

ABSTRAK

BPJS Kesehatan menghadapi tantangan dalam mempertahankan keaktifan peserta JKN, terutama setelah mencapai hampir 98% cakupan populasi Indonesia. Penurunan persentase peserta aktif menjadi isu kritis yang dapat mengganggu keberlanjutan program JKN. Penelitian ini bertujuan untuk mengevaluasi implementasi strategi retensi peserta berdasarkan *Baldrige Excellence Framework* (BEF) kategori 3.2, khususnya aspek kerekatan pelanggan. Metode penelitian yang digunakan adalah pendekatan kualitatif dengan wawancara mendalam dan analisis data menggunakan kerangka ADLI (*Approach, Deployment, Learning, Integration*). Data dikumpulkan dari wawancara dengan pemangku kepentingan BPJS Kesehatan dan dokumen terkait.

Hasil penelitian menunjukkan bahwa BPJS Kesehatan telah melakukan berbagai upaya untuk meningkatkan retensi peserta, termasuk pengelolaan hubungan pelanggan dan peningkatan aksesibilitas layanan. Namun, strategi yang diterapkan belum sepenuhnya selaras dengan kebutuhan spesifik peserta, terutama antara segmen PBI dan Non-PBI. Selain itu, pembelajaran organisasi melalui umpan balik peserta belum diolah secara optimal untuk menghasilkan inovasi layanan. Analisis keluhan juga belum dimanfaatkan secara efektif untuk mencegah masalah serupa di masa mendatang.

Penelitian ini merekomendasikan personalisasi layanan berdasarkan segmentasi peserta, penguatan mekanisme pengumpulan dan analisis umpan balik, serta integrasi strategi retensi dengan tujuan strategis BPJS Kesehatan. Dengan menerapkan rekomendasi ini, diharapkan BPJS Kesehatan dapat meningkatkan keaktifan peserta JKN, menciptakan layanan yang lebih inklusif, dan memperkuat keberlanjutan program JKN.

Kata kunci: *Baldrige Excellence Framework*, retensi peserta, kerekatan pelanggan, strategi retensi, BPJS Kesehatan.

ABSTRACT

BPJS Kesehatan faces significant challenges in maintaining the active participation of JKN (National Health Insurance) members, particularly after achieving nearly 98% coverage of Indonesia's population. The decline in the percentage of active members has become a critical issue that could undermine the sustainability of the JKN program. This study aims to evaluate the implementation of retention strategies based on the Baldrige Excellence Framework (BEF) category 3.2, with a specific focus on customer engagement.

The research adopts a qualitative approach, utilizing in-depth interviews and data analysis through the ADLI (Approach, Deployment, Learning, Integration) framework. We collected data from interviews with BPJS Kesehatan stakeholders and relevant documents.

The findings indicate that BPJS Kesehatan has undertaken various efforts to improve member retention, including customer relationship management and enhancing service accessibility. However, the implemented strategies do not fully align with the specific needs of different member segments, particularly between PBI (subsidized) and non-PBI (non-subsidized) groups. Additionally, the organization has not optimally leveraged organizational learning through member feedback to generate service innovations. Organization have also not effectively utilized complaint analysis to prevent recurring issues.

This study recommends personalizing services based on member segmentation, strengthening mechanisms for collecting and analyzing feedback, and integrating retention strategies with BPJS Kesehatan's strategic objectives. BPJS Kesehatan expects to implement these recommendations to enhance the active participation of JKN members, create more inclusive services, and reinforce the sustainability of the JKN program.

Keywords: *Baldrige Excellence Framework, participant retention, customer loyalty, retention strategy, BPJS Kesehatan*