pekerjaan (JKP) 2021
Graph 28 Asset, Liabilities and Net Asset of Job Loss Security Program 2021



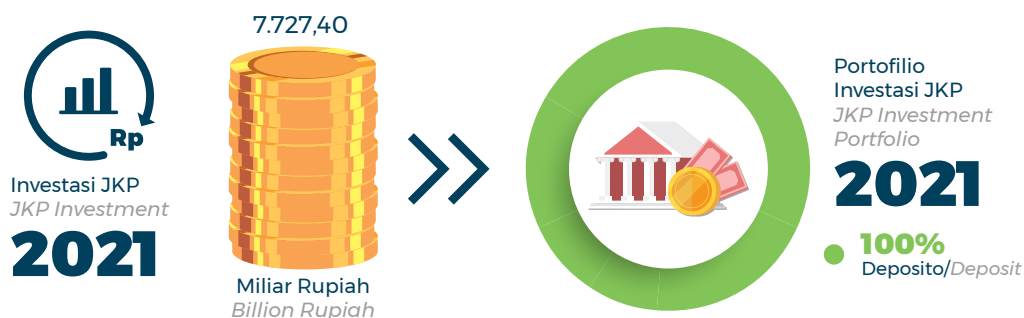
2. Pertumbuhan Investasi

Pada akhir 2021, total investasi JKP tercatat sebesar Rp7.727,40 miliar, portofolio Deposito menjadi satu-satunya komponen investasi yang dimiliki JKP.

2. Investment Growth

At the end of 2021, Job Loss Security Program total investment was recorded at Rp7,727.40 billion, the Deposit portfolio being the only investment component owned by Job Loss Security Program.

Grafik 29 Investasi dan Porsi Portofolio Investasi Program Jaminan Kehilangan Pekerjaan (JKP) 2021
Graph 29 Investment and Portion of Investment Portfolio of Job Loss Security Program 2021



3. Kepesertaan

Jenis kepesertaan yang tercakup dalam program JKP hanya berasal dari Penerima Upah, yaitu sejumlah 10.983.610 peserta.

3. Participants

The types of participation included in the Job Loss Security Program only come from Wage Recipients, which are 10,983,610 participants.

Tabel 11 Kepesertaan Program Jaminan Kehilangan Pekerjaan (JKP) 2021
 Table 11 Participants of Job Loss Security Program 2021

KEPESERTAAN JAMINAN KEHILANGAN PEKERJAAN/JOB LOSS SECURITY MEMBERSHIP		2021
Penerima Upah/ <i>Wage Recipient</i>		10.983.610
Jumlah Peserta/<i>Total Membership</i>		10.983.610

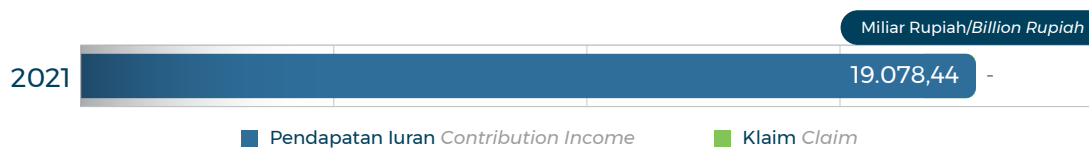
4. Pendapatan iuran dan Klaim

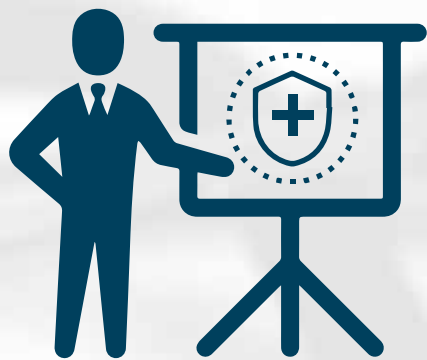
Pendapatan iuran pada program JKP di akhir tahun 2021 tercatat sebesar Rp19.078,44 miliar. Sementara itu, pada akhir tahun 2021 program JKP belum mencatatkan klaim.

4. Contribution and Claim

The contribution income for the Job Loss Security program at the end of 2021 was recorded at Rp19,078.44 billion. Meanwhile, at the end of 2021 the Job Loss Security program had not yet recorded a claim.

Grafik 30 Pendapatan Iuran Program Jaminan Kehilangan Pekerjaan (JKP)
 Graph 30 Contribution of Job Loss Security Program in 2021





STATISTIK JAMINAN SOSIAL KESEHATAN

*STATISTIC OF HEALTHCARE
BENEFIT PROGRAM*





Statistik Jaminan Sosial Kesehatan

Statistic of Social Security Agency of Health



KINERJA BADAN PENYELENGGARA JAMINAN SOSIAL KESEHATAN (BPJS) KESEHATAN

PERFORMANCE OF SOCIAL SECURITY AGENCY (SSA) OF HEALTH

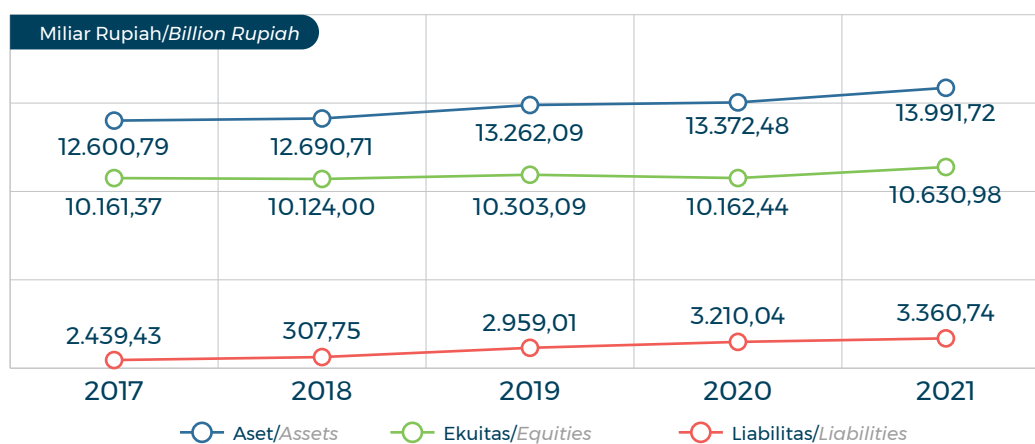
1. Laporan Posisi Keuangan

Pada Grafik 32 menunjukkan bahwa aset BPJS Kesehatan tahun 2021 adalah sebesar Rp13.991,72 miliar atau meningkat sebesar 4,63% dari tahun 2020. Sementara itu, liabilitas BPJS Kesehatan tercatat mengalami peningkatan selama beberapa tahun terakhir.

1. *Financial Statements*

In Graph 22 shows that the assets of SSA of Health in 2021 amounted to Rp13,991.72 billion or increased 4.63% from 2020 amount. Meanwhile, SSA of Health liabilities have increased in the past years.

Grafik 31 Laporan Posisi Keuangan BPJS Kesehatan Periode 2017-2021
Graph 31 Financial Position of Social Security Agency of Health in 2017-2021



Sampai dengan tahun 2021, liabilitas BPJS Kesehatan adalah sebesar Rp3.360,74 miliar atau mengalami peningkatan sebesar 4,69% dari posisi tahun 2020. Seiring dengan pertumbuhan aset yang lebih besar dari pada pertumbuhan liabilitas,

Until 2021, SSA of Health liabilities amounted to Rp3,360.74 billion or increased by 4.69% from the position in 2020. Along with the growth in assets which greater than the growth in liabilities, SSA

ekuitas BPJS Kesehatan mengalami peningkatan sebesar 4,61% dari tahun 2020 menjadi sebesar Rp10.630,98 miliar pada tahun 2021.

2. Laporan Kinerja Keuangan

Laporan kinerja keuangan BPJS Kesehatan terdiri dari pendapatan operasional dari program jaminan kesehatan, hasil investasi, dan beban operasional BPJS Kesehatan. Grafik 32 menunjukkan bahwa pendapatan operasional yang diterima BPJS Kesehatan dari program jaminan kesehatan sampai dengan tahun 2021 adalah sebesar Rp4.093,33 miliar.

Besarnya pendapatan operasional BPJS Kesehatan dari program Jaminan Kesehatan adalah sesuai Peraturan Menteri Keuangan (PMK) Nomor 211/PMK.02/2013 tentang Besaran Persentase Dana Operasional untuk BPJS Kesehatan Tahun 2014 sebesar 6,25% per tahun dari iuran yang diterima. Pada tahun 2020 terbit peraturan pengganti yakni PMK Nomor 185/PMK.02/2020 tentang Dana Operasional BPJS Kesehatan Tahun 2021, yang mengatur bahwa proporsi dana operasional BPJS adalah 4,66% dari iuran yang diterima dan nominal paling banyak sebesar Rp4.091.143.000.000. Selanjutnya, pada tahun 2021 perhitungan pendapatan operasional BPJS Kesehatan mengacu pada Peraturan Keuangan Nomor 223/PMK.02/2020 tanggal 31 Desember 2020 tentang Dana Operasional Badan Penyelenggara Jaminan Sosial Kesehatan Tahun 2021, yaitu sebesar 3,06% dari iuran yang diterima atau paling banyak sebesar Rp4.217.900.000.000.

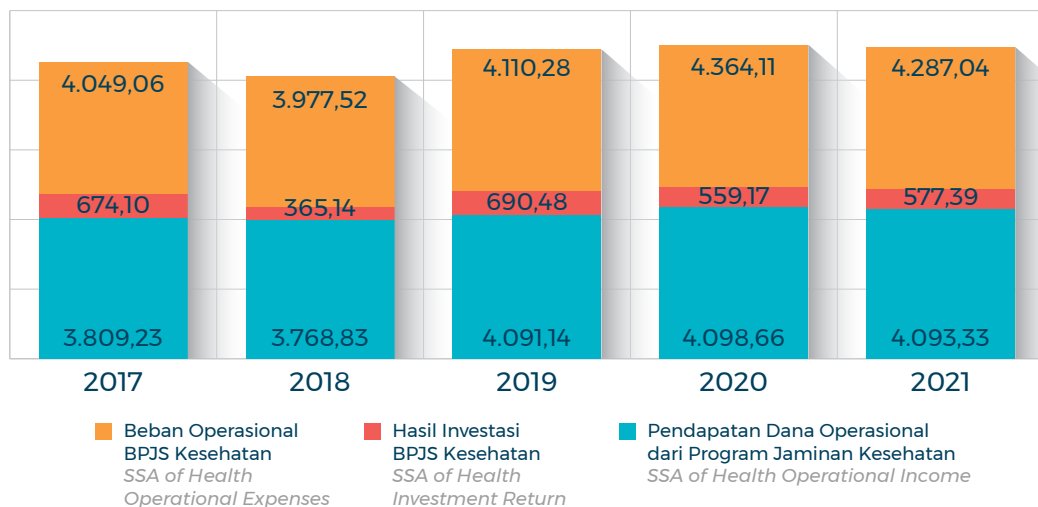
of Health equity increased 4.61% from in 2020 to Rp10,630.98 billion in 2021.

2. Financial Performance Report

The SSA of Health financial performance report consists of operating income from the health insurance program, investment returns, and SSA of Health operational expenses. Graph 32 shows that the operational income received by SSA of Health from the health insurance program up to 2021 is Rp4,093.33 billion.

The amount of SSA of Health operating income from the Health Insurance program is in accordance with the Regulation of the Minister of Finance Number 211/PMK.02/2013 concerning the Percentage of Operational Funds for SSA of Health in 2014 which is 6.25% per year from the contributions received. In 2020, a replacement regulation was issued, namely Regulation Number 185/PMK.02/2020 concerning SSA of Health Operational Funds for 2021, which stipulates that the proportion of SSA operational funds is 4.66% of the contributions received or the maximum nominal is Rp4,091,143,000,000. Furthermore, in 2021 the calculation of SSA of Health operating income refers to Regulation Number 223/PMK.02/2020 dated December 31, 2020 concerning Operational Funds for the 2021 Social Security Agency Of Health, which is 3.06% of the contributions received or Rp4,217,900,000,000 at most.

Grafik 32 Kinerja Keuangan BPJS Kesehatan Periode 2017-2021
 Graph 32 Financial Performance of Social Security Agency of Health in 2017-2021



BPJS Kesehatan memiliki sumber pendapatan lainnya yaitu penerimaan atas aktivitas investasi yang dilakukan (pendapatan investasi). Di tahun 2021 jumlah pendapatan investasi BPJS Kesehatan adalah sebesar Rp577,39 miliar.

SSA of Health has other sources of income, namely revenue from investment activities carried out (investment income). In 2021, the total investment income earned by SSA of Health amounted to Rp577.39 billion.

Selain itu, Grafik 32 juga menunjukkan perkembangan jumlah beban operasional BPJS Kesehatan. Pada tahun 2021 jumlah beban operasional BPJS Kesehatan adalah sebesar Rp4.287,04 miliar yang terdiri dari Beban Personil, Beban Non-personil, dan Beban Peningkatan Kapasitas Pelayanan.

In addition, Graph 32 also shows developments in the total operational expenses of the SSA of Health. In 2021, SSA of Health total operational expenses amounted to Rp4,287.04 billion consisting of Personnel Expenses, Non-personnel Expenses, and Service Capacity Building Expenses.

3. Indikator Rasio-Rasio Keuangan

BPJS Kesehatan sebagai pengelola (administrator) program jaminan kesehatan memperoleh pendapatan operasional atas pengelolaan program jaminan kesehatan. Tabel 11 menunjukkan nilai rasio beban operasional terhadap pendapatan operasional sebesar 104,73%.

3. Financial Ratios Indicator

SSA of Health as the administrator of the health insurance program receives operational income from the management of the health insurance program. Table 12 shows the ratio of operating expenses to operating income of 104.73%.

Tabel 12 Rasio-Rasio Keuangan BPJS Kesehatan Periode 2017-2021
 Table 12 Financial Ratio of Social Security Agency of Health in 2017-2021

URAIAN/DESCRIPTION	miliar Rupiah/Billion Rupiah				
	2017	2018	2019	2020	2021
Rasio Beban Terhadap Pendapatan Operasional/ <i>Operational Income to Operational Expense Ratio</i>	106,30%	105,54%	100,47%	106,48%	104,73%
Rasio Beban Terhadap Pendapatan Operasional dan Pendapatan Investasi/ <i>Operational Income and Investment Return to Operational Expense Ratio</i>	90,31%	96,22%	85,96%	93,69%	91,79%
Rasio Ekuitas Terhadap Liabilitas/ <i>Liability to Equity Ratio</i>	416,55%	394,44%	348,19%	316,58%	316,33%
Rasio Likuiditas/ <i>Liquidity Ratio</i>	745,16%	840,49%	914,60%	1.040,67%	1.412,66%
Rasio Hasil Investasi/ <i>Investment Yield</i>	12,70%	7,03%	9,66%	7,94%	7,75%

Apabila hasil investasi diikutsertakan dalam perhitungan rasio beban operasional BPJS Kesehatan, maka rasio beban operasional terhadap pendapatan operasional dan hasil investasi di tahun 2021 adalah sebesar 91,79%. Hal ini menunjukkan bahwa proporsi hasil investasi, yang tercatat memperoleh imbal hasil hingga 7,75%. Terkait dengan likuiditas, aset BPJS Kesehatan tergolong likuid. Ekuitas yang dimiliki oleh BPJS Kesehatan cukup besar dalam menutupi liabilitasnya.

If the investment returns are included in the calculation of the SSA of Health operational expense ratio, the ratio of operating expenses to operating income and investment returns in 2021 is 91.79%. This shows that the proportion of investment returns, which are recorded as earning returns of up to 7.75%. With regard to liquidity, SSA of Health assets are classified as liquid. The equity held by SSA of Health is quite large in covering its liabilities.



KINERJA PROGRAM JAMINAN KESEHATAN (JKN) PERFORMANCE OF HEALTH INSURANCE PROGRAM

1. Laporan Posisi Keuangan

Pada tabel 13 aset program jaminan kesehatan sampai dengan bulan Desember 2021 tercatat sebesar Rp68.711,64 miliar atau meningkat sebesar 196,95% dari posisi tahun

1. Financial Statements

In table 13, it is showed that the health security program assets were recorded at Rp68,711.64 billion on December 2021 or increased by 196.95% from the previous year's

sebelumnya yaitu sebesar Rp23.138,79 miliar. Dari tahun 2017 sampai dengan tahun 2021, aset DJS Kesehatan rata-rata mengalami peningkatan sebesar 174,98% per tahun (menggunakan metode *Compounded Annual Growth Rate* (CAGR)).

Pada tahun 2021, piutang iuran tercatat mengalami peningkatan sebesar Rp536,41 miliar dari tahun sebelumnya menjadi sebesar Rp4.892,57 miliar. Adapun piutang iuran tersebut berasal dari Pemerintah Daerah sebesar Rp2.470,40 miliar, Pemerintah Pusat sebesar Rp298,86 miliar, Peserta Bukan Penerima Upah (PBPU) sebesar Rp1.717,19 miliar, dan Badan Usaha sebesar Rp406,12 miliar.

position on Rp23,138.79 billion. From 2017 to 2021, Health social security fund assets increased by an average of 174.98% per year (using the Compounded Annual Growth Rate (CAGR) method).

In 2021, Contribution Receivables increased by Rp536.41 billion from the previous year amounted to Rp4,892.57 billion. The contribution receivables came from the Regional Government Rp2,470.40 billion, the Central Government Rp298.86 billion, Non-Wage Recipient Participants Rp1,717.19 billion, and enterprises Rp406.12 billion.

Tabel 13 Laporan Posisi Keuangan DJS Kesehatan
Table 13 Financial Statements of Health Social Security Fund

KETERANGAN/DESCRIPTION	miliar Rupiah/Billion Rupiah				
	2017	2018	2019	2020	2021
Aset/Assets	1.201,85	1.913,40	1.675,81	23.138,79	68.711,64
Pertumbuhan Aset/Assets Growth	-86,12%	59,20%	-12,42%	1.280,75%	196,95%
Liabilitas/Liabilities	24.227,10	35.874,04	52.673,22	28.824,20	29.946,86
Pertumbuhan Liabilitas/Liability Growth	40,69%	48,07%	46,83%	-45,28%	3,89%
Aset Neto/Nett Assets	(23.025,25)	(33.960,64)	(50.997,41)	(5.685,41)	38.764,78
Pertumbuhan Aset Neto/Nett Assets Growth	168,96%	47,49%	50,17%	-88,85%	581,83%

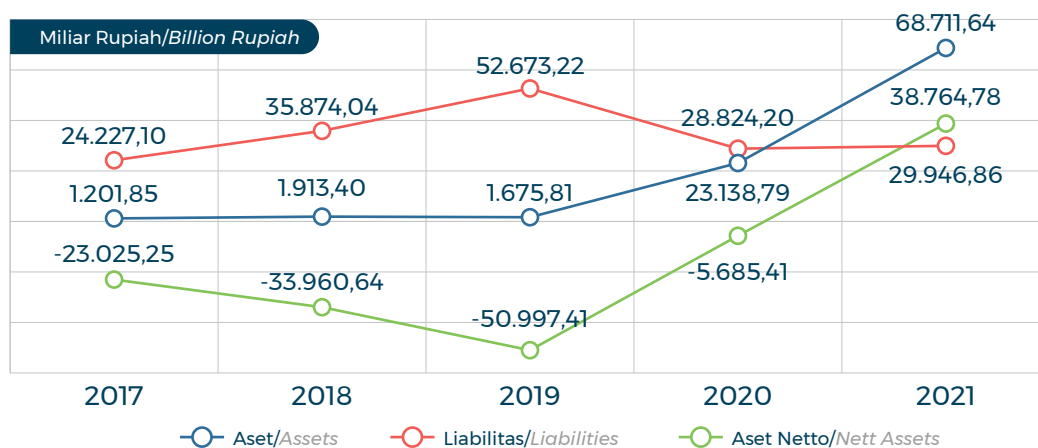
Liabilitas program jaminan kesehatan periode tahun 2021 adalah sebesar Rp29.946,86 miliar atau mengalami peningkatan sebesar 3,89% dari tahun 2020 yang hanya sebesar Rp28.824,20 miliar. Dari tahun 2017-2021, liabilitas DJS Kesehatan rata-rata meningkat sebesar 5,44% per tahun (metode CAGR).

The health insurance program liabilities for the period of 2021 amounted to Rp29,946.86 billion or increased by 3.89% from 2020 amount Rp28,824.20 billion. From 2017-2021, the liabilities of Health Social Security Fund increased by an average of 5.44% per year (CAGR method).

Berdasarkan ketentuan Pasal 18 Peraturan Pemerintah Nomor 87 tahun 2013 tentang Pengelolaan Aset Jaminan Sosial Kesehatan (PP 87), liabilitas program jaminan kesehatan terdiri dari utang klaim, akumulasi iuran yang belum dapat diidentifikasi pesertanya, cadangan teknis, dan liabilitas lainnya sesuai dengan standar akuntansi keuangan yang berlaku dan terkait dengan aktivitas program jaminan kesehatan. Sementara itu, cadangan teknis terdiri atas Cadangan Atas Iuran Yang Belum Merupakan Pendapatan (CAIYBMP), cadangan klaim dalam proses penyelesaian, dan cadangan klaim yang sudah terjadi namun belum dilaporkan. CAIYBMP dihitung berdasarkan proporsi iuran secara harian untuk masa proteksi yang belum dijalani, cadangan klaim dalam proses penyelesaian dihitung berdasarkan klaim yang telah dilaporkan namun masih dalam proses verifikasi, dan cadangan klaim yang sudah terjadi namun belum dilaporkan dihitung menggunakan prinsip dan metode aktuaria yang berlaku umum.

Based on the provisions of Article 18 of Government Regulation Number 87 of 2013 concerning Management of Health Social Security Assets (Government Regulation 87), the health insurance program liabilities consist of claims payable, accumulated contributions that the participants cannot yet identify, technical reserves, and other liabilities in accordance with financial accounting standards applicable and related to health insurance program activities. Meanwhile, technical reserves consist of reserves for unearned contributions, reserves for claims in the process of settlement, and reserves for claims that have occurred but have not been reported. Technical reserves consist of reserves for unearned contributions is calculated based on the proportion of daily contributions for the protection period that has not been served, claims reserve in the settlement process are calculated based on claims that have been reported but are still in the process of verification, and claims reserves that have occurred but have not been reported are calculated using generally accepted actuarial principles and methods.

Grafik 33 Laporan Posisi Keuangan DJS Kesehatan
Graph 33 Financial Position Report of Health Social Security Fund



Salah satu komponen pada liabilitas adalah Utang Jaminan Kesehatan. Utang Jaminan Kesehatan pada tahun 2021 tercatat sebesar Rp717,88 miliar, menurun sebesar Rp468,946 miliar dibandingkan tahun sebelumnya (-39,51% YoY). Penurunan Utang Jaminan terbesar terjadi pada segmen Rawat Inap Tingkat Lanjutan (RITL) turun Rp249,06 miliar (-38,58% YoY) dan Rawat Jalan Tingkat Lanjutan (RJTL) turun Rp163,06 miliar (-42,82% YoY).

Selain Utang Jaminan Kesehatan, DJS Kesehatan juga memiliki Utang kepada BPJS Kesehatan berupa Utang dana talangan. Utang Talangan merupakan utang DJS kepada BPJS atas dana yang digunakan untuk memenuhi kebutuhan likuiditas DJS. Berdasarkan Pasal 39 Peraturan Pemerintah Nomor 87 Tahun 2013 tentang Pengelolaan Aset Jaminan Sosial Kesehatan, disebutkan bahwa dalam hal terjadi kesulitan likuiditas (dapat berupa kewajiban pembayaran kepada penyedia layanan kesehatan yang tidak dapat dilakukan sesuai dengan perjanjian), BPJS dapat memberikan dana talangan kepada DJS paling banyak 10% dari aset BPJS. Kemudian terjadi perubahan mengenai besaran persentase dana talangan menjadi 25% dari aset BPJS melalui PP Nomor 84 Tahun 2015. Selanjutnya, berdasarkan PP Nomor 53 Tahun 2018 tentang Perubahan Kedua atas PP Nomor 87 Tahun 2013 tentang Pengelolaan Aset Jaminan Sosial Kesehatan, ditetapkan bahwa besaran dana talangan yang semula dapat diberikan maksimal 25% diubah menjadi 35% dari aset BPJS.

One of the components of the liabilities is the Health Insurance Payable. Health Insurance Payable in 2021 amounted to Rp717.88 billion, decreased to Rp468,946 billion compared the previous year (-39.51% YoY). The biggest decrease in occurred in the Advanced Inpatient Services segment, which decreased by Rp249.06 billion (-38.58% YoY) and Advanced Outpatient Services decreased by Rp163.06 billion (-42.82% YoY).

Apart from the Health Insurance payable, Health Social Security Fund also has a debt to SSA of Health in the form of bailout debt. Bail debt is owed by Health Social Security Fund from SSA as funds that used to meet Social Security Fund liquidity needs. Based on Article 39 of Government Regulation Number 87 of 2013 concerning Management of Health Social Security Assets, it is stated that in the event of liquidity difficulties (in the form of payment obligations to health service providers that cannot be carried out in accordance with the agreement), SSA can provide bailout funds to the Social Security Fund at most. 10% of SSA assets. Then there was a change in the percentage of bailout funds to 25% of SSA assets through Government Regulation Number 84 of 2015. Furthermore, based on Government Regulation Number 53 of 2018 concerning the Second Amendment of Government Regulation Number 87 of 2013 concerning Management of Health Social Security Assets, it was determined that the amount of bailout funds that could initially be given was a maximum of 25% changed to 35% of SSA assets.

Aset neto program jaminan kesehatan sampai dengan tahun 2021 adalah sebesar Rp38.764,78 miliar atau meningkat sekitar 581.83% dari posisi tahun 2020 yang sebesar minus Rp5.685,41 miliar. Dari tahun 2017-2021, aset neto DJS Kesehatan rata-rata mengalami penurunan 13.91% per tahun (metode CAGR).

2. Pertumbuhan Investasi Program Jaminan Kesehatan

Sesuai dengan ketentuan Pasal 30 PP 87 Tahun 2013, pengembangan aset program jaminan kesehatan dapat diinvestasikan hanya dalam bentuk deposito, surat berharga yang diterbitkan oleh negara Republik Indonesia, dan surat berharga yang diterbitkan oleh Bank Indonesia. Namun demikian, dalam Pasal 48 PP 87 mengenai Ketentuan Peralihan diatur bahwa surat utang korporasi (obligasi korporasi) yang telah dimiliki dan dimaksudkan untuk dimiliki dapat dipertahankan sampai dengan jatuh tempo.

The net assets of the health insurance program until 2021 recorded at Rp38,764.78 billion or increased 581.83% from the 2020 position of minus Rp5,685.41 billion. From 2017-2021, Social Security Fund net assets decreased by an average of 13.91% per year (CAGR method).

2. Investment Growth of Health Insurance Program

According the provisions of Article 30 Government Regulation 87 of 2013, the development of health insurance program assets can be invested only in the form of deposits, securities issued by the Republic of Indonesia, and securities issued by Bank of Indonesia. However, Article 48 Government Regulation 87 concerning Transitional Provisions stipulates that corporate debt securities (corporate bonds) that have been owned and are intended to be owned can be maintained until maturity.

Tabel 14 Pertumbuhan Investasi Program Jaminan Kesehatan
Table 14 Investment Growth of Health Insurance Program

KETERANGAN/DESCRIPTION	miliar Rupiah/Billion Rupiah				
	2017	2018	2019	2020	2021
Deposito/Deposits	-	-	-	-	-
SUN/Government Bonds	-	-	-	-	564,82
Obligasi/Bonds	147,64	20,87	21,26	1,01	1,00
Jumlah/Total	147,64	20,87	21,26	1,01	565,82

Berdasarkan data pada Tabel 14 diketahui bahwa total investasi program jaminan sosial tahun 2021 adalah sebesar Rp565.82 milyar atau mengalami peningkatan sebesar 56140.71% dari posisi tahun 2020.

3. Laporan Aktivitas Program Jaminan Kesehatan

Aktivitas program jaminan kesehatan terdiri dari jumlah iuran yang diperoleh, pendapatan investasi, beban manfaat yang dibayar kepada *provider*, dan beban operasional yang dibayarkan kepada BPJS Kesehatan sebagai administrator. Grafik 35 menunjukkan bahwa jumlah pendapatan iuran yang diterima pada tahun 2021 mencapai Rp143.318,30 miliar atau meningkat sebesar 2,48% dari tahun sebelumnya. Dengan menggunakan metode CAGR sejak tahun 2017 hingga tahun 2021 jumlah iuran yang diterima DJS Kesehatan rata-rata meningkat 17,87% per tahun. Jumlah pendapatan iuran tersebut terdiri dari empat segmen, yaitu Penerima Bantuan Iuran (PBI) sebesar Rp64.719,62 miliar, Bukan Penerima Bantuan Iuran (Non PBI) sebesar Rp60.555,86 miliar, Penerima Bukan Penerima Upah (PBPU) sebesar Rp15,995,05 miliar, dan terakhir segmen Bukan Pekerja sebesar Rp2.047,77 miliar.

Selain pendapatan iuran, program jaminan sosial juga mendapat hasil investasi atas aktivitas investasi yang dilakukan. Pada akhir tahun 2021, hasil investasi program jaminan kesehatan tercatat sebesar Rp1.701,11 miliar.

Based on the data in Table 14, the total investment in the social security program in 2021 was Rp565.82 billion or an increased 56140.71% from the position in 2020.

3. Health Insurance Program Activity Report

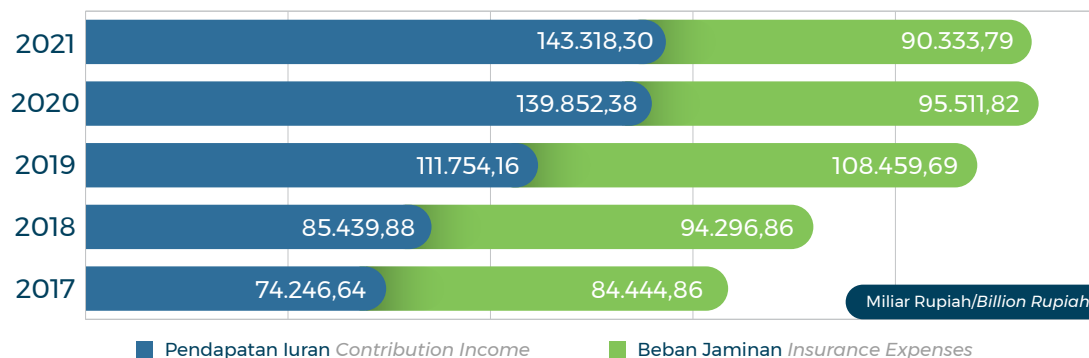
The health insurance program activities consist of the amount of contributions received, investment income, benefit expenses paid to providers, and operating expenses paid to SSA of Health as the administrator. Graph 35 shows that the total contribution income received in 2021 reached Rp143,318.30 billion, or increased by 2.48% from the previous year. By using the CAGR method from 2017 to 2021, the amount of contributions received by the Health Social Security Fund increased by an average of 17.87% per year. The total contribution income consists of four segments, Premium Assistance Beneficiaries Rp64,719.62 billion, Non-Premium Assistance Beneficiaries Rp60,555.86 billion, Non-Recipients of Wages Rp15,995.05 billion, and the Non-Workers segment Rp2,047.77 billion.

Aside from contribution income, social security programs also receive investment returns on investment activities. At the end of 2021, the investment return for the health insurance program was recorded at Rp1,701.11 billion.

Proporsi beban terbesar atas aktivitas penyelenggaraan program jaminan kesehatan adalah beban jaminan atau beban manfaat. Beban jaminan merupakan biaya yang dibayarkan oleh BPJS Kesehatan kepada provider atas penggunaan fasilitas kesehatan dan penerimaan manfaat oleh peserta BPJS Kesehatan. Data tahun 2021 menunjukkan jumlah beban jaminan program jaminan kesehatan sebesar Rp90.333,79 miliar menurun Rp5.178,03 miliar atau -5,42% dari tahun sebelumnya. Dengan menggunakan metode CAGR, diketahui beban jaminan kesehatan mengalami peningkatan rata-rata sebesar 1,70% per tahun.

The largest proportion of expenses on the health insurance program is the expense of insurance or benefit expenses. The insurance expense is a fee paid by SSA of Health to providers for the use of health facilities and benefit received by SSA of Health participants. Data in 2021 shows the total expense of health insurance program coverage by Rp90,333.79 billion, decreased by Rp5,178.03 billion or -5.42% from the previous year. By using the CAGR method, it is known that the health insurance expense has increased by an average of 1.70% per year.

Grafik 34 Laporan Aktivitas Program DJS Kesehatan
Graph 34 Activity Report of Health Social Security Fund



Pada tahun 2021 tercatat beban jaminan program jaminan kesehatan terdiri dari Rawat inap tingkat lanjutan (RITL) sebesar Rp46,243.45 milyar (-9.11% YoY), Rawat jalan tingkat lanjutan (RJTL) sebesar Rp28,063.60 milyar (-1.03% YoY), Rawat jalan tingkat pertama (RJTP) sebesar Rp14,766.91 milyar (-0.73% YoY), Rawat inap tingkat pertama (RITP) sebesar Rp945.31 milyar (-17.06% YoY) serta promotif dan preventif sebesar Rp314.52 milyar (20.35% YoY).

In 2021, it was recorded that the health insurance program insurance expense consisted of Advanced Inpatient Services of Rp46,243.45 billion (-9.11% YoY), Advanced Inpatient Services of Rp28,063.60 billion (-1.03% YoY), Basic Outpatient Services amounting to Rp14,766.91 billion (-0.73% YoY), Basic Inpatient Services of Rp945.31 billion (-17.06% YoY), and promotive preventive Rp314.52 billion (20.35% YoY).

Tabel 15 Laporan Aktivitas Program DJS Kesehatan
 Table 15 Activity Report of Health Social Security Fund

Keterangan/Description	Hasil Investasi/Investment Return	miliar Rupiah/Billion Rupiah	
		Dana Operasional untuk BPJS/Operational Fee to SSA	
2017	150,94	3.809,23	
2018	20,39	3.768,83	
2019	13,96	4.091,14	
2020	145,11	4.098,66	
2021	1.701,11	4.093,33	

Pada tahun 2021, DJS Kesehatan telah membayar sebesar Rp4.093,33 miliar dana operasional kepada BPJS Kesehatan.

In 2021, Health Insurance Program has paid Rp4,093.33 billion operational fee to BPJS Health.

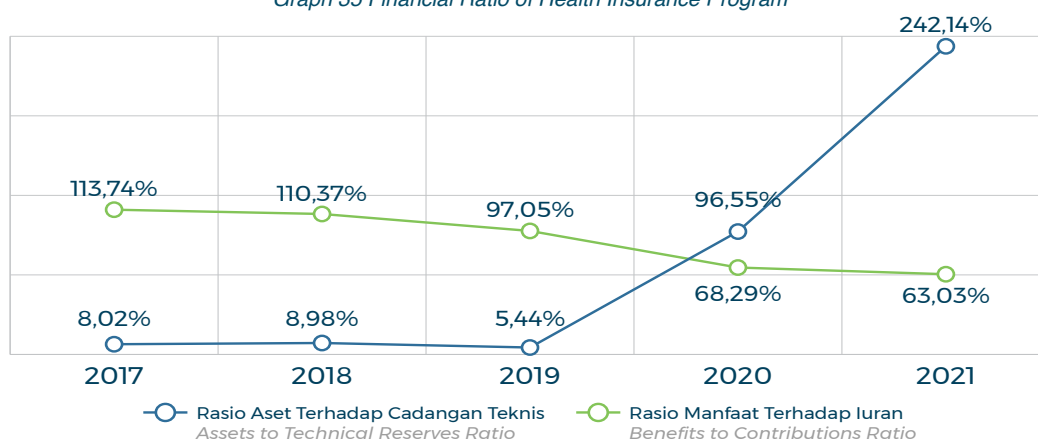
4. Indikator Rasio-Rasio Keuangan Program Jaminan Kesehatan

Berdasarkan Grafik 35, diketahui bahwa rasio manfaat terhadap iuran yang dihitung dengan membandingkan jumlah pembayaran manfaat dengan pendapatan iuran periode 2021 adalah sebesar 63,03%.

4. Financial Ratio Indicators of Health Insurance Program

Based on Graph 35, it is known that the ratio of benefits to contributions calculated by comparing the payment of benefits with contribution income for the period 2021 recorded at 63.03%.

Grafik 35 Rasio Keuangan Program Jaminan Kesehatan
 Graph 35 Financial Ratio of Health Insurance Program



Rasio aset terhadap cadangan teknis periode tahun 2021 adalah sebesar 242.14%. Hal ini menunjukkan bahwa

The ratio of assets to technical reserves for the period 2021 at level 242.14%. This shows that the

jumlah aset program jaminan kesehatan hanya dapat menutupi 242.14% jumlah cadangan teknis.

total assets of the health insurance program can only cover 242.14% of the total technical reserves.

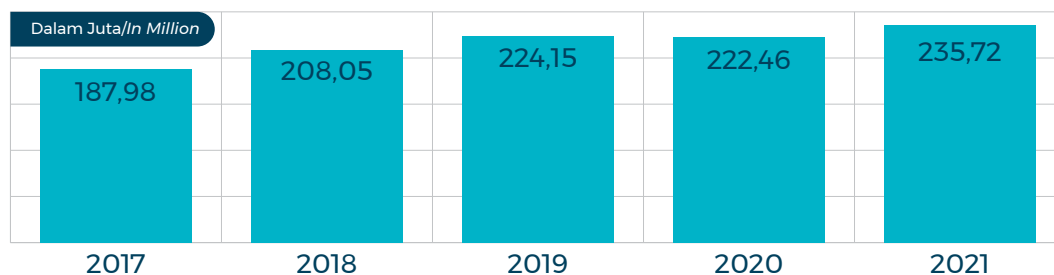
5. Peserta Program Jaminan Kesehatan

Berdasarkan data pada Grafik 36, sejak tahun 2017 hingga tahun 2021 jumlah peserta terus mengalami peningkatan, namun pada tahun 2021 terjadi penurunan. Sejak tahun 2017 hingga tahun 2021 dengan menggunakan metode CAGR tercatat jumlah peserta rata-rata meningkat 5,82% per tahun. Pada akhir tahun 2021, jumlah peserta jaminan kesehatan tercatat sebanyak 235,72 juta peserta bertambah 13,26 juta peserta dibandingkan tahun sebelumnya.

5. Health Insurance Program Participants

Based on the data in Graph 36, from 2017 to 2021 the number of participants has continued to increase, but in 2021 there is decreased in number of participants. From 2017 to 2021 using the CAGR method, it was noted that the number of participants increased by 5.82% per year on average. At the end of 2021, the number of health insurance participants was recorded at 235.72 million participants increased by 13.26 million participants compared to the previous year

Grafik 36 Jumlah Peserta Program Jaminan Kesehatan
Graph 36 The Number of Health Program's Participant



Grafik 37 Segmen Peserta Program Jaminan Kesehatan Tahun 2021
Graph 37 Health Program's Participant Segmentation in 2021





Lampiran Appendixes

Lampiran 01 Laporan Posisi Keuangan BPJS Ketenagakerjaan (Badan) 2017-2021
Appendix 01 Financial Statements of Social Security Agency of Employment (Agency) In 2017-2021

BPJS Ketenagakerjaan (Badan)/Social Security Agency of Employment (Agency)	miliar Rupiah/Billion Rupiah				
	2017	2018	2019	2020	2021
ASET LANCAR/CURRENT ASSETS					
Kas dan Setara Kas/Cash and Cash Equivalent	1.065,05	1.278,84	1.431,52	1.238,02	1.711,8
Piutang Dana Operasional/Operational Fund Receivables	11,24	62,99	22,56	-	26,3
• Program Jaminan Hari Tua/Old-age Security Program	-	44,76	15,70	-	-
• Program Jaminan Kecelakaan Kerja/Employment Injury Security Program	-	1,24	2,67	-	-
• Program Jaminan Kematian/Death Security Program	-	1,93	1,60	-	-
• Program Jaminan Pensiun/Pension Security Program	-	15,06	2,59	-	-
Piutang Talangan/Bailout Accounts Receivable	-	-	-	-	-
Piutang Investasi/Investment Receivable	0,63	-	-	0,52	-
Piutang Hasil Investasi/Investment Return Receivable	78,11	80,28	82,87	83,68	86,7
Piutang Usaha/Accounts Receivable	10,92	16,56	16,19	11,60	13,7
Piutang SKP/SKP Receivable	543,95	473,95	380,73	273,10	193,0
Piutang Lain/Other Receivable	20,96	17,03	6,46	383,58	13,2
Investasi Jangka Pendek/Term Investment	5.299,64	5.974,42	5.647,49	5.407,59	6.454,27
Deposito/Deposits	2.429,23	2.347,26	2.113,02	2.620,02	3.163,75
Saham/Stock	1.321,25	2.221,62	2.430,88	1.807,79	1.433,72
Reksadana/Mutual Funds	1.549,17	524,11	618,37	588,83	591,79
Surat Utang <1 Tahun/Debt Securities under 1 year	-	881,43	485,22	390,94	1.265,00
• Sukuk/Islamic Bonds	-	18,28	-	-	21,93
• Obligasi/Bonds	-	863,15	485,22	390,94	1.243,07
• Pajak Dibayar Dimuka/Prepaid Taxes	1,36	130,96	-	-	43,31
• Uang Muka/Down Payment	6,94	24,63	33,24	26,50	21,73
• Biaya Dibayar Dimuka/Prepaid Expenses	46,90	35,97	49,87	14,47	20,72

miliar Rupiah/Billion Rupiah

BPJS Ketenagakerjaan (Badan)/ <i>Social Security Agency of Employment (Agency)</i>	2017	2018	2019	2020	2021
Perlengkapan Kantor/ <i>Office Equipment</i>	10,53	11,37	11,54	11,07	13,20
Aset dimiliki Untuk Dijual/ <i>Assets Held For Sale</i>	0,16	0,13	0,26	0,73	2,64
Aset Lancar Lain/ <i>Other Current Asset</i>	0,64	-	-	-	0,18
Jumlah Aset Lancar/<i>Total Current Assets</i>	7.097,01	8.107,13	7.682,74	7.450,86	8.600,72
ASET TIDAK LANCAR/<i>NON-CURRENT ASSETS</i>					
Investasi Jangka Panjang/ <i>Long-term Investment</i>	5.375,97	4.934,33	5.925,53	5.940,31	4.995,93
• KIK EBA/ <i>Asset-Backed Securities Collective Investment Contracts</i>	14,90	2,21	-	-	-
• Sukuk/ <i>Islamic Bonds</i>	1.458,77	1.457,09	1.446,61	1.639,47	1.606,30
• Obligasi/ <i>Bonds</i>	3.902,30	3.475,02	4.478,92	4.300,85	3.389,63
Investasi Pada Entitas Asosiasi/ Penyertaan Langsung/ <i>Investment in Associates/Direct Participation</i>	26,59	0,85	0,65	0,65	44,56
Properti Investasi/ <i>Investment Property</i>	84,60	84,17	82,79	81,40	80,53
Aset Tetap/ <i>Fix Asset</i>	1.260,62	1.205,81	1.261,96	1.287,46	1.349,57
Aset Tidak Berwujud/ <i>Intangible Asset</i>	79,43	34,62	11,43	7,46	57,76
Aset Pajak Tangguhan/ <i>Deferred Tax Asset</i>	520,83	546,29	851,03	586,26	640,50
Aset Tidak Lancar Lain/ <i>Other Unsecured Asset</i>	10,65	11,22	21,21	447,56	379,92
Sarana Kesejahteraan Peserta/ <i>Means of Participant Welfare</i>	-	-	-	-	-
Jumlah Aset Tidak Lancar/<i>Total Noncurrent Assets</i>	7.358,69	6.817,28	8.154,60	8.351,11	7.548,76
JUMLAH ASET/<i>TOTAL ASSETS</i>	14.455,70	14.924,41	15.837,34	15.801,97	16.149,48
JUMLAH LIABILITAS/<i>TOTAL LIABILITIES</i>	2.534,57	2.693,44	3.505,76	3.611,69	3.975,11
JUMLAH EKUITAS/<i>TOTAL EQUITIES</i>	11.921,13	12.230,98	12.331,59	12.190,28	12.174,37

Lampiran 02 Portofolio Investasi BPJS Ketenagakerjaan (Badan) 2017-2021
Appendix 02 Investment Portfolio of Social Security Agency of Employment (Agency) In 2017-2021

BPJS Ketenagakerjaan (Badan)/ <i>Social Security Agency of Employment (Agency)</i>	miliar Rupiah/ <i>Billion Rupiah</i>				
	2017	2018	2019	2020	2021
Deposito/ <i>Deposit</i>	2.429,23	2.347,26	2.113,02	2.620,02	3.163,75
Saham/ <i>Shares</i>	1.321,25	2.221,62	2.430,88	1.807,79	1.433,72
Reksa Dana/ <i>Mutual Fund</i>	1.549,17	524,11	618,37	588,83	591,79
Sukuk/ <i>Islamic Bonds</i>	1.458,77	1.475,37	1.446,61	1.639,47	1.628,23
SBN & Obligasi/ <i>Government Bonds & Bonds</i>	3.902,30	4.338,17	4.964,14	4.691,79	4.632,70
Penyertaan Langsung/ <i>Direct Investment</i>	26,59	0,85	0,65	0,65	44,56
Properti Investasi/ <i>Investment Property</i>	84,60	84,17	82,79	81,40	80,53
KIK EBA/ <i>Collective Investment Contract -Asset Backed Security</i>	14,90	2,21	-	-	-
Jumlah Portofolio Investasi/<i>Total Investment Portfolio</i>	10.786,81	10.993,76	11.656,47	11.429,95	11.575,28

Lampiran 03 Laporan Posisi Keuangan Program Jaminan Kecelakaan Kerja (JKK) 2017-2021
Appendix 03 Financial Statements of Employment Injury Security Program In 2017-2021

Program Jaminan Kecelakaan Kerja (JKK)/ <i>Employment Injury Security Program</i>	miliar Rupiah/ <i>Billion Rupiah</i>				
	2017	2018	2019	2020	2021
ASET/ASSETS					
Kas dan Bank/ <i>Cash and Bank</i>	21,95	52,69	26,72	27,52	61,72
Piutang Iuran/ <i>Contributions Receivable</i>	49,38	43,29	208,17	44,41	179,20
Piutang Investasi/ <i>Investments Receivable</i>	11,85	228,47	182,69	25,90	-
Piutang Hasil Investasi/ <i>Investment Return Receivable</i>	241,05	345,55	400,23	403,65	447,62
Piutang Kontribusi BPJS/SSA/ <i>Contributions Receivable</i>	-	-	-	-	-
Piutang Lain/ <i>Other Receivable</i>	4,47	3,64	8,99	11,61	2,51
Deposito/ <i>Deposits</i>	6.061,88	5.013,32	6.317,01	12.454,66	16.000,74
Saham/ <i>Stock</i>	1.822,33	2.805,29	4.184,91	3.764,14	2.677,02
Obligasi/ <i>Bonds</i>	13.445,87	17.536,66	20.161,87	19.134,97	22.059,66
Reksadana/ <i>Mutual Fund</i>	133,78	746,00	1.351,59	1.288,74	793,48
KIK EBA/ <i>Asset-Backed Securities Collective Investment Contracts</i>	7,06	1,05	-	-	-
Sukuk/ <i>Islamic Bonds</i>	2.313,46	2.774,73	3.583,35	3.908,02	4.429,84
Penyertaan Langsung/ <i>Direct Participant</i>	-	-	-	-	-
Aset Lain/ <i>Other Asset</i>	1,98	-	-	-	-
Jumlah Aset/<i>Total Assets</i>	24.115,05	29.550,68	36.425,54	41.063,63	46.651,80
LIABILITAS/LIABILITIES					
Utang Jaminan Kecelakaan Kerja/ <i>Work Accident Guarantee Payable</i>	-	881,43	485,22	390,94	1.265,00
Utang Kepada BPJS/ <i>Liability to SSA</i>	-	881,43	485,22	390,94	1.265,00
• Dana Operasional/ <i>Operational Fund</i>	-	18,28	-	-	21,93

miliar Rupiah/Billion Rupiah

**Program Jaminan Kecelakaan Kerja (JKK)/
Employment Injury Security Program**

	2017	2018	2019	2020	2021
• Dana Talangan/ <i>Bailout Fund</i>	-	863,15	485,22	390,94	1.243,07
Utang Kepada Pihak Ketiga/ <i>Liability to Third Party</i>	10,53	11,37	11,54	11,07	13,20
Cadangan Teknis/<i>Technical Reserve</i>	2.744,81	2.955,63	3.496,18	2.523,68	3.095,86
• Liabilitas Jaminan Kecelakaan Kerja Dalam Proses/ <i>Work Accident Guarantee Liability In Process</i>	1.205,08	1.231,85	1.334,03	1.262,55	1.113,91
• Liabilitas Jaminan Kecelakaan Kerja Belum Dilaporkan/ <i>Employment Injury Security Program Liabilities Not Yet Reported</i>	343,53	438,75	571,02	548,26	652,31
• Iuran Yang Belum Merupakan Pendapatan/ <i>Contribution Not Yet Reported As Income</i>	1.196,21	1.285,03	1.591,14	712,86	1.329,64
Liabilitas Jaminan Kecelakaan Kerja Masa Depan/ <i>Future Employment Injury Security Program Liabilities</i>	-	-	-	-	-
Liabilitas Lain/ <i>Other Liability</i>	18,15	18,35	12,11	38,66	91,69
JUMLAH LIABILITAS/TOTAL LIABILITIES	2.849,55	2.975,67	3.515,33	2.562,82	3.203,93
JUMLAH ASET NETO/TOTAL NET ASSETS	21.265,51	26.575,01	32.910,21	38.500,81	43.447,87

Lampiran 04 Portofolio Investasi Program Jaminan Kecelakaan Kerja (JKK) 2017-2021
Appendix 04 Investment Portfolio of Employment Injury Security Program In 2017-2021

miliar Rupiah/Billion Rupiah

**Portofolio Investasi Jaminan Kecelakaan
Kerja (JKK)/Employment Injury Security
Investment Portfolio**

	2017	2018	2019	2020	2021
Deposito/ <i>Deposit</i>	6.061,88	5.013,32	6.317,01	12.454,66	16.000,74
Saham/ <i>Shares</i>	1.822,33	2.805,29	4.184,91	3.764,14	2.677,02
Reksa Dana/ <i>Mutual Fund</i>	133,78	746,00	1.351,59	1.288,74	793,48
Sukuk/ <i>Islamic Bonds</i>	2.313,46	2.774,73	3.583,35	3.908,02	4.429,84
SBN & Obligasi/ <i>Government Bonds & Bonds</i>	13.445,87	17.536,66	20.161,87	19.134,97	22.059,66
KIK EBA/ <i>Collective Investment Contract -Asset Backed Security</i>	7,06	1,05	-	-	-
Jumlah Portofolio Investasi/ Total Investment Portfolio	23.784,37	28.877,04	35.598,73	40.550,54	45.960,74

Lampiran 05 Pendapatan iuran dan Klaim Program Jaminan Kecelakaan Kerja (JKK) 2017-2021
Appendix 05 Contribution and Claim of Employment Injury Security Program In 2017-2021

miliar Rupiah/Billion Rupiah

**Program Jaminan Kecelakaan Kerja (JKK)/
Employment Injury Security Program**

	2017	2018	2019	2020	2021
Pendapatan iuran/ <i>Contribution Income</i>	4.649,78	5.321,68	5.926,43	3.790,76	5.253,72
Klaim/ <i>Claim</i>	971,95	1.226,81	1.576,70	1.556,94	1.790,01

Lampiran 06 Laporan Posisi Keuangan Program Jaminan Kematian (JKM) 2017-2021
Appendix 06 Financial Statements of Death Security Program In 2017-2021

Jaminan Kematian (JKM) / Death Security Program	miliar Rupiah/Billion Rupiah				
	2017	2018	2019	2020	2021
ASET/ASSETS					
Kas dan Bank/Cash and Bank	15,33	36,02	29,14	11,89	27,09
Piutang Iuran/Contributions Receivable	24,62	21,33	102,50	21,77	81,85
Piutang Investasi/Investments Receivable	5,47	-	101,08	7,22	-
Piutang Hasil Investasi/Investment Return Receivable	85,94	121,32	144,16	149,26	163,77
Piutang Kontribusi BPJS/SSA Contributions Receivable	-	-	-	-	-
Piutang Lain/Other Receivable	1,22	1,23	6,92	0,55	1,16
Deposito/Deposits	2.038,83	1.545,34	2.430,04	4.222,74	3.382,87
Saham/Stock	740,49	1.124,93	1.426,60	1.148,66	959,68
Reksadana/Mutual Fund	40,85	453,63	334,53	472,66	276,04
KIK EBA/Asset-Backed Securities Collective Investment Contracts	0,64	0,09	-	-	-
Sukuk/Islamic Bonds	987,60	1.034,11	1.073,03	1.403,50	1.400,33
Obligasi/Bonds	4.402,55	6.234,32	7.782,52	7.405,60	8.509,03
Aset Lain/Other Asset	0,12	-	-	-	-
Jumlah Aset/Total Assets	8.343,65	10.572,32	13.430,53	14.843,86	14.801,81
LIABILITAS/LIABILITIES					
Utang jaminan kematian/Death Benefit Program Liability	0,33	0,30	-	-	-
Utang kepada BPJS/Liability to SSA	-	1,93	-	-	6,92
Dana operasional/Operational Fund	4,84	-	1,60	-	-
Dana talangan/Bailout Fund	-	-	-	-	-
Utang kepada pihak ketiga/Liability to Third Party	47,54	0,11	0,14	0,14	0,14
Cadangan teknis/Technical Reserve	742,22	862,09	1.263,25	2.606,85	4.450,30
• Liabilitas jaminan kematian dalam proses/Death Benefit Program Liability In Process	0,13	0,24	0,08	1.078,98	2.088,37
• Liabilitas jaminan kematian belum dilaporkan/Death Benefit Program Liability Not Yet Reported	188,77	241,62	311,85	760,72	1.423,03
• Iuran yang belum merupakan pendapatan/Contribution Not Yet Reported As Income	553,32	620,22	951,31	767,15	938,90
Liabilitas lain/Other Liability	13,20	21,53	9,86	43,03	71,22
JUMLAH LIABILITAS/TOTAL LIABILITIES	808,13	885,95	1.274,86	2.650,02	4.528,58
JUMLAH ASET NETO/TOTAL NET ASSETS	7.535,52	9.686,37	12.155,67	12.193,83	10.273,23

Lampiran 07 Portofolio Investasi Program Jaminan Kematian (JKM) 2017-2021
Appendix 07 Investment Portfolio of Death Security Program In 2017-2021

Portofolio Investasi Jaminan Kematian (JKM) <i>Death Security Investment Portfolio</i>	miliar Rupiah/Billion Rupiah				
	2017	2018	2019	2020	2021
Deposito/ <i>Deposit</i>	2.038,83	1.545,34	2.430,04	4.222,74	3.382,87
Saham/ <i>Shares</i>	740,49	1.124,93	1.426,60	1.148,66	959,68
Reksa Dana/ <i>Mutual Fund</i>	40,85	453,63	334,53	472,66	276,04
Sukuk/ <i>Islamic Bonds</i>	987,60	1.034,11	1.073,03	1.403,50	1.400,33
SBN & Obligasi/ <i>Government Bonds & Bonds</i>	4.402,55	6.234,32	7.782,52	7.405,60	8.509,03
KIK EBA/ <i>Collective Investment Contract -Asset Backed Security</i>	0,64	0,09	-	-	-
Jumlah Portofolio Investasi/ Total Investment Portfolio	8.210,97	10.392,42	13.046,73	14.653,16	14.527,94

Lampiran 08 Pendapatan Iuran dan Klaim Program Jaminan Kematian (JKM) 2017-2021
Appendix 08 Contribution and Claim of Death Security Program In 2017-2021

Program Jaminan Kematian (JKM) / <i>Death Security Program</i>	miliar Rupiah/Billion Rupiah				
	2017	2018	2019	2020	2021
Pendapatan Iuran/ <i>Contribution Income</i>	2.121,36	2.493,97	2.814,03	1.824,75	2.469,09
Klaim/ <i>Claim</i>	612,14	708,02	862,73	1.346,74	3.164,04

Lampiran 09 Laporan Posisi Keuangan Program Jaminan Hari Tua (JHT) 2017-2021
Appendix 09 Financial Statements of Old-age Security Program In 2017-2021

Program Jaminan Hari Tua (JHT)/ <i>Old-age Security Program</i>	miliar Rupiah/Billion Rupiah				
	2017	2018	2019	2020	2021
ASET/ASSETS					
Bank/ <i>Bank</i>	102,04	306,25	157,33	125,17	312,68
Piutang Iuran/ <i>Contribution Receivable</i>	407,54	304,29	1.683,19	1.841,11	1.682,26
Piutang investasi/ <i>Investment Receivable</i>	1.462,96	47,57	167,31	41,77	18,90
Piutang Hasil Investasi/ <i>Investment Return Receivable</i>	3.047,13	3.308,25	3.715,75	4.102,51	4.451,57
Piutang Kontribusi BPJS/SSA <i>Contributions Receivable</i>	-	-	-	-	-
Beban Dibayar Dimuka/ <i>Prepaid Expenses</i>	0,34	0,38	0,33	0,36	0,22
Piutang lain/ <i>Other Liability</i>	81,37	80,83	19,12	59,09	14,40
Deposito/ <i>Deposits</i>	25.599,34	29.157,35	30.089,78	34.020,64	54.768,50
Instrumen Pasar Uang Lainnya/ <i>Other Money Market Instrument</i>	-	-	-	-	-
Sertifikat Bank Indonesia/ <i>Bank Indonesia Certificates</i>	-	-	-	-	-

Program Jaminan Hari Tua (JHT)/ Old-age Security Program	miliar Rupiah/Billion Rupiah				
	2017	2018	2019	2020	2021
Kerjasama Operasi (KSO)/Operation Cooperation	-	-	-	-	-
Investasi Melalui FM/Investment Through FM	-	-	-	-	-
Saham/Stocks	51.806,24	55.880,33	64.658,24	57.584,06	47.710,46
Reksadana/Mutual Funds	23.129,54	28.442,16	29.014,80	27.054,13	26.707,46
KIK EBA/Asset-Backed Securities Collective Investment Contracts	643,18	726,87	608,94	479,01	296,47
Sukuk/Islamic Bonds	26.881,73	32.050,33	40.773,58	58.291,11	62.790,96
Obligasi/Bonds	118.839,86	126.363,50	145.236,22	161.163,84	177.932,02
Penyertaan Langsung/Direct Participation	381,33	381,33	381,33	350,32	350,32
Properti Investasi/Investment Property	1.769,15	1.782,33	1.798,88	1.807,97	1.944,03
Aset Lain/Other Assets	36,75	-	1,31	2,27	1,29
Jumlah Aset/Total Assets	254.188,50	278.831,76	318.306,11	346.923,37	378.981,55
LIABILITAS/LIABILITIES					
Liabilitas Kepada Peserta/Liability to Participant					
Utang Jaminan Siap Bayar/ Guaranteed Debt Ready To Pay	4,79	1,47	2,99	0,64	1,05
Utang Jaminan Yang Diserahkan Kpd Balai Harta Peninggalan/Collateral Debt Submitted to the Heritage Treasure Hall	0,04	0,04	-	-	
Utang Kepada BPJS/Liability to SSA	0,72	44,76	15,70	-	-
• Utang Biaya Operasional Kepada BPJS/Operational Cost Payable to SSA	0,72	44,76	15,70	-	-
• Utang Talangan Kepada BPJS/ Bailout Debt to SSA	-	-	-	-	-
Utang Kepada Pihak Ke Tiga/Liability to Third Parties	2.354,77	169,06	557,10	40,53	34,97
Utang Pajak/Tax Liability	25,97	33,65	48,69	47,49	56,56
Pendapatan Diterima Dimuka/Prepaid Income	13,08	15,63	17,18	12,74	20,12
Biaya Yang Masih Harus Dibayar/ Accrued Cost	12,33	11,27	14,58	13,43	8,53
Liabilitas JHT Jatuh Tempo/Old-age Security Program Liability Due Date	-	-	-	-	-
Liabilitas lain/Other Liability	30,59	33,54	29,49	53,47	25,12
JUMLAH LIABILITAS/TOTAL LIABILITIES	2.442,29	309,43	685,72	168,29	146,36
JUMLAH ASET NETO/TOTAL NET ASSETS	251.746,21	278.522,33	317.620,39	346.755,08	378.835,19

*) Dalam buku ini, Liabilitas JHT Jatuh Tempo tidak disajikan tersendiri namun diperhitungkan dalam Total Aset Neto.
In this book, Old-age Security Program Liability Due Date not presented separately but calculated in Total Net Assets

Lampiran 10 Portofolio Investasi Program Jaminan Hari Tua (JHT) 2017-2021
 Appendix 10 Investment Portfolio of Old-age Security Program In 2017-2021

Portofolio Investasi Jaminan Hari Tua (JHT) Old-Age Security Investment Portfolio	miliar Rupiah/Billion Rupiah				
	2017	2018	2019	2020	2021
Deposito/Deposit	25.599,34	29.157,35	30.089,78	34.020,64	54.768,50
Saham/Shares	51.806,24	55.880,33	64.658,24	57.584,06	47.710,46
Reksa Dana/Mutual Fund	23.129,54	28.442,16	29.014,80	27.054,13	26.707,46
Sukuk/Islamic Bonds	26.881,73	32.050,33	40.773,58	58.291,11	62.790,96
SBN & Obligasi/Government Bonds & Bonds	118.839,86	126.363,50	145.236,22	161.163,84	177.932,02
KIK EBA/Collective Investment Contract -Asset Backed Security	643,18	726,87	608,94	479,01	296,47
Penyertaan Langsung/Direct Investment	381,33	381,33	381,33	350,32	350,32
Properti Investasi/Investment Property	1.769,15	1.782,33	1.798,88	1.807,97	1.944,03
Jumlah Portofolio Investasi/ Total Investment Portfolio	249.050,37	274.784,20	312.561,77	340.751,09	372.500,23

Lampiran 11 Pendapatan iuran dan Klaim Program Jaminan Hari Tua (JHT) 2017-2021
 Appendix 11 Contribution and Claim of Old-age Security Program In 2017-2021

Program Jaminan Hari Tua (JHT) Old-age Security Program	miliar Rupiah/Billion Rupiah				
	2017	2018	2019	2020	2021
Pendapatan iuran/Contribution Income	37.322,31	42.394,07	47.438,16	49.368,69	51.392,26
Klaim/Claim	23.235,01	22.330,41	27.080,77	33.101,92	37.088,36

Lampiran 12 Laporan Posisi Keuangan Program Jaminan Pensiun (JP) 2017-2021
 Appendix 12 Financial Statements of Pension Security Program In 2017-2021

Program Jaminan Pensiun (JP) Pension Security Program	miliar Rupiah/Billion Rupiah				
	2017	2018	2019	2020	2021
ASET/ASSETS					
Bank/Bank	30,93	98,69	66,29	40,07	68,88
Piutang iuran/Contribution Receivable	99,08	85,36	612,69	660,82	623,80
Piutang investasi/Investment Receivable	24,85	34,70	-	-	-
Piutang Hasil Investasi/Investment Return Receivable	205,46	339,73	536,90	793,85	1.028,99
Piutang Kontribusi BPJS/SSA Contributions Receivable	-	-	-	-	-
Piutang lain/Other Receivable	3,59	11,43	12,30	21,23	3,03
Deposito/Deposits	3.260,43	6.220,36	6.049,64	8.438,99	19.718,63
Saham/Stock	4.568,84	5.630,73	9.726,02	11.039,39	8.340,45
Reksadana/Mutual Fund	4.126,13	5.896,54	8.997,39	9.848,13	8.923,91
KIK EBA/Asset-Backed Securities Collective Investment Contracts	-	-	-	-	-
Sukuk/Islamic Bonds	2.194,60	2.837,46	4.644,42	13.465,37	15.456,81

Program Jaminan Pensiun (JP)/ <i>Pension Security Program</i>	miliar Rupiah/ <i>Billion Rupiah</i>				
	2017	2018	2019	2020	2021
Obligasi/ <i>Bonds</i>	11.136,20	19.254,05	29.498,89	36.645,25	49.220,59
Penyertaan Langsung/ <i>Direct Participation</i>	-	-	-	-	-
Properti Investasi/ <i>Investment Property</i>	-	-	-	-	-
Aset Lain/ <i>Other Asset</i>	12,38	-	0,02	-	-
Jumlah Aset/<i>Total Assets</i>	25.662,49	40.409,05	60.144,54	80.953,10	103.385,09
LIABILITAS/<i>LIABILITIES</i>					
Liabilitas Kepada Peserta/ <i>Liability to Participant</i>					
Utang Jaminan Siap Bayar/ <i>Guaranteed Debt Ready To Pay</i>	0,02	0,06	0,01	-	-
Utang Jaminan Pensiun yang Dikembalikan ke DJS/ <i>Pension Guaranteed Debt Returned to DJS</i>	-	-	-	-	-
Utang Kepada BPJS/ <i>Liability to SSA</i>	0,58	15,06	2,59	-	4,78
• Utang Biaya Operasional Kepada BPJS/ <i>Operational Cost Payable to SSA</i>	0,58	15,06	2,59	-	-
• Utang Talangan Kepada BPJS/ <i>Bailout Debt to SSA</i>	-	-	-	-	-
Utang Kepada Pihak Ke Tiga/ <i>Liability to Third Parties</i>	25,06	33,56	99,83	300,14	41,35
Utang Pajak/ <i>Tax Liability</i>	0,02	0,02	0,01	0,04	0,02
Pendapatan Diterima Dimuka/ <i>Prepaid Income</i>	-	-	-	-	-
Biaya Yang Masih Harus Dibayar/ <i>Accrued Cost</i>	-	-	-	-	-
Liabilitas Pensiun Jatuh Tempo/ <i>Pension Liability Due Date</i>	-	-	-	-	-
Liabilitas lain/ <i>Other Liability</i>	6,22	16,32	14,86	7,57	3,86
JUMLAH LIABILITAS/<i>TOTAL LIABILITIES</i>	31,90	65,02	117,30	307,75	50,01
JUMLAH ASET NETO/<i>TOTAL NET ASSETS</i>	25.630,59	40.344,03	60.027,24	80.645,35	103.335,08

Lampiran 13 Portofolio Investasi Program Jaminan Pensiun (JP) 2017-2021
Appendix 13 Investment Portfolio of Pension Security Program In 2017-2021

Portofolio Investasi Jaminan Pensiun (JP) <i>Pension Security Investment Portfolio</i>	miliar Rupiah/Billion Rupiah				
	2017	2018	2019	2020	2021
Deposito/ <i>Deposit</i>	3.260,43	6.220,36	6.049,64	8.438,99	19.718,63
Saham/ <i>Shares</i>	4.568,84	5.630,73	9.726,02	11.039,39	8.340,45
Reksa Dana/ <i>Mutual Fund</i>	4.126,13	5.896,54	8.997,39	9.848,13	8.923,91
Sukuk/ <i>Islamic Bonds</i>	2.194,60	2.837,46	4.644,42	13.465,37	15.456,81
SBN & Obligasi/ <i>Government Bonds & Bonds</i>	11.136,20	19.254,05	29.498,89	36.645,25	49.220,59
Jumlah Portofolio Investasi/ <i>Total Investment Portfolio</i>	25.286,20	39.839,14	58.916,35	79.437,13	101.660,39

Lampiran 14 Pendapatan Iuran dan Klaim Program Jaminan Pensiun (JP) 2017-2021
Appendix 14 Contribution and Claim of Pension Security Program In 2017-2021

Program Jaminan Pensiun/ <i>Pension Security Program</i>	miliar Rupiah/Billion Rupiah				
	2017	2018	2019	2020	2021
Pendapatan Iuran/ <i>Contribution Income</i>	12.318,95	14.815,93	17.248,87	18.279,57	19.078,44
Klaim/ <i>Claim</i>	375,29	211,56	196,22	439,87	735,95

Lampiran 15 Laporan Posisi Keuangan Program Jaminan Kehilangan Pekerjaan (JKP) 2021
Appendix 15 Financial Statements of Job Loss Security Program In 2021

Program Jaminan Kehilangan Pekerjaan (JKP) <i>Job Loss Security Program</i>		miliar Rupiah/Billion Rupiah
		2021
ASET/ASSETS		
Kas dan Bank/ <i>Cash and Bank</i>		0,92
Piutang Iuran/ <i>Contributions Receivable</i>		118,94
Piutang Investasi/ <i>Investments Receivable</i>		110,44
Piutang Hasil Investasi/ <i>Investment Return Receivable</i>		-
Piutang Kontribusi BPJS/SSA <i>Contributions Receivable</i>		0,45
Piutang Lain/ <i>Other Receivable</i>		-
Deposito/ <i>Deposits</i>		7.727,40
Saham/ <i>Stock</i>		-
Reksadana/ <i>Mutual Fund</i>		-
KIK EBA/ <i>Asset-Backed Securities Collective Investment Contracts</i>		-
Sukuk/ <i>Islamic Bonds</i>		-
Obligasi/ <i>Bonds</i>		-
Aset Lain/ <i>Other Asset</i>		-
Jumlah Aset/<i>Total Assets</i>		7.958,15

**Program Jaminan Kehilangan Pekerjaan (JKP)/
Job Loss Security Program**

miliar Rupiah/Billion Rupiah

2021

LIABILITAS/LIABILITIES	
Utang jaminan kehilangan pekerjaan/ <i>Job Loss Guarantee Payable</i>	-
Utang kepada pihak lain/ <i>Liability to Third Party</i>	-
Cadangan teknis/ <i>Technical Reserve</i>	437,44
• Liabilitas jaminan kehilangan pekerjaan dalam proses/ <i>Job Loss Insurance Liability In Process</i>	-
• Liabilitas jaminan kehilangan pekerjaan belum dilaporkan/ <i>Job Loss Insurance Liability Not Yet Reported</i>	-
• Iuran yang belum merupakan pendapatan/ <i>Contribution Not Yet Reported As Income</i>	437,44
• Liabilitas jaminan kehilangan pekerjaan masa depan/ <i>Future Job Loss Insurance Liabilities</i>	-
Liabilitas lain/ <i>Other Liability</i>	-
JUMLAH LIABILITAS/TOTAL LIABILITIES	437,44
JUMLAH ASET NETO/TOTAL NET ASSETS	7.520,70

Lampiran 16 Portofolio Investasi Program Jaminan Kehilangan Pekerjaan (JKP) 2021
Appendix 16 Investment Portfolio of Job Loss Security Program In 2021

**Portofolio Investasi Jaminan Kehilangan Pekerjaan/
Job Loss Security Investment Portfolio**

miliar Rupiah/Billion Rupiah

2021

Deposito/ <i>Deposit</i>	7.727,40
Saham/ <i>Shares</i>	-
Reksa Dana/ <i>Mutual Fund</i>	-
Sukuk/ <i>Islamic Bonds</i>	-
Obligasi/ <i>Bonds</i>	-
Jumlah Portofolio Investasi/ Total Investment Portfolio	7.727,40

Lampiran 17 Pendapatan Iuran dan Klaim Program Jaminan Kehilangan Pekerjaan (JKP) 2021
Appendix 17 Contribution and Claim of Job Loss Security Program In 2021

**Program Jaminan Kehilangan Pekerjaan/
Job Loss Security Program**

miliar Rupiah/Billion Rupiah

2021

Pendapatan iuran/ <i>Contribution Income</i>	1.953,61
Klaim/ <i>Claim</i>	-

Lampiran 18 Laporan Posisi Keuangan BPJS Kesehatan (Badan) 2017-2021
Appendix 18 Financial Statements of Social Security Agency of Health (Agency) In 2017-2021

BPJS Kesehatan (Badan)/ <i>Social Security Agency of Health (Agency)</i>	miliar Rupiah/ <i>Billion Rupiah</i>				
	2017	2018	2019	2020	2021
ASET/ASSETS					
ASET LANCAR/CURRENT ASSETS					
Kas dan Setara Kas/ <i>Cash and Cash Equivalent</i>	2,101.30	2,356.55	984.15	1,291.76	3,853.45
Deposito Berjangka/ <i>Deposits</i>	185.00	490.00	2,135.00	1,529.66	664.87
Piutang Kepada DJS Kesehatan/ <i>Health Program Fund Receivable</i>	-	-	-	-	-
Piutang Hasil Investasi/ <i>Investment Return Receivable</i>	55.33	35.35	38.71	34.71	67.92
Piutang Lain-lain-Bersih/ <i>Other Receivable-Net</i>	3.69	6.11	6.55	3.03	1.99
Piutang Talangan/ <i>Bailout-Fund Receivable</i>	-	-	-	-	249.34
Uang Muka/ <i>Prepaid Health Care Expenses</i>	0.14	-	2.94	-	0.14
Pajak Dibayar Dimuka/ <i>Prepaid Tax</i>	0.66	-	-	-	-
Biaya Dibayar Dimuka/ <i>Prepaid Expenses</i>	54.58	59.22	101.09	107.62	122.32
Investasi Jangka Pendek/ <i>Short Term Investment</i>	2,763.35	2,765.64	2,618.20	3,003.45	3,006.41
Jumlah Aset Lancar/<i>Total Current Assets</i>	5,164.05	5,712.87	5,886.62	5,970.23	7,966.44
ASET TIDAK LANCAR/NON-CURRENT ASSETS					
Investasi Jangka Panjang/ <i>Long-term Investment</i>	2,361.00	1,940.00	2,395.00	2,513.01	3,779.56
Piutang Talangan/ <i>Bailout-Fund Receivable</i>	2,475.62	2,465.03	2,465.03	2,465.03	-
Investasi Pada Entitas Asosiasi/ <i>Investments in Associates</i>	-	-	-	-	-
Properti Investasi/ <i>Property for Investment</i>	8.05	8.05	8.05	8.05	8.05
Aset Tetap-Bersih/ <i>Fixed Assets-Net</i>	1,902.76	1,844.95	1,672.80	1,576.53	1,464.22
Aset Tak Berwujud-Bersih/ <i>Intangible Assets-Net</i>	-	-	19.13	55.41	40.66
Aset Tidak Lancar Lain/ <i>Other Noncurrent Asset</i>	54.66	41.74	21.84	11.55	51.42
Aset Pajak Tangguhan/ <i>Deferred Tax Asset</i>	634.66	678.08	793.62	772.67	681.38
Jumlah Aset Tidak Lancar/<i>Non-current Assets</i>	7,436.75	6,977.85	7,375.47	7,402.25	6,025.28
JUMLAH ASET/TOTAL ASSETS	12,600.79	12,690.71	13,262.09	13,372.48	13,991.72
Jumlah Liabilitas/<i>Total Liabilities</i>	2,439.43	2,566.71	2,959.01	3,210.04	3,360.74
Jumlah Ekuitas/<i>Total Equity</i>	10,161.37	10,124.00	10,303.09	10,162.44	10,630.98
JUMLAH LIBILITAS DAN EKUITAS/<i>TOTAL LIABILITY AND EQUITY</i>	12,600.79	12,690.71	13,262.09	13,372.48	13,991.72

Lampiran 19 Laporan Posisi Keuangan Program Kesehatan 2017-2021
 Appendix 19 Financial Statements of Health Security Program In 2017-2021

DJS Kesehatan/ <i>Health Social Security Fund</i>	miliar Rupiah/ <i>Billion Rupiah</i>				
	2017	2018	2019	2020	2021
ASET/ASSETS					
Kas dan Bank/ <i>Cash and Bank</i>	190.89	145.43	144.15	18,738.25	63,125.99
Deposito Berjangka/ <i>Deposits</i>	-	-	-	-	-
Piutang iuran-Bersih/ <i>Contributions Receivable-Net</i>	818.23	1,558.73	1,504.65	4,356.16	4,892.57
Piutang Hasil Investasi/ <i>Investments Return Receivable</i>	2.83	0.04	0.04	24.19	97.49
Piutang kepada BPJS Kesehatan/ <i>SSA Contributions Receivable</i>	26.31	182.75	-	0.47	0.47
Piutang Lain-lain-Bersih/ <i>Other Receivable-Net</i>	11.32	0.35	0.64	0.01	3.57
Uang Muka/Prepaid Operational Expenses	4.65	5.24	5.07	18.70	25.73
Investasi/ <i>Investment</i>	147.64	20.87	21.26	1.01	565.82
Jumlah Aset/<i>Total Assets</i>	1,201.85	1,913.40	1,675.81	23,138.79	68,711.64
Jumlah Liabilitas/<i>Total Liabilities</i>	24,227.10	35,874.04	52,673.21	28,824.20	29,946.86
Jumlah Aset Neto/<i>Total Nett Assets</i>	-23,025.25	-33,960.64	-50,997.41	-5,685.41	38,764.78

Lampiran 20 Pendapatan iuran dan Klaim Program Kesehatan 2017-2021
 Appendix 20 Contribution and Claim of Health Program In 2017-2021

DJS Kesehatan/ <i>Health Social Security Fund</i>	miliar Rupiah/ <i>Billion Rupiah</i>				
	2017	2018	2019	2020	2021
Pendapatan iuran/ <i>Contribution Income</i>	74,246.64	85,439.88	111,754.16	139,852.38	143,318.30
Beban Jaminan Kesehatan/ <i>Health Insurance Expenses</i>	84,444.86	94,296.85	108,459.69	95,511.82	90,333.79



Glosarium

Glossary

APBN	: Anggaran Pendapatan dan Belanja Negara <i>Annual National Budget</i>
Askes	: Asuransi Kesehatan <i>Social Healthcare Benefit for Civil Servants and the Military</i>
Aseskin	: Asuransi Kesehatan untuk Masyarakat Miskin <i>Social Healthcare Benefit for the Poor</i>
BPJS	: Badan Penyelenggara Jaminan Sosial <i>Social Security Agency</i>
BPJS Kesehatan	: Badan Penyelenggara Jaminan Sosial Kesehatan <i>Social Security Agency of Health</i>
BPJS Ketenagakerjaan	: Badan Penyelenggara Jaminan Sosial Ketenagakerjaan <i>Social Security Agency of Employment</i>
BPK	: Badan Pemeriksa Keuangan <i>Audit Board of the Republic of Indonesia</i>
CAGR	: <i>Compounded Annual Growth Rate</i>
CAIYBMP	: Cadangan Atas Iuran Yang Belum Merupakan Pendapatan <i>Unearned Contributions Reserves</i>
DJS	: Dana Jaminan Sosial Kesehatan <i>Health Social Security Fund</i>
DJSN	: Dewan Jaminan Sosial Nasional <i>National Social Security Council</i>
Jamsostek	: Jaminan Sosial Tenaga Kerja <i>Social Security Programme for Employees</i>
Jamkesda	: Jaminan Kesehatan Daerah <i>Regional Healthcare Benefit</i>



Glosarium

Glossary

JKN	: Jaminan Kesehatan Nasional <i>National Healthcare Benefit</i>
JHT	: Jaminan Hari Tua <i>Old-Age Security</i>
JKK	: Jaminan Kecelakaan Kerja <i>Employment Injury Security</i>
JKM	: Jaminan Kematian <i>Death Security</i>
JP	: Jaminan Pensiun <i>Pension Security</i>
JKP	: Jaminan Kehilangan Pekerjaan <i>Job Loss Security</i>
PBI	: Penerima Bantuan Iuran <i>Premium Assistance Beneficiaries</i>
PNS	: Pegawai negeri sipil <i>Civil Servants</i>
PJKMU	: Program Jaminan Kesehatan Pemerintah Daerah <i>Local Government Healthcare Benefit Program</i>
PMK	: Peraturan Menteri Keuangan <i>Minister of Finance Regulation</i>
POJK	: Peraturan Otoritas Jasa Keuangan <i>OJK Regulation</i>
PP	: Peraturan Pemerintah <i>Government Regulation</i>
RITL	: Rawat Inap Tingkat Lanjut <i>Advanced Inpatient Services</i>



Glosarium

Glossary

RITP	: Rawat Inap Tingkat Pertama <i>Basic Inpatient Services</i>
RJTL	: Rawat Jalan Tingkat Lanjut <i>Advanced Outpatient Services</i>
RJTP	: Rawat Jalan Tingkat Pertama <i>Basic Outpatient Services</i>
Rp	: Indonesia Rupiah <i>Indonesian rupiah (IDR)</i>
SJSN	: Sistem Jaminan Sosial Nasional <i>National Social Security System</i>
SEOJK	: Surat Edaran OJK <i>OJK Circular Letter</i>
TNI	: Tentara Nasional Indonesia <i>Indonesian National Armed Forces</i>
UHC	: Cakupan Kesehatan Universal <i>Universal Health Coverage</i>
UU	: Undang-undang <i>Law</i>
PPU BU	: Pekerja Penerima Upah Badan Usaha <i>Workers Receiving Business Entity Wages</i>
PBPU	: Pekerja Bukan Penerima Upah <i>Non-Receiving Wage Employee Participants</i>
POLRI	: Kepolisian Negara Republik Indonesia <i>The Indonesian National Police</i>



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