SUMMARY

CUT ZARASWATI. Marketing Strategy of Commercial Health Insurance Companies After Operating of the social Security Management Agency in Indonesia. Supervised by UJANG SUMARWAN and HARI WIJAYANTO.

Indonesia’s Health Social Security Manajemen Agency (BPJS) is the body that organizes the National Health Insurance program (JKN) with the purpose providing assurance of health for all Indonesian people so that they will be able to live healthy. JKN is a social insurance program that guarantees health care costs and fulfill the basic needs of health costs which held nationally and with subsidy payment method. BPJS is a public legal organization. This program is mandatory for the entire population of Indonesia who have to pay periodic charges or whose contributions paid by the Government directly to the Indonesia’s Social Security Organizing Body (BPJS) Health (Thabrani 2012).

Since the 1970s, before BPJS operates, the external insurance party has given assurance of health with various health insurance products through multinational insurance company that has offices or business units in Indonesia (Thabrani, 2014). The organizing of health insurance by private insurance companies marketed by life insurance companies and the insurance company. Commercial health insurance is insurance sold by insurance companies or other units, the membership is voluntary, depends on the willingness of people or companies to buy. The premium are set in nominal terms corresponding insurance benefits offered. BPJS health and commercial insurance companies are private companies and Government Company which equally gives service to public health protection. That is a necessity, when some companies offer the same products to the same target customer, the competition climate will grow. The dynamics of competition requires all companies in the industry to design a series of strategic actions so that the company can survive, compete and thrive.

This study has three objectives: First, to analyze the commercial health insurance premium income by comparing the premium income before and after the operation of BPJS. Regression analysis and analysis of the data are used to answer this objective. The result overall shows, there is no decrease in premiums before and after the operation BPJS for the health insurance industry premium income commercial sector. These global results do not reflect all of the companies. When in the sort of data of companies, there are a number of companies that experienced an increase, or decrease or even stagnation. The second objective of this study is to analyze the influence of external and internal environment of commercial health insurance industry after the operation of JKN program. Taking each of the two samples of the general insurance companies in each of these conditions, why these companies get the increase, or decrease or even stagnation. SWOT analysis, matrix IFE - EFE and IE matrix are used to answer this second goal. The result found eight alternative to the dominant strategy. Given limited resources, it is possible there are a number of companies that can run all of these alternatives. Therefore prioritize become an important and this is the third objective of this study is to formulate a marketing strategy of...
commercial health insurance. Analytical Hierarchy Process (AHP) is used as a tool of analysis.

This research is a case study with the health insurance industry commercial sector scale nonetheless take a sample of 10 large companies that meet the criteria which can represent the company's general conditions of commercial health insurance companies in Indonesia. Enrichment materials and clarify the existing conditions, research is also conducted to the General Insurance Association of Indonesia (AAUI) and the Indonesian Life Insurance Association (AAJI). Besides, the research has also done to all of the regulators such as BPJS Health and Financial Services Authority (FSA), which specifically deal with insurance especially health insurance. Thus the total is 14 people of 14 institutions. This is the primary data source of this research. Secondary data were obtained from the FSA and AAUI and other literature such as books and journals as well as the results of the scientific literature of previous researchers.

The results of this research is the formulation of alternative strategies based on the priority level of importance that is expected to make companies in commercial health insurance can survive and thrive despite the JKN program of BPJS Health is mandatory.

Keywords: AHP, commercial health insurance companies, marketing strategy, national health insurance, SWOT.