

Cakupan kepesertaan Jaminan Kesehatan Nasional (JKN) secara nasional telah mencapai lebih dari 98%, namun hingga Agustus 2025 tingkat keaktifan peserta masih berada pada angka 79,67% dan belum memenuhi target Rencana Pembangunan Jangka Menengah Nasional (RPJMN) 2025–2029. Di Provinsi DKI Jakarta, meskipun cakupan kepesertaan telah mencapai 100%, tantangan keaktifan peserta masih terutama terjadi pada segmen Pekerja Bukan Penerima Upah (PBPU). Penerapan Peraturan Kepolisian Negara Republik Indonesia Nomor 6 Tahun 2023 yang mewajibkan status JKN aktif dalam pengurusan Surat Keterangan Catatan Kepolisian (SKCK) mendorong peserta nonaktif untuk melakukan reaktivasi. Namun, keberlanjutan kepesertaan pascareaktivasi serta faktor-faktor yang memengaruhinya masih terbatas dikaji.

Penelitian ini bertujuan menganalisis keberlangsungan kepesertaan JKN pascareaktivasi melalui layanan SKCK serta mengidentifikasi faktor-faktor yang memengaruhi risiko peserta kembali berstatus nonaktif. Penelitian menggunakan desain kuantitatif dengan pendekatan *retrospective cohort* dan analisis survival terhadap 623 peserta JKN yang melakukan reaktivasi kepesertaan melalui layanan SKCK di Provinsi DKI Jakarta pada Februari 2025, dengan periode observasi hingga September 2025. Analisis dilakukan secara deskriptif, dilanjutkan dengan metode Kaplan–Meier dan regresi *Cox Proportional Hazard*.

Hasil analisis menunjukkan bahwa probabilitas peserta untuk tetap berstatus aktif menurun secara bertahap hingga mencapai 0,634 pada akhir periode pengamatan. Analisis Kaplan–Meier menunjukkan perbedaan bermakna dalam probabilitas bertahan aktif berdasarkan status perkawinan, segmen kepesertaan, dan kelas perawatan. Namun, hasil regresi Cox menunjukkan bahwa hanya segmen Pekerja Bukan Penerima Upah (PBPU) yang berpengaruh signifikan terhadap risiko kembali nonaktif ($HR = 7,83$; $p = 0,041$), sedangkan usia, jenis kelamin, status perkawinan, dan kelas perawatan tidak menunjukkan pengaruh signifikan setelah dikendalikan secara simultan.

Kesimpulannya, keberlanjutan keaktifan peserta JKN pascareaktivasi melalui layanan SKCK di Provinsi DKI Jakarta terutama dipengaruhi oleh segmen kepesertaan, khususnya segmen Pekerja Bukan Penerima Upah (PBPU). Kebijakan mandatory JKN efektif mendorong reaktivasi kepesertaan, namun masih memerlukan penguatan strategi retensi dan reaktivasi lanjutan agar status keaktifan JKN dapat dipertahankan secara berkelanjutan.

Kata kunci: Jaminan Kesehatan Nasional, kepatuhan iuran, reaktivasi kepesertaan, Surat Keterangan Catatan Kepolisian, analisis survival, Kaplan–Meier, *Cox Proportional Hazard*

ABSTRACT

National Health Insurance (*Jaminan Kesehatan Nasional/JKN*) coverage in Indonesia has exceeded 98%; however, as of August 2025, the active membership rate remained at 79.67%, below the target set in the 2025–2029 National Medium-Term Development Plan (RPJMN). In the Special Capital Region of Jakarta (DKI Jakarta), despite achieving 100% coverage, maintaining active enrollment remains a challenge, particularly among Informal Sector Workers/Self-Employed members (*Pekerja Bukan Penerima Upah/PBPU*). The implementation of the Indonesian National Police Regulation No. 6 of 2023, which requires an active JKN status for obtaining a Police Clearance Certificate (*Surat Keterangan Catatan Kepolisian/SKCK*), has encouraged inactive members to reactivate their enrollment. Nevertheless, evidence on post-reactivation membership sustainability and its determinants remains limited.

This study aimed to examine the sustainability of JKN active status after reactivation through SKCK services and to identify factors associated with the risk of reverting to inactive status. A quantitative retrospective cohort design was employed, using survival analysis on 623 JKN members who reactivated their enrollment through SKCK services in DKI Jakarta in February 2025, with follow-up until September 2025. Descriptive analysis was conducted, followed by Kaplan–Meier estimation and Cox proportional hazards regression.

The results showed a gradual decline in the probability of remaining active, reaching 0.634 by the end of the observation period. Kaplan–Meier analysis indicated significant differences in survival probabilities by marital status, membership segment, and care class. However, Cox regression revealed that only the PBPU segment was significantly associated with a higher risk of returning to inactive status (HR = 7.83; $p = 0.041$), while age, sex, marital status, and care class were not significant after simultaneous adjustment.

In conclusion, post-reactivation JKN membership sustainability among SKCK service users in DKI Jakarta is primarily influenced by the membership segment, particularly PBPU. Mandatory JKN policies are effective in promoting reactivation, yet strengthened retention strategies and follow-up reactivation mechanisms are needed to sustain active membership over time.

Keywords: National Health Insurance, premium compliance, membership reactivation, Police Clearance Certificate, survival analysis, Kaplan–Meier, Cox proportional hazards