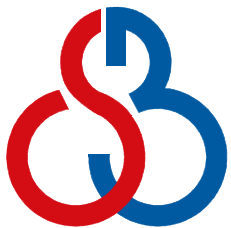


Health & Wealth

Oleh: S. Budisuharto



Penyebab Bangkrut

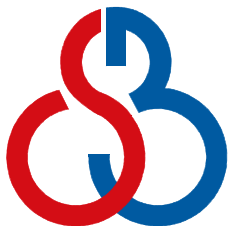
1. Salah Mengelola Keuangan

- *Defisit Keuangan krn Pengeluaran Tak Terkendali*
- *Salah Mengelola Hutang*
- *Kegagalan Usaha: SalahKelola–Ditipu–SiklusEkonomi*
- *Kena Investasi Bodong (serakah & tidak waspada)*
- *Tidak Punya Asuransi*

2. Ada Keluarga yg Sakit / Meninggal Dunia

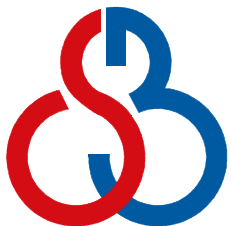
3. Bencana: Kebakaran, Bencana Alam & Lain²

4. Kecelakaan & Pencurian



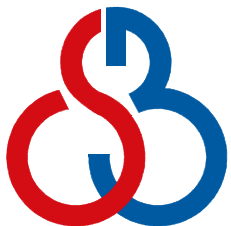
Sakit yg butuh banyak biaya

1. Cacat Tetap Total (*disability & dismemberment*)
2. Penyakit Kritis (*Critical Illness*)
3. Penyakit Terminal yg Butuh Perawatan Paliatif (*Palliative Care*)
4. Hidup Tua & Membebani yg Muda
5. Perawatan Jangka Panjang (*Long Term Care*)

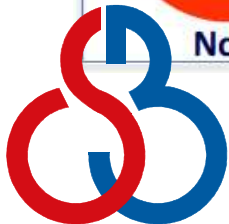
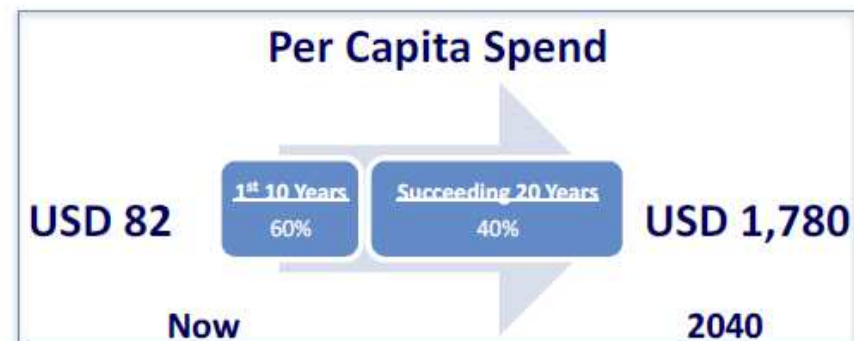
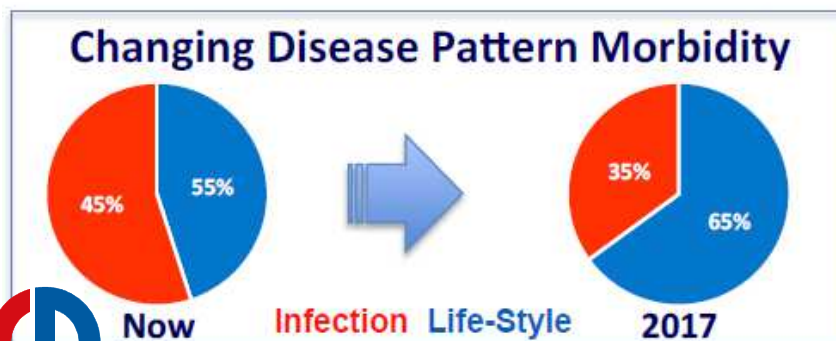
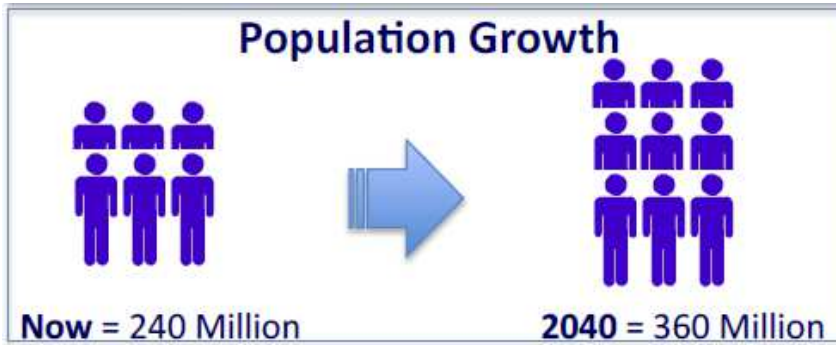


Isu² Kesehatan & Keuangan

1. BPJS Kesehatan vs Asuransi Kesehatan Komersial
Managed Care – Coordination of Benefit
2. Melakukan Medical Check-Up Rutin
3. Hati² dengan yg Kau Makan & Kau Pegang
Non-Infectious Disease – Hygiene Living
4. Obat Bermerek vs Obat Generik
5. Obat Penting yg Harus Dibawa-bawa
6. Ke Luar Negeri Butuh Travel Insurance
7. Muda Kerja Keras – Tua Sakit Keras

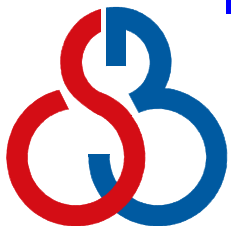


Indonesia Healthcare Lanscape



Perubahan Teknologi Kesehatan

- **New Medical Technology**
Genetic and Genom Analysis, T-Ray for 3D Medical Imaging, Gamma Knife, Nano-Machine Technology, Robotic Surgery, Artificial Eye etc.
- **New Drugs**
Lowering Cholesterol, Neuropathic Pain, Hypertension, Cancer and Diabetes
- **New Vaccinations**
Childhood Leukemia, Malaria, Stimulate Immune System, E-Coli and Salmonella



Thank You

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