



Counseling on the Benefits of BPJS Kesehatan Membership to the Community in Mojosongo, Jebres, Surakarta

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Abstract

BPJS Health is a public legal entity that is responsible to the president and functions to administer the health insurance program for all Indonesian residents, including foreigners who work for a minimum of 6 months in Indonesia. BPJS Health ensures that participants receive health maintenance and protection benefits in order to meet their basic health needs. The purpose of this service is to explain the benefits of BPJS Kesehatan membership. The place where the service is carried out is in the Surakarta City area on June 2022. The service uses lecture and discussion methods with the community. As a result of this service, the community's understanding of the benefits of BPJS Health membership has grown. obtained from the results of the pre-test value of 50% and the post-test value of 90%. Conclusion: The community is expected to make more use of its BPJS Health membership in supporting health and getting the best health service facilities.

1. Introduction

The Social Security Administration Agency (BPJS) is an institution established by the government to implement the National Health Insurance program through the introduction of a health insurance system. Presidential Regulation Number 12 of 2013 concerning Health Insurance states that all participants are entitled to health insurance benefits, namely the health benefits of each individual. Medical necessity (Paramita et al., 2019). Basically, health insurance is a right for all people, especially the Indonesian people themselves, and then realizing the vision of achieving quality health insurance that covers the entire Indonesian population and does not discriminate between people (Amin, C et al., 2023). However, this is still doubtful with the data submitted that the number of BPJS health participants in 2020 does not cover at least more than 90% of Indonesia's population, but only 82.51% of the population (Budi Kusumawardhani et al., 2021).

The health insurance program is run nationally with the principle of social insurance, the principle of equity and the system is in the form of a mutual cooperation system where able and healthy participants will help poor and sick participants (Pertwi, D et al., 2017). However, among the public there is a perception that is still not good with the JKN program.

This could be due to the lack of knowledge and outreach about the BPJS health program so that the implementation of the BPJS program has not been well understood by the whole community. Another fact is that BPJS membership does not fully cover the community, especially informal workers (laborers or farmers) or people in remote villages because not all of them are registered or have BPJS cards (Kusumawardhani, O.B, & Ripha, R.W, 2020).

The Social Security Administrative Body (BPJS) for Health is a legal entity formed to administer the national health insurance program (JKN) to achieve Universal Health Coverage (UHC) for all Indonesian citizens. The achievement of BPJS Health membership in 2019 is contained in the National Medium Long Term Development Plan (RPJM), namely a minimum of 95% of the population becomes BPJS Health participants through the National Social Security System (SJSN) (Oktavy Budi Kusumawardhani et al., 2023). BPJS Health targets that on January 1 2020 participation will be mandatory for the Indonesian people to make BPJS. The entire population of Indonesia, totaling 257.5 million people, is a member of the National Health Insurance (JKN) to realize Universal Health Coverage (UHC). UHC protects the health of all Indonesian people (Safitrih et al., 2019).

The number of BPJS participants even experienced a decline where at the end of 2020 the number of participants was 222.46 million people, having decreased by 1.64 million people from 2019 the number of BPJS Health participants was 224.1 million people. The decrease in the number of participants was due to a number of reasons, including membership being deactivated because they did not pay dues regularly. Another reason is the reduction in the number of Contribution Assistance Recipients (PBI) due to reaching the quota and being disqualified as PBI, resulting in membership changing to the Non-Paid Worker (PBPU) segment or independent participants becoming deactivated. From this presentation, BPJS Health will be able to carry out the assigned tasks, and if it is determined that BPJS is the only institution that administers the National Health Insurance (JKN) (Mustikasari et al., 2021).

At the end of 2020, BPJS experienced a surplus of 18.7 trillion, but Ali Gufron, as the main director of BPJS, said that there were still total liabilities of 25.15 trillion, so BPJS Health still experienced a deficit of 6.36 (Cantika Adinda Putri et al., 2021). Is it because there are still many efforts to rely on health facilities as providers of health insurance related to the implementation of education and community empowerment (Sari, D. N et al, 2023), so that the costs incurred by BPJS are high, therefore the author is interested in taking the title BPJS Health Provides Health Guarantee to Patients or Communities (Fajrini et al., 2021). The survey results related to the benefits of BPJS Health membership found that 7 out of 10 people said they did not know the benefits of BPJS Health membership. Based on the background and the results of the survey, socialization was carried out regarding the benefits of BPJS Health membership to the community.

2. Methods of Implementation

Community service is carried out by socializing the benefits of BPJS Health membership to the community. The extension worker will socialize the benefits of BPJS Health membership to the community. Socialization is done offline. The target in this activity is the community. The location of this community service is in RW 29 Mojosongo, Jebres, Surakarta

3. Results and Discussion

The result of community service regarding the socialization of BPJS Health Membership Benefits to the Community is that the community understands and knows the Benefits of Health BPJS Membership to the Community. Before the socialization was carried out, the community did not really understand the Benefits of BPJS Health Membership to the Community. Socialization activities are carried out through offline lectures/discussions in community places. The socialization material explained the Benefits of BPJS Health Membership to the Community. After the socialization was carried out, the community stated that they understood and were satisfied with the material that had been conveyed in the socialization. There was an increase in knowledge in the community who initially did not know the benefits of BPJS Health membership to the community. This can also be described in the pre-test and post-test questionnaire results. The results of the comparison distribution of pre-test and post-test results are presented in Table 1:

Table 1. Average Pre and Post Test Values

<i>Pre-Test</i>	<i>Post Test</i>
50	90

Based on the data in Table 1 it shows that before counseling was carried out, most of the participants still had insufficient knowledge about community outreach and did not really understand the benefits of BPJS Kesehatan membership to the community. increase in value to 90. From the results of the value it can be concluded that there is an increase in knowledge about the benefits of BPJS Kesehatan membership to the community. This can be seen from the pre test score (50) to the post test score (90).

In community service activities, socialization of BPJS Health membership to the community always seeks to increase knowledge about BPJS Health membership to the community. After the socialization was carried out, the community stated that they understood and were satisfied with the material that had been conveyed in the socialization. There is an increase in knowledge in the community who initially did not know about BPJS Health membership to the public to know and be able to do it. Community service activities socializing BPJS Health membership as presented in Figure 1. And Figure 2.



Figure 1. Providing Extension



Figure 2. Giving Souvernirs

According to Mustikasari (2021) regarding BPJS Health Providing Health Insurance to Patients or the Community, the Implementation of National Health Insurance in Indonesia is still considered very bad, this can be seen from the provisions and implementation of insurance contracts at BPJS Health, where BPJS services are available to participants who contribution only. Based on the 18th century Constitution of the Republic of Indonesia, everyone has the right to live in a healthy environment and have the opportunity to use health services. BPJS regulations are not in accordance with the Constitution because these regulations apply to BPJS participants. All Indonesian residents must register directly as BPJS participants and have the same obligation to get basic health rights if they have to pay for food. In addition, BPJS activities are curative in nature, prioritizing responses to sick participants, ideas that tend to believe that BPJS guarantees all kinds of illnesses to reduce health awareness, and continue to focus on rehabilitation efforts. Specifically, the government or BPJS needs to develop health insurance regulations that can be obtained by all Indonesian people, including not only achieving the goals of national health insurance, but also carrying out promotive and preventive efforts.

The Review of the Implementation of Health BPJS for Workers at Private Universities in DIY shows that the implementation of Health BPJS for Workers at Private Universities in D.I. Yogyakarta is in accordance with statutory regulations No. 24 of 2011 concerning the Social Security Organizing Agency and has been followed by all workers who work at Atma Jaya Yogyakarta University (UAJY), Cokroaminoto University Yogyakarta (UCY), Jana Badra University Yogyakarta (UJB) , and Imanuel Christian University Yogyakarta (UKRIM). In addition, workers and the University have paid BPJS Health contributions in accordance with the applicable laws and regulations. The benefits obtained by workers regarding the implementation of BPJS Health are that workers feel that they have received services that are in line with their expectations and needs (Syahputra, 2021).

Participation in the BPJS Kesehatan Program in the Middle of a Pandemic Covid-19 Outbreak stated that in order to optimize BPJS Kesehatan participation during the Covid 19 pandemic, people are required to maintain physical distance and even stay at home, for this BPJS Kesehatan optimizes the mobile application. JKN' via smartphone. The facilities provided in this application are membership data, bed availability, premiums, surgery schedule, change membership data, Covid-19 self-screening, doctor consultation. BPJS Kesehatan provides financial relief for JKN-KIS participants for the increase in contributions set by the government during the Covid-19 pandemic, namely relaxation of participant

contribution arrears for Non-Paid Workers (PBP) and Business Entity Wages Receiving Workers (PBU) who have arrears of more than 6 months with the remaining arrears that must be paid no later than 2021 (Fajrini et al., 2021).

4. Conclusion

From the value results it can be concluded that there is an increase in knowledge about the benefits of BPJS Health membership to the community. This can be seen from the pre test score (50) to the post test score (90). In community service activities, socialization of BPJS Health membership to the community always seeks to increase knowledge about BPJS Health membership to the community. After the socialization was carried out, the community stated that they understood and were satisfied with the material that had been conveyed in the socialization. There is an increase in knowledge in the community who initially did not know about BPJS Health membership to the public to know and be able to do it.

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