

Utilization of The Mobile Application of National Health Insurance (JKN) To Increase The Effectiveness of Services BPJS Insurance In Sibolga

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ABSTRACT

Currently, the government has developed several mobile applications for the National Health Insurance (JKN) to facilitate services for patients. The development of some of these applications aims to help consumers and support patient-centered decisions in choosing which benefits to choose. The digital transformation of the Badan Penyelenggara Jaminan Sosial (BPJS) is to provide convenience for BPJS users or the public, such as paying BPJS contributions, changing membership data, knowing family participant data, etc. The aims of this study is to determine the use of the national health insurance application (JKN) to increase the effectiveness of BPJS health services in the city of Sibolga. The type of research taken is descriptive research with a qualitative approach. This study took as many as four resource persons. While the data collection technique is using the technique of observation, interviews and documentation. The results showed that through the national health insurance (JKN) mobile application, all administrative services at the Sibolga City BPJS office for patients became more effective and efficient. This shows that the benefits of the JKN mobile application have proven to be very helpful in accessing BPJS health services.

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INTRODUCTION

The application of Information and Communication Technology is now widely used in the business world or other organizations to produce time efficiency and lower costs (Hu et al., 2020). The resolution of a case with a shorter time and lower cost is what causes every business person or

organization to feel the need to utilize various kinds of information technology in the work environment. Therefore, the organizers of the Badan Penyelenggara Jaminan Sosial (BPJS) have tried to adapt to current technological trends and carried out various transformations to implement communication and information technology.

The rapid development and advancement of information technology that is happening at this time has caused changes in the service system, namely conventional services began to shift towards an electronic-based service system (Sulastri, Serli K. A. Litik, 2021). The government, in this case BPJS Kesehatan, has also tried to make adjustments to improve the quality of the management of public health insurance and social security. This improvement really needs to be done because social security is a form of social protection organized by the government to ensure that people as citizens can fulfill their basic needs for a decent life (Hu et al., 2020), (Chae et al., 2021).

The social security program initially started from Jamkesmas and Jamkesda, ASKES until a new government program called the Badan Penyelenggara Jaminan Sosial (BPJS). Furthermore, through BPJS Health, BPJS Health is currently committed to providing the best service for the community, both in terms of health services and providing information to the people of Indonesia (W. Yusuf & Suparta, 2021). BPJS Health also does not miss to continue to adapt to existing technological developments. This can be seen through the breakthroughs made by BPJS Kesehatan. One of them is the presence of the JKN mobile application as an effort to improve services for participants of the National Health Insurance-Healthy Indonesia Card (JKN-KIS).

The JKN mobile application is a form of digital transformation of the BPJS Health business model which was originally in the form of administrative activities carried out at Branch Offices or Health Facilities, transformed into an application that can be used by participants anywhere and anytime without time limits (self-service). The JKN mobile application was launched by BPJS Kesehatan President Director Ali Ghufron Mukti in 2020 (Xie et al., 2021). The use of the JKN mobile application can provide several conveniences to the public and participants, namely the ease of paying and changing membership data, the ease of knowing information on family participant data, the convenience of finding out information on the participant's dues bill, the ease of obtaining information on Health Facilities and the ease of submitting complaints, as well as requests for information regarding JKN-KIS (Xie et al., 2021).

Effectiveness is a measure that states how far the target has been achieved, the higher the effectiveness (Hong et al., 2021), (Chanyalew et al., 2022). This JKN mobile application is expected to reduce queues at every BPJS Health Branch Office by providing the best service to the community. The BPJS Health Branch Office is a place for the community to complete all administrative activities. Often at the BPJS Health Branch Office there are long queues of people who want to solve all BPJS Health affairs. Based on this background, the researchers plan to conduct a study entitled "Utilization of the National Health Insurance (JKN) Mobile Application to Improve the Effectiveness of BPJS Health Services in Sibolga City in 2022".

RESEARCH METHOD

The research method used in this study is a descriptive research method with a qualitative approach, namely problem solving procedures investigated by describing, describing, the circumstances surrounding the current research object based on actual facts. Resource persons are people who provide information to researchers and people who are able or know information. Usually the opinion or opinion is taken through interviews. The source of the data in this study is the subject from which it can be obtained, so in this study the resource persons are as follows: 1) Head of BPJS Health Participant and Participant Services Division. 2) BPJS participants 5 people who come to the BPJS office during the Research.

This is based on the development that this research is a social research so that it is faced with complex social phenomena, besides that qualitative methods require researchers with more in-depth, accurate, valid and reliable informants, making it easier for researchers to analyze data that will be presented manually if any. the numbers then the numbers are just a tool to support analysis. Data analysis will display qualitative data.

RESULTS AND DISCUSSIONS

Table 1. Data based on the number of officers who carry out service work for BPJS

Variables	Demographic Characteristics	N	%
Gender	Male	2	50
	Female	2	50
Age (years)	30-40	2	50
	40-50	2	50
Education level	Senior high school	3	75
	Bachelor degree	1	25

Based on the table above, it is known that data based on the number of officers who carry out service work for BPJS patients based on available resource persons have the same frequency ratio between men and women with a percentage of 50% and 50%, respectively. These penicillin results are in line with (Wang et al., 2022), who said that recent developments in mobile health have increased the importance of how smartphones empower individuals not only from the point of view of men but also for women to seek health information.

In addition, the percentage of age between the ages of 30-40 years also has the same ratio (50%) with the age of 40-50 years, namely (50%). Based on the data table above, it is also known that the resource persons with a high school education level are available human resources with the largest percentage being 75%, while the undergraduate education level only has a percentage of 25%. The world of the Internet and smart phones that have become widespread has now become a part of human life and continues to change the way people live. This has also influenced the increasing popularity of online health information, it has been found that today's online health information can also affect the doctor-patient relationship by influencing patient behavior (Luo et al., 2022).

As for the data and analysis in addition to the quantitative data above, the author also collects qualitative data by conducting interviews to get an overview of the expected results and analysis. The results of the first interview that the author conducted was with Mrs. Diana Safitri as a BPJS Health participant on Wednesday 10 August 2022 at 09:00 WIB About Understanding the Health Insurance Mobile Application Program, respondents said they already understood how to use the JKN Mobile Application, but when they wanted to registering children and their husbands with the National Health Insurance (JKN) Mobile Application always fails when registering data belonging to their husbands and children so that they do not manage to get the OTP code, moreover, her husband always fails to log in. He also said that they had also called the care center but according to Mrs. Diana Safitri the answer from BPJS Kesehatan was not satisfactory and tends to be normative. He also hopes that the JKN Mobile Application will be better, so that the community is also very enthusiastic in using the application because it can make it easier for BPJS Health participants. The interview excerpt above can be explained that the BPJS Health manager has actually tried to shift his focus from ensuring financial sustainability which has always been multiplying the deficit, shifting his focus to improving the quality of services (Mukti et al., 2022).

Selanjutnya hasil berdasarkan wawancara dengan Bapak Aris Budiman Nasution sebagai Peserta BPJS Kesehatan Kota Sibolga pada hari Kamis 11 Agustus 2022 pukul 09:30 WIB tentang Pemahaman Program Aplikasi Jaminan Kesehatan Nasional (JKN) sama halnya dengan

Narasumber diatas, Beliau Mengatakan sudah memahami tata cara penggunaan aplikasi Mobile JKN tetapi kendala yang dihadapi sudah 2 hari mendaftar untuk rincian BPJS Kesehatan tetapi selalu tidak bisa, mentok di pengungkit mulu, kodenya gak di kirim-kirim, koneksi gagal mulu, Padahal sudah pakai wifi tapi yang muncul koneksi tidak stabil, padahal signalnya full, deskripsinya mengatakan caranya mudah tapi selalu tidak bisa, ujar bapak Haris Budiman saat diwawancara. Analisis berdasarkan jawaban peserta di atas seperti pendapat (Wang et al., 2022) that the factors driving proficiency in the use of information technology include the sociodemographic features of users, including their age, gender, education, and income and the boundary conditions (e.g., cultural context) of the theoretical model applied in examining smartphone use for purposes related to services provided by Health BPJS.

From this participant interview, the author can explain that BPJS services in carrying out services intend to make service breakthroughs that are integrated with various kinds of electronic services, both health and administrative services, which must be efficient, standardized, and integrated using information technology. An online queuing system was introduced to inform patients about the estimated time of arrival at the health facility to shorten the waiting period. Teleconsultation has also been piloted to test its impact on health access, especially in remote areas or areas without certified health facilities (Mukti et al., 2022).

The Head of the BPJS Participant and Participant Services Division also said that the National Health Insurance (JKN) application is always evaluated, this can be seen from the many developments since the launch of the Mobile JKN application in 2017. The evaluation is carried out in order to always maximize the National Health Insurance (JKN) Mobile Application. as well as BPJS Health employees to be more competent in serving the community and BPJS Health participants. Basically the government has tried to develop health development because health development is seen as an investment to improve the quality of human resources (S. Yusuf et al., 2020), (Mukti et al., 2022).

There are several priorities for health development, among others, first, health services are a top priority because it is one of the basic rights of the community, and its provision must be carried out by the government. The Social Security Administering Body (BPJS) has been appointed by the government in Indonesia to administer national health insurance. The second source of funds used to pay BPJS Health claims comes from contributions given by the government, participants, and employers. Third, in health services for BPJS patients in hospitals, discrimination is still found in the provision of services (S. Yusuf et al., 2020).

Based on the results of an interview with Mrs. Diana Safitri as a participant of BPJS Health in Sibolga City on Wednesday, August 10, 2022, at 09:00 WIB, regarding Facilities and Infrastructure at the BPJS Kesehatan Sibolga Office regarding the National Health Insurance (JKN) Mobile Application. He said that so far the connection performance of the JKN Mobile Application is very bad, because he can't access the application even though the network he has is good, but the connection from the application often has errors and can't even be used at all. He also emphasized the slow performance of BPJS Kesehatan employees in dealing with the problems of the JKN Mobile Application and could not help other than telling participants to wait for improvements to the application, like it or not, they had to come to the office as well.

From the results of the interview, the author can explain that the attitude of service reflected in the case illustrates the presence of patient dissatisfaction as expressed by (Effendi & Junita, 2019). The patient's dissatisfaction is an assessment of the good or bad quality of health services received by the patient. Patients will feel satisfied if the performance of health services obtained equals or exceeds their expectations. The level of patient satisfaction is very important and is closely related to the level of patient return visits so that this can be used as an indicator of the quality of health services (Effendi & Junita, 2019).

Furthermore, Based on the results of an interview with Mr. Haris Budiman Nasution as Participant of BPJS Kesehatan Kota Sibolga on Thursday 11 August 2022 at 09:30 WIB about

Understanding the National Health Insurance (JKN) Mobile Application Program as well as the resource person above, he said the performance of the Mobile Application The bad JKN can be seen from the connection. The application always fails to access, he also emphasized that this is not a network error on us but only the application system that often errors and should be handled quickly so that it doesn't drag on, because during this pandemic it is difficult to come directly to the BPJS Health office directly. It is very important to know that good corporate governance or an organization has practical benefits for building a positive image of an organization or company. This positive image will foster customer satisfaction, customer loyalty, and competitive advantage to analyze the effect of the principles of good corporate governance on patient satisfaction in this case is for BPJS participants (Dzulkifli et al., 2020).

Furthermore, based on the results of an interview with Mrs. Latifah Putri as a BPJS Health Participant on Friday 12 August 2022 at 09:00 WIB regarding the National Health Insurance (JKN) Mobile Application Facilities and Infrastructure, she said that since she could not use the JKN Mobile Application, according to her, this means and infrastructure that must be addressed, namely the queues that exploded before the pandemic, because the increasing queues of ticket-taking machines became errors and made the queues longer, plus the existing facilities in the BPJS Kesehatan office were inadequate, such as a few seats, which made participants who waiting in line did not get a seat and until someone stood up and even got home too.

During a pandemic like this, the queue is moved outside the room and outside the BPJS Health Building area which coincides with the location of the motorized vehicle parking and it is on the side of the road, sometimes causing congestion. He also hopes that the Sibolga City Health BPJS can be even better in the future. The patient's expectations for what has been provided for participants are in line with what has been written by the patient (Harjanti et al., 2020) namely environmental conditions and good health care facilities, both puskesmas and hospitals, are often the initial assessment of a person in undergoing treatment as stated by a BPJS participant above.

Furthermore, based on the results of an interview with Mr. Haris Budiman Nasution as a participant of BPJS Kesehatan Kota Sibolga on Thursday 11 August 2022 at 09:30 WIB regarding the Effectiveness and Efficiency of the National Health Insurance (JKN) Mobile Application as well as the Resource Person above, he said that the JKN Mobile Application is lacking Effective in terms of existing network connections on the application there must be updates and improvements so that the application can be used optimally. He also said that the JKN Mobile Application is actually very helpful for BPJS users, especially in a pandemic like this, they don't have to leave the house, it's just that system errors often occur on the application so they cannot be used and inevitably have to come directly to the BPJS Health Office. Similar research is related to the effectiveness and efficiency of quality services (Mutiarasari et al., 2021) said that in realizing a quality, competitive health service institution. All of these services always strive to gain public trust by organizing an efficient, effective and quality health service system in the context of quality control and cost control.

Furthermore, based on the results of an interview with Mrs. Latifah Putri as a BPJS Health Participant on Friday 12 August 2022 at 09:00 WIB about the Effectiveness and efficiency of the National Health Insurance (JKN) Mobile Application, she said that BPJS Health has been effective in providing health services to BPJS Health participants. it's just that the BPJS Health must also pay attention to the overflowing queues and also improve existing facilities. BPJS Health cannot be said to be efficient because it must be more effective in health services, whether it is in terms of direct service or using an application. Therefore, it is very necessary to evaluate BPJS Health services so that the level of participant satisfaction can be known (Mutiarasari et al., 2021).

CONCLUSION

The mobile application that has been designed by BPJS to simplify and speed up services has not been able to make a positive contribution so that most of the public and hospital staff have not been able to enjoy the smooth running and performance improvement of the Mobile JKN application to the fullest. This can be seen from the many obstacles and problems that occur in the application. There are several problems that often occur, including frequent network errors and disturbances in the application system so that in the end it takes a long time in the application work process. Regarding the utilization of the Mobile JKN application, it turns out that there are also officers who are still slow in solving problems in the application so that many participants and the public have to come directly to the BPJS Health Office to take care of the participants' needs.

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