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Policy of Medan City Government in the development of public health services: A case study of Medan Berkah Health Insurance Program

Muhammad Imanuddin Kandias Saraan^{1,*}, Muhammad Arifin Nasution¹, Faiz Albar Nasution²¹ Department of Public Administration Science, Faculty of Social and Political Sciences, Universitas Sumatera Utara, Medan 20222, Indonesia² Department of Political Science, Faculty of Social and Political Sciences, Universitas Sumatera Utara, Medan 20222, Indonesia* **Corresponding author:** Muhammad Imanuddin Kandias Saraan, muhammadimanuddin@usu.ac.id

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Abstract: Universal Health Coverage is a health insurance system that ensures every citizen in the population has equitable access to quality and effective promotive, preventive, curative, and rehabilitative health services. Meanwhile, the Medan City Government of Indonesia is trying to improve health services through the Medan Berkah Health Insurance Program by adopting Universal Health Coverage, which aims to provide Universal Health Coverage to the entire community. This study aims to explain the implementation and projection of the development of health services of the Medan City Government with the Universal Health Coverage System in the Medan Berkah Health Insurance Program which is intended as a step in providing opportunities for all people to get equal opportunities in health services, especially for the poor. This research uses qualitative research by using the literacy study method by studying related documents and conducting in-depth observations. Data analysis included data reduction, presentation, and conclusion drawing. The Medan City Government implemented the Universal Health Coverage Program in Jaminan Kesehatan Medan Berkah, which aims to improve health services in the city. The government is committed to simplifying the bureaucracy, managing the medical workforce, and collaborating with stakeholders and the community. However, challenges include low community participation, limited resources, lack of coordination, and limited access to information, which hinder the successful implementation of the program.

Keywords: development; government; health; policy; public

1. Introduction

Health issues in Medan City are the focus of government policy in providing health services that can accommodate the entire community. As stated in Regional Regulation Number 5 Year 2015 on the Poverty Alleviation System, Article 9 states that health services are the right of the people of Medan City, especially people experiencing poverty. The Medan City Government's policy in improving health services by developing the Universal Health Coverage initiative is implemented in the Programme Jaminan Kesehatan Medan Berkah (JKMB). The World Health Organisation (WHO) has recognized health issues to be critical issues in both developed and developing countries, hence the importance of achieving Universal Health Coverage (Nasution et al., 2022). Improving health services is an important mechanism for urban communities that can influence public health advice, provide health security and improve people's living standards (Huang et al., 2023). Public health prevents disease, prolongs life and improves health through organised community action. This requires a skilled and adequate public health workforce, sustainable organisational structures and funding, advocacy, communication and

social mobilisation for health (Kushmatova and Khakimova, 2022). Universal Health Coverage has a significant relationship with access to health services and health service coverage (Bouzaidi and Ragbi, 2024). Meanwhile, perceptions of failure in the public health system are associated with the lack of timely health services, extensive administrative procedures and privileged health care seeking. These conditions can widen the gap in access to health services between people with similar needs but different ability to pay (Patiño-Lugo et al., 2024).

The Jaminan Kesehatan Medan Berkah program, as an implementation of Universal Health Coverage, has provided health services to 3944 Medan residents with the involvement of 44 hospitals in Medan City, of which 2607 are served at 41 Public Health Center (Antaranews, 2023a). The implementation of the Jaminan Kesehatan Medan Berkah program, which can improve health services, poses several obstacles. More information about the Jaminan Kesehatan Medan Berkah program has led to clarity about specific details that make it easier for people to understand the program and its coverage. Patient status and costs under other health insurance are often barriers (Antaranews, 2023b). These obstacles make it impossible for people to switch to Jaminan Kesehatan Medan Berkah. The issue of accessibility Jaminan Kesehatan Medan Berkah aims to provide access to health services for Medan residents. However, there are still challenges in ensuring equal access for all individuals, especially those in remote or disadvantaged areas. There needs to be more clarity leading to overlap between Jaminan Kesehatan Medan Berkah and Badan Penyelenggara Jaminan Sosial (BPJS), which leads to uncertainty about which program to use for healthcare. The lack of socialization is one of the causes of this confusion. Effective implementation of public health strategies depends on the willingness of communities to participate and cooperate with local governments (Khorram-Manesh et al., 2021). Community engagement is seen as an important element in the success of health programmes that can reduce inequalities, improve social justice, and increase benefits and ownership of public health (Yuan et al., 2021). Public health services play an important role in promoting the accumulation of health human resources, improving individual capabilities and alleviating relative family poverty. Increased investment in public health services can promote the balanced development of public health services (Yang et al., 2022). Nurses' competence plays an important role in optimising the delivery of public health services (Suprpto et al., 2021). This condition poses a challenge for health care providers in Medan City.

The capacity and resource dependency of program implementation relies heavily on health facilities and providers. These conditions drive access to health services. Health providers can only accept one program or the other, limiting choices for the community (Regif et al., 2023). In using the Universal Health Coverage Program, the community must understand how it is implemented (Portibi, 2023). Health services in Medan City, which are widely complained about, require policies that can have a positive impact on the community (Sumutpos, 2022). Especially in addressing slow and inadequate services, low public awareness that can limit their ability to access health services, and the financial burden of enjoying health services (Inspiranews, 2020; Jurnalasia, 2018). The lack of a package of health services for Universal Health Coverage can be a major cause of morbidity and mortality,

particularly among vulnerable groups. However, the availability of such a package is uneven, largely due to lack of financing. Greater provider autonomy, better work planning, direct funding of facilities and the provision of flexible funding to providers are important elements in the delivery of quality services (Ekirapa-Kiracho et al., 2022). However, more resources alone are not enough; legal frameworks and governance structures are needed (Ezenwaka et al., 2022).

The Universal Health Coverage Policy in Medan City in supporting health development in implementation is strongly influenced by the number of participants of the Medan City Health Social Security Organisation (BPJS) whose membership status is inactive. In overcoming this, the Government acted to activate the membership. However, participants who are active and pay regularly also greatly help the Government to achieve cross-subsidization from the dues paid by participants (Parinduri, 2023). Well-organized health services will encourage participants' discipline in making contribution payments (Alamsyah and Handoko, 2019). Especially in overcoming the problems that arise from the overlap between health insurance. Particularly on access to health services, community cohesion, and the financial burden of funding sources that may arise from the emergence of an increase in participants. Therefore, it is important to see how the Universal Health Coverage health policy is in developing public health services in Medan City. Although Universal Health Coverage expands service coverage and achieves health coverage, it is important to develop a health service package with a list of clinical and community health services that are considered priority and should be provided by the government (Shekh Mohamed et al., 2022). Another aspect to support a more concerted effort by the government and partners in implementing Universal Health Coverage is a strategic financing system (Cashin and Gatome-Munyua, 2022; Gatome-Munyua, 2022a, 2022b). However, overlapping functions can weaken the power of service recipients to improve resource allocation, incentives for service providers and accountability. Better alignment and integration, incentives and the design of information systems to provide timely and relevant information for purchasing decisions will help health programmes to purchase health services (Umuhoza et al., 2022). These conditions make financing important in the development of Universal Health Coverage.

The specific objective of this study is to produce a model or projection of the government policy in the development of health services with the Universal Health Coverage System in the future. This research focuses on explaining how the development policy of the Universal Health Coverage System of Medan Blessing Health Insurance was conducted by the Medan City Government. Furthermore, the driving and hindering factors of the implementation of the Universal Health Coverage Program of Medan Blessing Health Insurance involve the role of the Government and community participation in its implementation.

2. Literature review

In this section, authors are required to provide a detailed account of the procedure that was followed while conducting the research described in the report. This will help the readers to obtain a clear understanding of the research and also

allow them to replicate the study in the future. Authors should ensure that every method used is described and include citations for the procedures that have been described previously. Avoid any kind of discussion in this section regarding the methods or results of any kind.

2.1. Universal Health Coverage (UHC) health policy

Universal Health Coverage (UHC) is a health insurance system that ensures every citizen in the population has equitable access to quality and effective promotive, preventive, curative, and rehabilitative health services. The WHO agreement in the General Program of Work is to be achieved by 2023; all WHO member countries, including Indonesia, target one billion people to benefit from Universal Health Coverage, be protected from health emergencies, and enjoy a better and healthier life (Sehatnegeriku, 2020). This means that the Universal Health Coverage Program is a health insurance system that ensures that every community has access to health services. Universal Health Coverage contains two core elements, namely: Access to fair and quality health services for every citizen and financial risk protection when citizens use health services (Dinkes, 2018). Efforts to achieve Universal Health Coverage focus not only on expanding access to health services, but also on the quality of care across multiple dimensions, including effectiveness, safety, community orientation, timeliness, equity, service integration, and efficiency (Yanful et al., 2023). Universal Health Coverage means that the entire population has access to all types of health services. It refers to a government system or program that ensures that all people covered by the government have access to available health services (Ranabhat et al., 2023).

The implementation of Universal Health Coverage is closely linked to the idea in the agenda that the prioritization process should be based on principles. The WHO recommends that prioritization should be based on clear criteria and take into account the realities of service delivery. Given that Universal Health Coverage requires financial protection, this usually implies that public resources are prioritised to meet the needs of the community (Reynolds et al., 2023; Soucat et al., 2023; World Health Organization, 2021). Universal Health Coverage is a global agreement to provide quality health services. Countries have taken different approaches to expanding Universal Health Coverage by demonstrating increased utilization of health financing schemes introduced (Kaiser et al., 2023). However, there are challenges in building resilient health systems, financing health services and financial risk protection, epidemiological and demographic challenges, and governance and leadership (Kodali, 2023).

Implementation in Indonesia as a UN member state is implemented in the development of National Health Insurance (JKN) through the implementation of the National Health Insurance, which is supported by the policies of the TSJSN Law Number 40 of 2004 and the Social Security Organiser (BPJS) Law Number 24 of 2011. Developing a comprehensive National Health Insurance requires strong political commitment (Pradana et al., 2022). The implementation of Universal Health Coverage modified the goal of professional, efficient, effective, and long-term national health coverage. The implementation of the National Health Insurance

(Zhafarin et al., 2023). Government policy in implementing the Universal Health Coverage Program in Indonesia is based on one of the sustainable development goals by looking at health services in all provinces in Indonesia. In the context of National Health Insurance (JKN) implementation in Indonesia, socioeconomic inequalities mean that subpopulations have different understandings of JKN concepts and procedures, increasing the risk of inequalities in access to health services (Putri et al., 2023). In addition, although Indonesia is expanding health service coverage, more needs to be done to improve equity in financing and spending (Asante et al., 2023; Listiani et al., 2023).

2.2. Medan Berkah health insurance policy in Medan City

The Universal Health Coverage Program in Medan called Jaminan Kesehatan Medan Berkah aims to provide access to health services for the people of Medan. Jaminan Kesehatan Medan Berkah is part of the National Health Insurance (JKN) program in Indonesia. The Medan City Government's policy to implement Jaminan Kesehatan Medan Berkah is an effort to address the high poverty rate in Medan City by providing guaranteed health services (Agasi, 2023; Maharani and Lubis, 2023). Health policies must guarantee a health system that ensures all people benefit. This means that the implementation of Jaminan Kesehatan Medan Berkah service development is highly dependent on the role of the Medan City Government. The Jaminan Kesehatan Medan Berkah Universal Health Coverage Program policy, which is the flagship program of the Medan City Government as a form of improving health services to the community, places health services as a priority program (Pemkomedan, 2022b). The program's commitment to making Universal Health Coverage in Medan has received recognition and awards in improving health services. The policy of the Medan City Community Identity Card, which is connected to the Medan City Government's health program, also makes it easier for the community to get health services at hospitals and Public Health Center (Puskesmas) (Milenia, 2023).

2.3. Previous studies

Literature studies show that the Universal Health Coverage Program policy has a positive impact on the welfare of the community through health. However, there is still mis-targeting because the socialization of the program needs more awareness and resources on the budget when the contribution rate increases. Of course, the amount of the budget is getting bigger (Nisoni and Sulistyowati, 2020). Universal Health Coverage is a model of innovation to provide health insurance for all people who have not been covered by health insurance and can contribute to providing resilience from disease. The implementation of Universal Health Coverage is one of the concrete efforts made by local governments to guarantee public health services (Noves, 2021). The implementation of the Universal Health Coverage Policy in each region is different. It depends on policy innovation, facilities, medical personnel, and community participation (Parinduri, 2023).

Article 34, paragraph (2) of the 1945 Constitution of the Republic of Indonesia states, that the state develops a social security system for all people and empowers

the weak and incapable by human dignity. It stipulates that the state is responsible for the provision of healthcare facilities. Universal Health Coverage is a form of human rights protection to ensure human security, especially in the health sector (Hergianasari and Hadiwijoyo, 2021). However, the implementation of the Universal Health Coverage Program in Indonesia still needs to be more effective. Constraints on the quantity of human resources, community needs factors, and technology that supports services (Aisyah et al., 2022; Pratama et al., 2023). Indonesia uses indicators to measure the achievement of Universal Health Coverage by calculating the index of coverage of essential health services and financial protection against health costs (Nirmalasari et al., 2023). The Universal Health Coverage Policy is solution-oriented, with implementers who already have their respective roles and functions, appropriate targets, a supportive environment, and a well-run process with enthusiastic community participation (Pertiwi and Gurning, 2023). Although its implementation is constrained by supporting facilities and infrastructure (Erinaputri et al., 2023; Ginting and Agustina, 2023; Sipahutar et al., 2023), and local governments are still dependent on the central government in the planning and budgeting process for health financing (Pribadi and Setijaningrum, 2023).

Studies show that the implementation of health insurance policies to achieve Universal Health Coverage is influenced by policy priorities actors who are committed and competent in making the program successful (Puspitaningrum et al., 2019). Increasing the Universal Health Coverage Program budget and collaboration with cross-sectors are determinants of service improvement (Liana and Marlina, 2022). About previous studies, many have analyzed the implementation of the Universal Health Coverage Policy in improving equality services. The literature on the implementation of Universal Health Coverage policies takes a different position in several respects from previous studies, especially in looking at the sustainability of the Universal Health Coverage Program. This research is expected to contribute to previous research because this research has advantages over previous research. In the author's opinion, the Universal Health Coverage Program policy has a broad impact, especially in supporting Sustainable Development or SDGs goal three, good health and well-being.

3. Method

This research uses a type of qualitative research. According to Creswell and Poth (2016) qualitative research is a type of research that explores and understands meaning in several individuals or groups of people who come from social problems. According to Miles et al. (2013) qualitative data is a source of broad descriptions and contains explanations of the processes that occur within the local scope. With qualitative data, you can follow and understand the flow of events chronologically, assess cause and effect within the scope of people's minds, and obtain in-depth explanations. This research describes, interprets, and analyses the implementation of health service policies in Medan City. This research was conducted for 4 months by choosing a research location in Medan City. The main focus of the Medan Berkah Health Insurance Policy, which includes the implementation process, strengthening sustainability regulations and improving services as a form of commitment of the

Medan City Government in providing health insurance and reducing health service disparities.

Data collection techniques were conducted by conducting observations and literature studies through local regulation documents related to the research subject; document collection was carried out by tracing regulatory documents and technical documents on policy implementation. Four regulatory documents form the basis for the implementation of health insurance as the basis for analyzing the findings, such as Medan City Regional Regulation No. 4/2012 on the Health System of Medan City, Medan Mayor Regulation No. 11/2018 on the Management and Utilization of Capitation and Non-Capitation Funds for National Health Insurance at Community Health Centers, Medan Mayor Regulation No. 19/2013 on the Implementation of Health Insurance Services at Community Health Centers and Sub-Community Health Centers, and Medan Mayor Regulation No. 39/2018 on the Procedure for Payment of Health Service Claims to Provider Hospitals for Patients Who Do Not Have Population Identity. Self-observation was conducted by observing the policy implementation process through related news articles, followed by deepening Universal Health Coverage and Medan Berkah Health Insurance information. Data analysis techniques include data reduction, data presentation, and conclusion drawing. According to Miles and Huberman, the analysis consists of three activities simultaneously: data reduction, data presentation, and conclusion drawing/verification (Miles et al., 2013). Before writing, the collected data was verified by reviewing available literature documents to strengthen the research findings.

4. Results

Universal Health Coverage is a policy concept in quality health services that seeks to provide universal equality of services, which prioritizes fair, equitable, and equal access for all citizens without having to experience financial difficulties. The main principle of Universal Health Coverage is that every citizen has an equal right to quality health services regardless of social background. However, the focus of Universal Health Coverage is to cover the underprivileged to receive free health services (Said and Mulyadi, 2023). Universal Health Coverage seeks to address disparities in the delivery of quality levels of health services, along with providing financial protection to the community from high-risk health costs (Kompas, 2023).

Indonesia itself implements the Universal Health Coverage principle based on several regulations underlying the national health insurance system, which can be seen through Law Number 40 of 2004 concerning the National Social Security System (SJSN), which is an important legal basis that regulates social security in Indonesia, which includes health care insurance. This is followed by Government Regulation No. 72/2019 on Health Insurance, which strengthens the framework and details in the implementation of the health insurance program in Indonesia. To spread the implementation of this policy, especially at the local level, local governments are authorized to regulate and manage their healthcare systems by Law No. 32/2004 on the implementation of regional autonomy and Government Regulation No. 38/2007 on the division of regional government affairs

(Law.ugm.ac.id, 2016). This is what the Medan City Government has done in implementing the Universal Health Coverage Policy through the implementation of health services through the Medan Berkah Health Insurance Program Jaminan Kesehatan Medan Berkah as an initiative to manifest the concept of Universal Health Coverage on a more limited scale, namely at the city level (Said and Mulyadi, 2023).

The implementation of Medan Berkah Health Insurance through the cooperation of the Medan City Government with the Social Security Organisation in improving health services to the community encourages service delivery efforts to be the main focus in addressing health problems. This condition allows the Medan City Government to provide maximum health insurance.

“For people whom BPJS does not cover, we take responsibility for them so that the percentage of people in Medan City covered by BPJS health can continue to increase in the future. UHC JKMB health services must continue to be considered and improved. Even though we already have BPJS, we still need to maintain our health” (Anam, 2022).

4.1. Policy for the development of the Universal Health Coverage (UHC) Program of Jaminan Kesehatan Medan Berkah (JKMB)

This section may be divided by subheadings. It should provide a concise and precise description of the experimental results, their interpretation, as well as the experimental conclusions that can be drawn.

The improvement of health services is one of the top priority policies that the Medan City Government has consistently launched since the leadership under Mayor Bobby Nasution (Pemkomedan, 2023). This effort was initiated through the realization of the Medan Berkah Jaminan Kesehatan Medan Berkah Health Insurance Programme, which was officially launched on 1 December 2022 to strengthen the Medan City Government’s commitment to improving health services for all Medan City residents (Pemkomedan, 2022a).

Fundamentally, the objective of the Jaminan Kesehatan Medan Berkah program is to improve the quality of healthcare services for the people of Medan City, with a particular focus on those who are economically disadvantaged (Antaraneews, 2023a). Through this program, the government ensures that all citizens will be able to access quality health services, which is a basic right of every individual as stipulated in Law No. 36/2009 on health services. Based on data from the Medan City Government, it indicates that around 96% of Medan City residents have been registered with the Health Social Security Organising Agency (BPJS). Meanwhile, the remaining 4% still need to be registered with BPJS Kesehatan; this group of people tends to be the financially underprivileged. To address this, the Medan City Government is committed to providing health coverage to this group of people through the government-funded Jaminan Kesehatan Medan Berkah program (Said and Mulyadi, 2023).

This program plays an important role in ensuring that access to healthcare will not be constrained by financial factors, which is often the main reason for many communities, especially the lower class. To ensure the implementation of the Jaminan Kesehatan Medan Berkah program, the Medan City Government has

implemented a detailed set of implementation steps, which can be outlined in **Figure 1**:

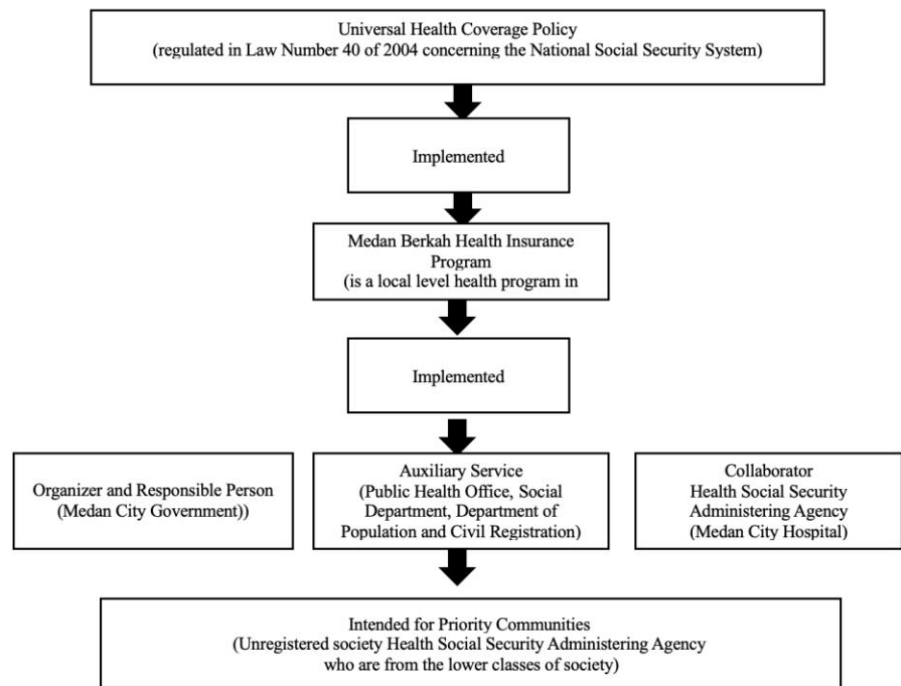


Figure 1. The flow of UHC-JKMB Program Policy Implementation.

(Source: Managed by the author, 2023).

The Jaminan Kesehatan Medan Berkah program is not only considered a local initiative. However, it is also integral to the vision of the Medan City Government in achieving the policy goal of Universal Health Coverage. This goal relates to improving the quality of health services in Medan City so that the entire community can access them. This improvement is not only related to the improvement of health services. However, it will also be related to the regulation and implementation of bureaucracy to support the development of this program. In this context, the Medan City Government plays the most crucial role, given its position as the entity with the highest authority and power in the Medan City Government, especially as the initiator of this program. The implementation of Jaminan Kesehatan Medan Berkah requires the Medan City Government to take a central role at all stages. Therefore, the responsibilities of the Medan City Government in running this program are reflected in detail in **Table 1**.

Table 1. Roles and responsibilities of Medan City Government in the implementation of the Medan Blessing Health Insurance Program (JKMB).

No	Ideas	Roles and responsibilities
1	Initiator and formulation of JKMB programmes.	Initiating and formulating the JKMB programme as a form of implementation and development of health insurance for the people of Medan City, based on Law Number 36 Year 2009 on Health services, especially for the lower economic community.
2	JKMB programme implementation and funding.	Tasked with organizing and running the JKMB program along with the provision of funds processed through the Medan City regional budget including some obtained from BPJS contributions so that all Medan City residents can access health services.

Table 1. (Continued).

No	Ideas	Roles and responsibilities
3	Collaboration with related agencies, stakeholders, and other stakeholders.	Establish collaboration with the Health Office, Social Office, Population and Civil Registry Office. Collaborate with BPJS Health and hospitals in Medan City to strengthen health services.
4	Establishment of regulations, human resource planning and financing of health services.	Establish regulations and simplify the bureaucratic flow in the implementation of the JKMB program including the bureaucratic flow of JKMB program service users in the community which is only done through the Identity Card (KTP) or Family Card (KK). In addition, the plan to improve the quality of human resources of medical health workers and manage appropriate health service financing through coordination with the Regional Health Office of Medan City.
5	Ensure the people of Medan City have access to free health services through the JKMB program.	Ensure that the people of Medan City, especially those who are not registered for health programmes such as BPJS, are prioritised by the lower economic community to get access to free, quality health and equal to others.

(Source: Managed by researcher, 2023).

Looking at the table above, every step taken by the Medan City Government in program formulation and implementation is directed at ensuring equitable and quality access to health (Pemkomedan, 2022a; Said and Mulyadi, 2023). In addition, the planning of the quality of medical personnel, regulations, and management of health service financing in the Medan Berkah Health Insurance Program illustrate positive changes in the health sector in Medan City, this is based on the Medan City Regional Regulation Number 4 of 2012 concerning the Medan City Health System, in accordance with what has been regulated by this regulation, the Medan City Government ensures that health services can be adequately implemented including the division of actors as task implementers, As for financial matters, it is also regulated in the Medan Mayor Regulation Number 11 of 2018, where the Medan City Government in an effort to improve the quality of health services has allocated national health insurance funds through the Health Social Security Organizing Agency, this is also supported through the Medan Mayor Regulation Number 39 of 2018 which regulates the procedures for payment of health service claims to hospitals involved with the JKMB program. Furthermore, the Medan City Government also cooperates with related parties such as BPJS Kesehatan and hospitals in the Medan City area, which is part of the strategy carried out by the government; this cooperation aims to improve the effectiveness and efficiency of the JKMB program. In implementing and developing the JKMB Program, the Medan City Government is assisted by several related parties, such as agencies in the Medan City area, and also collaborates with other stakeholders to ensure the people of Medan City get access to health services through the JKMB program, as shown in **Table 2.**

Table 2. Roles and contributions of actors related to the implementation of the Medan Blessing Health Insurance Programme (JKMB).

No	Actor	Role and contribution
1	Health Office	It has the authority to provide, organise and manage health services, plan human resources, and finance health services at Public Health Center (Puskesmas). The Health Office is also involved in the promotion and socialisation of the JKMB program to the community.
2	Social Services	Has a role in providing social assistance to the community, including health services through community surveys to find out and record potential JKMB priority communities. The Social Service collaborates with the Health Service and other stakeholders to socialize the JKMB program as a health service assistance program for the community.
3	Population and Civil Registry Office	It plays a role in managing population data, including issuing identity cards (KTP). The JKMB program uses the KTP as a tool to provide health services to the community.
4	Badan Penyelenggara Jaminan Sosial (BPJS) Kesehatan	This program provides free healthcare services for people who are not registered with BPJS Kesehatan. The Medan government has collaborated with BPJS Kesehatan to implement this program, and 96% of Medan residents have been covered by BPJS Kesehatan. BPJS Kesehatan has also collaborated with various hospitals in Medan to provide health services.
5	Hospitals and health centres	It has the responsibility to provide healthcare services to the community through the Jaminan Kesehatan Medan Berkah (JKMB) program. They have supported this program and have treated patients under this program. The program has successfully provided better healthcare services to the community, especially for the underprivileged.

(Source: Managed by researcher, 2023)

Furthermore, to support the implementation of the Jaminan Kesehatan Medan Berkah program, the Medan City Government has decided on a series of policies aimed at developing, managing, and improving the accessibility of the Jaminan Kesehatan Medan Berkah program. These policies are implemented through several decisions that are carefully designed to optimize the benefits and positive impacts of this program. Some of these decisions include (Pemkomedan, 2022a; Said and Mulyadi, 2023):

- 1) Providing health services for all Medan residents, especially for those who are less fortunate. The lower economic community can access quality health services without worrying about financial constraints.
- 2) Collaborate with various stakeholders to improve health services in Medan. Collaboration involves government agencies such as the Medan City Government assisted by the Health Office, Social Office, and Population and Civil Registry Office. It also collaborates with BPJS Kesehatan, hospitals, and health centers in Medan City.
- 3) Ensure that all people in Medan City have access to health services. This means that no one is marginalized from the benefits of this Jaminan Kesehatan Medan Berkah program.
- 4) Using the Identity Card (KTP) as a tool to provide health services to the community (Kompas, 2023). The use of KTP is a form of simplifying the regulation of the bureaucracy that occurs between the government and the community. Only through the use of KTP or Family Card (KK) can Jaminan Kesehatan Medan Berkah registered communities experience the same health services as other communities.
- 5) Managing health services, human resource planning, and financing of health services at Puskesmas by the Medan City Health Office. The Medan City Health Office plays a vital role in regulating, planning human resources, and

managing the financing of health services at Puskesmas to create an efficient framework for health services based on Universal Health Coverage principles.

- 6) Encourage the utilization of Puskesmas as a primary health facility. Puskesmas, as primary health facilities, play an important role in providing basic health services to the community and aim to improve proactive and proximate health services.

The Medan Berkah Health Insurance Programme (JKMB) has provided various benefits to the community since its inauguration in December 2022. According to the author, these benefits have at least had a significant impact on the welfare of health services received by the people of Medan City, which can be seen in **Table 3**.

Table 3. Benefits of JKMB Program Implementation to the Medan City Community.

No	Benefits	Detailed Explanation
1	Provide opportunities for the people of Medan City to gain access to health services, especially for the underprivileged.	The JKMB programme provides equitable access to health services to all the people of Medan City, especially the lower class. This includes providing access and protection to fair and equitable health services.
2	Has equal status with other healthcare programmes.	The JKMB program is equal in status to other health insurance programs such as BPJS (which is obtained through the collection of contributions), thus reducing discrimination against the lower classes of society as the contributions have been fully covered by the Medan City Government through the Regional Revenue and Expenditure Budget (APBD).
3	Providing health services completely free of charge to people who are not registered with BPJS Health.	The JKMB programme provides free health services to people who are not registered with BPJS Kesehatan, which is focused on the underprivileged in Medan City.
4	Using KTP (Kartu Tanda Penduduk) as a tool in processing health services.	In the implementation of the JKMB program, the use of KTP or Family Card (KK) is used as an identification tool in the provision of health services as well as a form of regulatory simplification of the bureaucracy that occurs between the government and the community.
5	This programme has enabled the community to obtain healthcare services at 44 hospitals in Medan.	In its implementation, the Medan City Government has collaborated with 44 hospitals in Medan City aimed at expanding the JKMB program. In addition, this extension is also applied to Public Health Center (Puskesmas).

(Source: Managed by researcher, 2023)

Overall, the JKMB program has succeeded in improving the quality of health services provided to the people of Medan City, especially for those in economically disadvantaged situations. The program has made it easier for people to access health services and ensured that these services are more accessible by the basic human right to have access to guaranteed health services without exception.

4.2. Drivers and barriers in the implementation of the Universal Health Coverage (UHC) Program of Jaminan Kesehatan Medan Berkah (JKMB)

The implementation of the Jaminan Kesehatan Medan Berkah Program was driven by several key factors that contributed to its success, and these factors became the driving force behind the progress and success of health service delivery in Medan City. A wide range of factors are the reasons for the success of the implementation of this program; these factors relate to the following:

- 1) The strong commitment of the Medan City Government in playing their role in striving for maximum health services for the people of Medan City through the initiation of the Jaminan Kesehatan Medan Berkah program specifically for the underprivileged (Kompas, 2022). By establishing Universal Health Coverage as

the cornerstone of the health service vision, which is one of the important visions of the Medan City Government, the government provides a solid foundation for more positive changes in access and quality of health services.

- 2) In addition to commitment, adequate budget allocation is also a vital driving factor; the Medan City Government seeks to allocate the local revenue budget as well as the revenue obtained from BPJS Health contributions from the community to be accumulated and processed into subsidies for the Jaminan Kesehatan Medan Berkah program so that it is expected that the cost of health services through the Jaminan Kesehatan Medan Berkah program intended for the underprivileged community will have the same quality and fair quality as in other public health insurance programs (Pemkomedan, 2022b).
- 3) On the other hand, the Medan City Government is also trying to improve the bureaucratic flow in all health service programs, including the JKMB program, especially to facilitate the community to get fast and quality health services, in addition to avoiding any difficulties in obtaining health services.
- 4) Collaborating with other stakeholders and stakeholders, such as BPJS health, hospitals in Medan City, related Medan City agencies, and the community.

However, in the face of this great ambition, there are several inhibiting factors that the Medan City Government must overcome. These inhibiting factors are quite influential in the implementation of Jaminan Kesehatan Medan Berkah;

- 1) The low participation in the National Health Insurance (JKN) program in Medan may affect the implementation of the JKMB program. This relates to the need for more community contribution to the JKN program on a regular basis.
- 2) Limited resources related to funding and health facilities, which may hinder the implementation of Jaminan Kesehatan Medan Berkah.
- 3) The lack of coordination and understanding from hospitals led to resistance; namely, there were several cases of hospitals refusing to provide health services under the Jaminan Kesehatan Medan Berkah program, which led to intervention from the Medan City Government and Medan City Parliament (Antaraneews, 2023a).
- 4) In addition to technical issues, this relates to the limited and unspecific information that needs to be clarified about the Jaminan Kesehatan Medan Berkah program (Antaraneews, 2023b). This confusion is allegedly through cases between other health service programs, such as BPJS, so people need to learn what the difference between BPJS and Jaminan Kesehatan Medan Berkah is related to who is addressed. BPJS is intended for the entire community by paying contributions within a certain period. In contrast, Jaminan Kesehatan Medan Berkah is intended for people who still need to register for Jaminan Kesehatan Medan Berkah, which is specialized in underprivileged communities.
- 5) Finally, addressing the issue of accessibility in the Jaminan Kesehatan Medan Berkah program, which aims to provide access to health services for Medan residents, in reality, there are still challenges in ensuring equitable access for all individuals, especially those in remote or underdeveloped areas.

Of course, this will still be homework for the Medan City Government as well as related parties to develop and improve the existing system in the Jaminan Kesehatan Medan Berkah program; the driving or inhibiting factors in the

implementation of Jaminan Kesehatan Medan Berkah can be used as evaluation material in advancing the Jaminan Kesehatan Medan Berkah program into a better program in accordance with the goals and ideals of realizing the vision of Universal Health Coverage, namely providing quality and equal health services for the entire community.

5. Discussion

Universal Health Coverage (UHC), implemented in Medan Berkah Health Insurance, has had a positive impact on improving access to and quality of health services in the city of Medan. Even if they have good intentions, service and funding providers need to establish strict rules in providing health insurance to the entire population, both those who can afford it and those who cannot, so that everyone has an equal opportunity to receive the health services they need. However, these findings are in line with Parinduri (2023) that efforts to support the desire to fulfill individual health rights in Medan City require policies regarding services and community participation that need to be intensified.

Implementing policies that encourage participation is an attempt to overcome the unequal distribution of program ignorance in Medan City. The involvement of hospitals and community health centers faces the problem of inadequate infrastructure. Although implementation is going well, there is a need to increase public awareness. Lack of understanding of the Universal Health Coverage UHC program referral system by implementing parties and the community is a challenge (Ginting and Agustina, 2023; Pertiwi and Gurning, 2023; Pratama et al., 2023). Collaborative strategies to increase community knowledge and supervision are important aspects of a well-run program. In addition, the integration of the government-modified health insurance system is very relevant to the implementation of public health (Adiyanta, 2020; Liana and Marlina, 2022). Strong political commitment, comprehensive review of our health system, multi-stakeholder participation in development, and continuous monitoring and evaluation are important aspects of a well-run program (Pradana et al., 2022). To date, the Medan city government is committed to implementing the Medan Berkah health insurance program by improving access, services, financing, and collaboration. However, there is a need for cross-sectoral collaboration to address issues of limited human resources, lack of public knowledge, and technical and accessibility problems.

6. Conclusion

The implementation of the Universal Health Coverage UHC Program on the Jaminan Kesehatan Medan Berkah is a progressive step and effort made by the Medan City Government to change the panorama of health services in Medan City. This can be seen through the seriousness as well as the strong commitment of the government in implementing the Jaminan Kesehatan Medan Berkah program, including in the flow of simplifying bureaucracy and regulations, managing human resources for medical personnel, and forming effective cooperation and collaboration with stakeholders agencies and the community who act as drivers in realizing the vision of Universal Health Coverage applied to the implementation of Jaminan

Kesehatan Medan Berkah which is related to the provision of fair and quality health services for the community, especially the people of Medan City.

However, it can be accepted that there are still challenges in developing the Jaminan Kesehatan Medan Berkah program, such as the low participation of the Medan City community in contributing to the National Health Insurance (JKN) contributions that affect the implementation of the Jaminan Kesehatan Medan Berkah program realizing program. In addition, it is related to limited resources in supporting health services and a need for coordination and understanding from hospitals, which causes resistance to the Jaminan Kesehatan Medan Berkah program. Then, the information is still limited, along with the lack of accessibility. This research contributes to the Medan City Government's policy program through the Berkah Medan Health Insurance, which provides access to health services. The implementation of the program is essential for government leadership policies, procedures, and forms of service. The policy of the Medan City Government is to expand access to program coverage, provide program guarantees to underprivileged communities, and increase funding sources, the quality of health services, and program outreach. The policy aspect can determine the effectiveness of the implementation of health services. This means that aspects such as improving essential health services, increasing community access, and strengthening the health insurance system can be realized in Medan City through the Universal Health Coverage Program. Further research of the desired policy is essential to find knowledge about Medan's ideal public health insurance system.

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