Thailand, February 10-11, 2024

Vol. 5, No. 1 (2024)

E-ISSN: 2722-7618 | P-ISSN: 2722-7626

# THE EFFECTIVENESS OF THE BPJS HEALTH PROGRAM IN ADDRESSING HEALTH PROBLEMS IN INDONESIA

# Mohamad Riza<sup>1\*</sup>

\*1 Universitas Muhammadiyah Sumatera Utara \*1email: m.riza dr@yahoo.co.id

Abstract: Social Security Administering Body (BPJS) Law Number 24 of 2011 concerning Social Security Administering Body (BPJS) established two Social Security administering bodies, namely BPJS Health and BPJS Employment. The Social Security Administering Agency (BPJS) for health is the result of the transformation of access, Jamkesda or Jamkesmas. BPJS health is divided into three categories of membership, namely BPJS Mandiri or Individual, BPJS for Wage Recipient Workers (PPU), and BPJS Contribution Assistance Participants (PBI). The BPJS health program in Indonesia as a whole can now be said to be running, with the existence of rules or a legal system that regulates this, making it legal, fair and beneficial for the Indonesian people. BPJS health in Indonesia can be said to be effective in maintaining the health of the Indonesian people, who basically have rights that the State must fulfill regarding health.

Keywords: Effectiveness, BPJS, Health.

### Introduction

Health has an important role in people's lives, because health is an asset for the physical, mental and social well-being of every individual. Health is a basic need for human life and since ancient times, many efforts have been made to maintain and improve the health status of individuals and groups (Farich, 2012). According to Law No. 36 of 2009, Article 1 states that health is a human right and an element of welfare that must be realized in accordance with the ideals of the Indonesian nation as intended in Pancasila and the 1945 Constitution of the Republic of Indonesia. Health development in Indonesia is carried out in various ways. Health efforts are comprehensive and holistic. The aim is to achieve the ability to live a healthy life for every resident in Indonesia. For this reason, equitable health services with good quality of service are needed. The aim of health development as a national commitment can be seen in article 3 of Law Number 36 of 2009, Health development aims to increase awareness, will and ability to live healthily for everyone in order to achieve the highest level of public health, as an investment in human resource development, socially and economically productive.

One of the efforts made by the government to achieve this improvement in health, including health insurance for the community, especially the poor, is implementing the Health Insurance Program, starting from Jamkesmas, Jamkesda, but this program has not been effective. Until finally switching to National Health Insurance through the Social Security Administering Body (BPJS) Law Number 24 of 2011 concerning the Social Security Administering Body (BPJS) established two Social Security administering bodies, namely BPJS Health and BPJS Employment. The Social Security Administering Agency (BPJS) for health is the result of the transformation of access, Jamkesda or Jamkesmas. BPJS health is divided into three categories of membership, namely BPJS Mandiri or Individual, BPJS for Wage Recipient Workers (PPU), and BPJS Contribution Assistance Participants (PBI). BPJS Employment is a government program that provides socio-economic security for every Indonesian worker. Every company is required to

E-ISSN: 2722-7618 || P-ISSN: 2722-7626

register its employees to become BPJS employment participants with monthly contributions which are partly borne by the company. What the researchers will examine is BPJS Health with the Contribution Assistance Participant (PBI) category. The Social Security Administering Body is specially assigned by the government to provide health insurance for all Indonesian people. This program serves various levels of society. The Social Security Administering Body (BPJS) for health is intended to provide protection so that all levels of society have equal access to health.

#### **Literature Review**

### 1. BPJS

The Social Security Administering Body (BPJS) is a legal entity established by the BPJS Law to administer social security programs. Law Number 24 of 2011 established two BPJS, namely: (Herlambang, 2016)

- a. BPJS Health functions to organize social security programs.
- b. BPJS Employment functions to provide work accident insurance, death insurance, old age insurance and pension insurance programs.

BPJS Health is the result of the transformation of access, Jamkesmas or Jamkesda. Previously, some people knew about access, now access no longer exists and has been transformed into BPJS Health. BPJS Health's main focus is to provide health insurance to all Indonesian citizens, young and old, even babies, and also applies to foreigners who have lived in Indonesia for at least 6 months. BPJS is responsible to the President. The BPJS organ consists of the Supervisory Board and Directors. Members of the BPJS Board of Directors are appointed and dismissed by the President. The President appoints the main Director. BPJS is supervised by internal supervisors and external supervisors. Internal supervision is carried out by BPJS organs, namely the Supervisory Board, a work unit under the Board of Directors called the Internal Supervisory Unit. External supervision is carried out by bodies outside BPJS, namely DJSN, Financial Services Authority (OJK), and the Supreme Audit Agency (BPK).

## 2. Health services

Health services have a very important role in accelerating the level of community welfare. Quality health services are one measure of satisfaction which has an effect on the patient's desire to return to the institution that provides effective health services. Quality health services can mean the maximum effort that can be given by health service workers in order to meet patient needs to achieve a certain level of satisfaction, as well as providing quality health services to patients with the aim of increasing public trust in health services provided by a health service center. (Tando, 2016). Health services are the implementation of health maintenance in order to achieve optimal levels of health for both individuals and society. Health services are a plan used to distribute health facilities to the community. Health services are any efforts carried out individually or collectively within an organization to maintain and improve health, prevent and cure disease and restore the health of individuals, families, groups and/or communities (Azwar, 2016).

## Method

A study cannot be said to be research if it does not have a research method (Koto, 2021). The research method is a process of collecting and analyzing data that is carried out systematically, to achieve certain goals. Data collection and analysis is carried out naturally, both quantitatively

E-ISSN: 2722-7618 | P-ISSN: 2722-7626

and qualitatively, experimentally and non-experimentally, interactively and non-interactively (Koto, 2020). The research method used is normative juridical research, namely legal research conducted by examining literature or secondary data (Koto, 2022). In qualitative research, the process of obtaining data is in accordance with the research objectives or problems, studied in depth and with a holistic approach (Rahimah & Koto, 2022).

# **Result and Discussion**

#### 1. Health Services in Indonesia

Indonesia is a country of law, a country of law is a country based on law and justice for its citizens. As a rule of law, to run a country and protect human rights must be based on law. Law is a set of rules that have sanctions if the rules are violated, the basic rules of which are regulated in the 1945 Constitution. This is a guideline for making regulations that exist under it, which means that Legislation under the 1945 Constitution must not conflict with the 1945 Constitution. Humans are one of God's creatures who always need various needs to live their lives in the world. These needs will be met if their physical and psychological condition is healthy. Healthy physical and psychological conditions are very important, so many people try to maintain their health. Human Rights are the basic rights that humans have which they are born with which are related to their dignity as creations of God Almighty which cannot be violated or eliminated by anyone. Government regulations made by the President to regulate the proper implementation of laws.

The success of a country can be seen from the realization of the country's national development goals. One thing that can be used as a measure of success is the level of community welfare. Welfare is the main factor because it is related to a decent life for every community, such as the availability of educational facilities and infrastructure to those involving basic health needs because health problems are the government's main focus in improving the level of community welfare as written in Article 34 paragraph (3) of the Law. The 1945 Constitution of the Republic of Indonesia states that "the State is responsible for providing adequate health service facilities and public service facilities".

In an increasingly developing medical world, the role of hospitals is very important in supporting the health of the community. The progress and decline of a hospital is largely determined by the success of the parties who work in the hospital, in this case doctors, nurses and the people who live there. The hospital is expected to understand consumers as a whole so that they can progress and develop. Health is a primary human need to carry out its functions and roles so as to obtain prosperity and is the right of every citizen. Every Indonesian citizen has the right to good health and welfare for himself and his family. This is stated in Article 28 H of the 1945 Constitution of the Republic of Indonesia, that: "Everyone has the right to live in physical and spiritual prosperity, to live in and have a good and healthy living environment, and has the right to receive health services, everyone has the right to receive convenience and special treatment to obtain the same opportunities and benefits in order to achieve equality and justice, every person has the right to social security which enables his/her full development as a useful human being, every person has the right to have private property rights and these rights must not be taken over arbitrarily -authorized by anyone".

Health insurance as a basic right is also stated in Article 4 of Law of the Republic of Indonesia Number 36 of 2009 concerning Health "Everyone has the right to health". The government, together with the community, in realizing an optimal level of health for everyone, must continuously pay serious attention to the implementation of national development with a health perspective, ensuring health services, increasing professionalism and decentralizing the health sector. These activities of course require adequate health legal instruments. Adequate health

E-ISSN: 2722-7618 | P-ISSN: 2722-7626

legal instruments are intended to provide legal certainty and comprehensive protection for both providers of health efforts and communities receiving health services. Next we will discuss a little about health law in Indonesia.

Health law, including the "lex specialis" law, specifically protects the duties of health professionals (providers) in human health service programs towards the goal of the declaration "health for all" and specifically protects patient "receivers" to obtain health services (Triwibowo, 2014). This health law itself regulates the rights and obligations of each service provider and service recipient, both as individuals (patients) or community groups (Notoatmodjo, 2010).

The Indonesian Health Law Association in its articles of association states "Health law is all legal provisions that relate directly to health maintenance or services and their implementation as well as the rights and obligations of both individuals and all levels of society as recipients of health services and health service providers in all aspects of the organization; means of national or international medical guidelines, law in the field of medicine, jurisprudence and science in the field of medical health. "What is meant by medical law is the part of health law that concerns medical services" (Siswati, 2013).

Health is one of the basic human needs next to food, clothing and shelter. Without a healthy life, human life becomes meaningless, because in a sick condition it is impossible for humans to carry out daily activities well. Apart from that, people who are sick (patients) who cannot cure their own disease, have no other choice but to ask for help from health workers who can cure their disease and these health workers will carry out what is known as health efforts by providing health services (Chandrawila, 2001).

As regulated in Law Number 36 of 2009 concerning Health in Article 1 Number (11) General Provisions which reads: "Health efforts are every activity and/or series of activities carried out in an integrated, integrated and sustainable manner to maintain and improve degree of public health in the form of preventing disease, improving health, treating disease, and restoring health by the government and/or the community." Then in Article 4 of Law Number 36 of 2009 concerning Health it is explained that "everyone has the right to health". The right to health referred to in this article is the right to obtain health services from health service facilities in order to achieve the highest possible level of health. Article 5 Paragraphs (1) and (2) of Law Number 36 of 2009 concerning Health explains that:

- 1. Everyone has the same rights in gaining access to resources in the health sector.
- 2. Everyone has the right to obtain safe, quality and affordable health services.

In the General provisions in the Health Law, it is not clearly stated regarding Health Services, but this is reflected in Article 1 of General Provisions Paragraph (11) that health efforts are every activity and/or series of activities carried out in the interests of health in public. Although it is not clearly explained about health services, we can understand it through the definitions put forward by scholars as follows: According to Levey and Loomba, health services are efforts carried out individually or jointly within an organization to maintain and improve health, prevent and cure disease and restore the health of individuals, families, groups or communities. So health services are a sub-system of health services whose main objectives are promotive (maintaining and improving health), preventive (prevention), curative (cure), and rehabilitation (recovery) of the health of individuals, families, groups or communities and the environment. What is meant by subsystem here are the sub systems in health services, namely input, process, output, impact, feedback.

In line with what was stated by Levey and Loomba Hendrojono Soewono also stated that what is meant by health services is every effort either carried out individually or jointly within an organization to improve and maintain health, prevent disease, treat disease and restore health aimed at individuals. , group/society. Likewise with what Wiku Adisasmito stated that health services are all forms of activities aimed at improving the status of a society which include

E-ISSN: 2722-7618 || P-ISSN: 2722-7626

counseling activities, improving health, preventing disease, healing and restoring health which are carried out in an integrated and sustainable manner which is synergistically effective and effective. to achieve the highest level of public health.

# 2. Effectiveness of the BPJS Health Program in Indonesia

The government always strives to improve the quality of public health by using social security. This social security is a form of social protection organized by the government which is useful for ensuring that citizens or communities fulfill their basic living needs. This social security program started from Jamkesmas, Jamkesda, AKSES and a new government program emerged called the Health Social Security Administering Agency (BPJS). The program target is the target of the health Social Security Administering Agency (BPJS) program to be achieved. For this reason, many people found at the Libureng Community Health Center, Bone Regency, use health Social Security Administering Agency (BPJS) cards to obtain care and treatment.

The measurement of the effectiveness of BPJS services is carried out through the following indicators:

- a. Service process
  - In implementing BPJS Health User Patient Services, Puskesmas employees are certainly a determining factor in the service.
- b. Service quality
  - Service quality concerns the response to the service process by service users.
- c. Service Reliability
  - Service reliability concerns the management of service time to the community.
- d. Access to services
  - This concerns the intensity of service users (community) which is then measured by indicators of community visits to services.
- e. Service procedures
  - This concerns the mechanism of service procedures experienced by service users.
- f. Service facilities
  - This concerns the availability of facilities to support services.

In creating quality public services, apart from having to be supported by a good service system, it must also be supported by resources, in this case service providers or officials. Having good discipline from the apparatus will certainly support the creation of quality services. The following is a response regarding officer discipline. concerns the performance of the apparatus in carrying out services to service users, this supports ease of service.

# Conclusion

The BPJS health program in Indonesia as a whole can now be said to be running, with the existence of rules or a legal system that regulates this, making it legal, fair and beneficial for the Indonesian people. BPJS health in Indonesia can be said to be effective in maintaining the health of the Indonesian people, who basically have rights that the State must fulfill regarding health.

E-ISSN: 2722-7618 | P-ISSN: 2722-7626

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