# EFFECTIVENESS NATIONAL HEALTH INSURANCE (JKN) USING MOBILE APPLICATION TO PATIENTS BPJS HEALTH SERVICES IN SIBOLGA CITY

#### Oleh

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#### Article History:

Received: 23-12-2023 Revised: 29-12-2023 Accepted: 23-01-2024

#### Keywords:

Effectiveness, Health Insurance, Patients, BPIS

Abstract: The National Health Insurance (JKN) mobile application is a form of digital transformation of the BPJS business model that can be used by participants anywhere and at any time without time limits for convenience for BPJS users and the public. The convenience in question includes paying BPJS fees, changing membership data, knowing participant family data. Research objective: to find out the use of the National Health Insurance (JKN) application to increase the effectiveness of BPIS health services in Sibolga. This type of research is descriptive research with a qualitative approach. This research took four sources as sources. Meanwhile, data collection techniques use observation, interview and documentation techniques. The research results show that the effectiveness of BPJS health services through the National Health Insurance (IKN) mobile application in the city of Sibolga is said to be effective and efficient because this application really helps administrative activities at the BPIS health office in serving the community. The JKN mobile application is very helpful for accessing BPJS health services because of the many features in it so that participants do not need to go to the BPJS health office, by using the JKN mobile application or care center participants can immediately get BPJS health services

#### INTRODUCTION

The application of Information and Communication Technology is also widely used in the world of business or organizations to achieve time and cost efficiency which causes every business person or organization to feel the need to apply it in the work environment (Agus Dwiyanto. 2015). Therefore, it is very important for organizers of the Social Security Administering Agency (BPJS) to adapt to current technological trends in implementing communication and information technology. Along with technological developments, conventional service systems are starting to shift towards electronic-based service systems (Agus Dwiyanto. 2015).

The government has attempted to make adjustments to improve the quality of management of public health insurance and social security. This improvement is very necessary because social security is a form of social protection provided by the government

## Journal of Innovation Research and Knowledge Vol.3, No.8, Januari 2024

to guarantee that people as citizens can fulfill their basic living needs properly. The social security program started from Jamkesmas and Jamkesda, ASKES until a new government program emerged called the Social Security Administering Body (BPJS) (Agus Dwiyanto. 2015).

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 at any time without time limits (self-service). The JKN mobile application was launched by the Main Director of BPJS Health, Ali Ghufron Mukti, in 2020.

Using the JKN mobile application can provide several conveniences to the public and participants, namely ease of paying and changing membership data, ease of finding information on family participant data, ease of finding information on participant contribution bills, ease of getting information on Health Facilities and ease of submitting complaints, as well as requests for information regarding JKN-KIS. According to Yamit, Zulian (2020) "Effectiveness is a measure that states how far the target has been achieved, the higher the effectiveness." It is hoped that this JKN mobile application can 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 is a long queue of people who want to complete all BPJS Health matters. Based on the background above, the researcher plans to conduct research entitled "Effectiveness of the National Health Insurance (JKN) Mobile Application to Improve BPJS Health Services in Sibolga City.

#### METHODE

The research method used in this research is a descriptive research method with a qualitative approach, namely a problemsolving procedure that is investigated by describing, depicting, the current situation surrounding the research object based on facts.

#### **RESULTS**

Based on the development that this research is social research so that it is faced with complex social phenomena, apart from that the qualitative method requires researchers with more in-depth, accurate, valid and trustworthy informants, making it easier for researchers to analyze data which will be presented manually if there are numbers. numbers, then these numbers are only a supporting tool for analysis. Data analysis will display qualitative data.

Table 1. Condition of Sources based on Gender and Education

Sex	Frequency	Percentage
Male	2	50
Female	2	50
Total	4	100

<b>Level Education</b>	Frequency	Percentage
Senior High Scool	3	75
Academy	1	25

Total	4	100
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Based on the results of an interview with Mrs. Diana Safitri as a BPJS Health participant on Wednesday 10 August 2022 at 09:00 WIB regarding understanding the Health Insurance Mobile Application Program, she said she already understood how to use the JKN Mobile Application but when she wanted to register her children and husband with the application Mobile Health Insurance

The National Service (JKN) always fails, when registering her child she doesn't get an OTP code, especially since 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 Health was not satisfactory and tended to be normative. He also hopes that the JKN Mobile Application will be even better, so that people will also be enthusiastic in using the application because it can make it easier for BPJS Health participants.

Furthermore, based on the results of an interview with Mr. Aris Budiman Nasution as a Sibolga City BPJS Health Participant on Thursday 11 August 2022 at 09:30 WIB regarding Understanding the National Health Insurance (JKN) Mobile Application Program, the same as the resource person above, he said he already understood the procedures for using it. Mobile JKN application but the problem faced is that it has been 2 days of registering for BPJS Health details but it always doesn't work, it keeps getting stuck on verification, the code is not sent, the connection always fails, even though I have used WiFi but the connection appears unstable, even though the signal is full, the description says it's easy but it always doesn't work, said Mr Haris Budiman when interviewed

The Head of BPJS Membership and Service Division also said that the National Health Insurance (JKN) Application is always being evaluated, this can be seen from the many developments since the launch of the Mobile JKN application in 2017. Evaluations are carried out in order to always maximize the National Health Insurance (JKN) Mobile Application and BPJS Health employees to be more competent in serving the community and BPJS Health participants.

Based on the results of an interview with Mrs. Diana Safitri as a BPJS Health Sibolga City participant on Wednesday 10 August 2022 at 09:00 WIB regarding Facilities and Infrastructure at the Sibolga Health BPJS Office regarding the National Health Insurance (JKN) Mobile Application, she said that so far the Application connection performance Mobile JKN was very bad, because he couldn't access the application even though the network he had was good, but the connection from the application often had errors and couldn't even be used at all. He also emphasized the slow performance of BPJS employees.

Furthermore, based on the results of an interview with Mr. Haris Budiman Nasution as a BPJS Health Participant in Sibolga City on Thursday 11 August 2022 at 09:30 WIB regarding Understanding the National Health Insurance (JKN) Mobile Application Program, the same as the source above, he said that the performance of the JKN Mobile Application was poor. It can be seen from the connection that the application always fails to access, he also emphasized that this is not our network's fault but it is the application system that often has errors and should be handled quickly so that it doesn't drag on, because during this pandemic it is difficult to have to come directly to BPJS Health office directly.

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 Facilities and Infrastructure

for the National Health Insurance (JKN) Mobile Application, she said that since she could not use the JKN Mobile Application, in her opinion the facilities and the infrastructure that must be improved is the queues that were so large before the pandemic, because the queues for the ticket collection machines were so large that they caused errors and made the queues even longer, plus the facilities at the BPJS Health Office were inadequate, such as not enough seats, which is what made participants queuing and not getting a seat and some people were standing around and some even went home. And during a pandemic like this the queue is moved outdoors and outside the BPJS Health Building area which coincides with the motor vehicle parking location and is on the side of the road, sometimes causing traffic jams. He also hopes that the Sibolga City Health BPJS can be even better in the future.

Furthermore, based on the results of an interview with Mr. Haris Budiman Nasution as a BPJS Health Participant in Sibolga City on Thursday 11 August 2022 at 09:30 WIB regarding the Effectiveness and Efficiency of the National Health Insurance (JKN) Mobile Application, the same as the source above, he said that the JKN Mobile Application is lacking. Effectively, in terms of network connections, the application must have 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 with the application so that it can't be used and inevitably they have to come directly to the BPJS Health Office.

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 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 BPJS Health also has to pay more attention to the large queues and also improve existing facilities. BPJS Health cannot be said to be efficient because it must be more effective in health services, whether in terms of direct service or using applications.

#### **DISCUSSION**

The selected sources are people who are able to provide information to researchers and people who are able or know information related to the use of the JKN mobile application. Therefore, in this research, the sources were as follows: 1) Head of Participation and Services for BPJS Health Participants, 2) BPJS Participants 5 people who came to the BPJS office during the research. This is based on the development that this research is social research so it is faced with complex social phenomena. The qualitative method in this research requires that researchers and informants be more in-depth, accurate, valid and trustworthy, making it easier for researchers to analyze data that will be presented manually.

### CONCLUSIONS

Understanding the Program, it can be seen in the field that the socialization carried out by BPJS Health is able to make people understand and understand the National Health Insurance (JKN) Application, but the performance of the JKN Mobile Application is still not optimal. This can be seen from the many obstacles and problems that occur in the

application, such as network problems in the JKN Mobile Application which often have errors making it difficult to access it, this is an internal problem that occurs in the Application system and requires updating which takes a long time. Regarding the JKN Mobile Application problem, employees are still said to be slow in dealing with problems with the application so that participants and the public inevitably have to come directly to the BPJS Health Office to take care of their needs.

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HALAMAN INI SENGAJA DIKOSONGKAN