



Evaluation of Health Insurance Services Through Mobile Jkn In Dental Poly, Haji Hospital Medan 2022

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Abstract: Health service is a concrete form of public service. Mobile JKN is an application made by BPJS Health to make it easier for participants to obtain services. The aim of the research is to evaluate health insurance services through mobile JKN at the Dental Clinic of Haj Hospital Medan in 2022. The research method is qualitative and quantitative design (Mix Methode). The research was conducted at the Dental Polyclinic at Haji Hospital Medan in May 2023. A qualitative research sample of 10 participants came to dental polo, a quantitative sample of 100 respondents came to dental polo. Collecting data with questionnaires and in-depth interviews. The results of the study, the majority of respondents who came to the dental polyclinic were aged 36-45 years (late adulthood) totaling 26 respondents (26%), health insurance services through mobile JKN are not good enough (20-55) as many as 55 respondents (55%). Participants who haven't used mobile JKN don't even know about mobile, don't know the convenience with mobile JKN, don't know the benefits of mobile JKN, participants are not interested in using mobile JKN because they haven't received education about mobile JKN. Participants who use mobile JKN assume that the JKN car program is an application that is used to register for health services without having to come to the hospital, the JKN mobile application simplifies and reduces queues at the hospital so that participants also assume that mobile JKN helps in health services, using mobile JKN makes it easier and saves time as well as efficiently and effectively.

Keywords: Health Insurance Services; Mobile JKN

Introduction

Health service is a concrete form of public service. Health is the basic right of every human being, health is an investment for the country, in the sense that only people who are healthy both physically and spiritually can carry out future development and to be able to realize national development goals, strong, independent and qualified human resources are needed. Health insurance is a constitutional right of every citizen, by having this health insurance every citizen has the right to receive health services. This guarantee is regulated in article 28H paragraph (1) of the 1945 Constitution of the Republic of Indonesia (1945 Constitution of the Republic of Indonesia), which affirms that every person has the

right to live in physical and spiritual prosperity, to have a home, and get a good and healthy living environment as well as the right to health services (Ajie & Prameswari, 2022). Health insurance is a guarantee in the form of health protection so that participants obtain the benefits of health care and protection in meeting basic health needs provided to everyone who has paid contributions or whose contributions have been paid by the government. Health Social Security Administering Body, hereinafter abbreviated as Health BPJS, is a legal entity established to administer the Health Insurance program.

In Article 1 point 1 of Presidential Regulation Number 12 of 2013 concerning Health Insurance it is stipulated that what is meant by Health Insurance is a

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guarantee in the form of health protection so that Participants obtain the benefits of health care and protection in meeting basic health needs provided to everyone who has paid contributions or contributions paid by the Government (Mason et al., 2022). Law Number 40 of 2004 concerning the National Social Security System (SJSN) is a milestone in the history of starting a comprehensive reform of the social security system in Indonesia. Reform of the current social security program is important because the implementing regulations are still partial and overlapping, the benefits of the program are not optimal and the program's reach is limited, and it only touches a small portion of the community (Lu et al., 2021).

One of the biggest population problems faced by the government to date is health. Public health problems, especially in developing countries like Indonesia, are based on two main aspects, namely physical aspects such as health facilities and disease treatment, while the second is non-physical aspects related to health problems (Efendy et al., 2022). Health services in question are services that are easy, cheap, fast and with procedures that are not complicated. The community hopes that the health services provided will be better and do not look at it from the point of view of either social status or certain classes (APJII TEAM, 2016). Public health problems, especially in developing countries like Indonesia, are based on two main aspects, namely physical aspects such as health facilities and disease treatment, while the second is non-physical aspects related to health problems. Health services in question are services that are easy, cheap, fast and with procedures that are not complicated. The community hopes that the health services provided will be better and do not look at it from the point of view of either social status or certain classes (APJII TEAM, 2016). Public health problems, especially in developing countries like Indonesia, are based on two main aspects, namely physical aspects such as health facilities and disease treatment, while the second is non-physical aspects related to health problems (Wigena et al., 2022).

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of either social status or certain classes (APJII TEAM, 2016).

In this modern era, the use of smartphones and the internet is no longer a new thing. The number of smartphone users in Indonesia is estimated to have reached 100 million users, with the trend of technology towards mobile applications, such as the use of social media which has reached 92 million users or around 32% of the population (APJII TEAM, 2016). In addition to the increasing number of participants, BPJS Kesehatan also wants to improve the services that can be provided, especially in the administrative field. The number of smartphone and mobile application users in Indonesia is quite large, so BPJS Kesehatan does not want to miss the opportunity to participate. BPJS Kesehatan made a new innovation in the form of a mobile application called Mobile JKN which was launched on November 15 2017.

The JKN mobile application is an application that transforms into a kind of digital business from BPJS Kesehatan which was originally just a form of administrative activity carried out by offices and health facilities which at this time has become an application that can be accessed easily and anytime wherever we are without any time limit. At this time, it has been recorded that the use of the Android version of the JKN mobile application has reached more than 1 million users and for the iOS version it has reached more than 2 thousand users (BPJS Health, 2017). The terms and conditions for using Mobile JKN are quite easy, participants can download the application through the Google Play Store and Apple Store. After the application is downloaded, the registration process can be carried out on the available menu and after successful participants can take advantage of the various features provided by the Mobile JKN application (BPJS Health, 2017). In the year the Mobile JKN application was launched, there were around 1,000,000 Android users and around 2,000 iOS users (BPJS Health, 2017). In 2018 Mobile JKN users are increasing, it is recorded that around 2.4 million Indonesians have used the Mobile JKN application. This is a pretty good achievement considering that Mobile JKN itself is an application that was just launched in 2017 or not even 2 years, but this figure is still quite far compared to the number of smartphone or other mobile app users (BPJS Health, 2018). Access to a website can be done through a mobile application using the user's mobile device. Screen sizes and resolutions that automatically adjust to the size of the mobile version of web pages reduce bandwidth usage or do not require too much bandwidth.

Based on the initial survey conducted by the researchers by interviewing 3 dental poly patients who came to the dental polyclinic, not all patients knew about mobile JKN and their use was also unknown. These results made the researcher interested in knowing more

about health services through Mobile JKN, so the researcher was interested in taking the research title *Evaluation of Health Insurance Services through Mobile JKN in the Dental Clinic of Haji Hospital Medan in 2022*.

Method

This study used a combination of qualitative and quantitative methods (Mix Methode). Qualitative methods with a phenomenological approach, namely collecting, compiling and analyzing so that a phenomenon/social reality can provide solutions to the problems faced (Marta et al., 2016). The quantitative method was carried out by distributing questionnaires to patients who came to the dental clinic. The phenomenon that will be carried out by research is the *Evaluation of Health Insurance Services through Mobile JKN at the Dental Clinic of the Medan Haji Hospital in 2022*.

The research criteria were: Inclusion criteria: 1. Dental Polyclinic Outpatient Patients 2. Willing to become research participants and sign informed consent 3. Participate in research interviews until the end according to the researchers' goals. Exclusion Criteria: 1. Respondents with unilateral reasons stopped the interview and did not continue the interview until the end of the interview. 2. Not getting information in accordance with the objectives of the researcher.

Univariate analysis was carried out using descriptive analysis through the distribution of frequencies and percentages of data which included demographic data of age and gender. The process of data analysis is carried out using computerization assisted by SPSS 22 software which will produce output tables in the form of descriptive data and frequency distribution tables.

Result and Discussion

Based on the results of interviews conducted with participants, it was found that there were participants who had not used mobile JKN and did not even know what mobile JKN was on the grounds that they had not received education about mobile JKN (Putri and Maharani, 2023). However, for participants who use mobile JKN, it assumes that the JKN mobile program is an application that is used to register for health services without having to come to the hospital, the JKN mobile application simplifies and reduces queues at the hospital so that participants also assume that mobile JKN helps in health services. According to Hana (2018) Mobile application is an application that allows a person to do mobility using a PDA (Personal, Digital, Assistant), cell phone or cell phone. Mobile applications make it easier for someone to do various kinds of activities, from

entertainment, studying, doing office work, doing business. Based on theoretical opinions and interview results, it can be concluded by researchers that people who know about mobile JKN and use it will know how to use mobile JKN, in contrast to people who do not use mobile JKN who do not know how to use mobile JKN.

Based on the results of interviews with participants, participants who did not use mobile JKN did not know what conveniences were obtained with mobile JKN. However, participants who use mobile JKN assume that the convenience obtained by using mobile JKN is that they do not need to go to the hospital to get a queue number and can facilitate health services according to patient needs. According to Hana (2018) Mobile application is an application that allows a person to do mobility using a PDA (Personal, Digital, Assistant), cell phone or cell phone. Mobile applications make it easier for someone to do various kinds of activities, from entertainment, studying, doing office work, doing business (Ngafifi, 2014.). The purpose of administering JKN is to ensure participants receive the benefits of health care and protection in meeting their basic health needs. The aim of the National Health Insurance Program is to protect all residents in the insurance system, so that they can meet the basic needs of proper public health, in order to provide convenience and access to health services for participants in all health facility networks in collaboration with the Social Security Administration Agency, Encouraging the improvement of health services to participants in a comprehensive, standardized manner, with a quality and cost controlled management system as well as the implementation of transparent and accountable financial management (Jamsos, 2020).

The JKN Mobile application is an application that can be accessed via a smartphone. This application is a new breakthrough for BPJS Health which can make it easy to register and change membership data, easy to get information on family participant data, easy to see the cost of paying participant contributions, easy to get FKTP (First Level Health Facilities) and FKTL (Referral Facility) services. Advanced Level) as well as easy for the community if they want to submit suggestions or complaints. Likewise, it can make it easier when you forget to bring your card, just click on this application, the JKN card can be shown directly to officers and in this application it is registered per family card, not individual (BPJS RI, 2017).

Since its launch on November 15 2017, this application has been widely downloaded by the current JKN user community. To facilitate the use of applications on smart phones through the JKN mobile application, JKN application service providers have completed service features according to the needs desired by participants. Enough with the JKN Cellular

application, the community and participants can get 5 (five) conveniences. Ease of registering and changing membership data, Ease of finding information on family participant data, Ease of finding information on participant contributions, Ease of getting information and answers about JKN KIS. The JKN mobile click application was launched on November 15 2017. This application was launched by BPJS Kesehatan and allows JKN participants to easily get access, such as checking bills, changing membership data or changing classes. About 30% of this application has been used by JKN participants from BPJS Kesehatan. This proves that not even half of our society knows about the existence of this application. Even though this application is an application that can function on Android smartphones and iPhones (Nofianti, 2020). Based on theoretical opinions and interview results, it can be concluded that those who use mobile JKN will feel the convenience of using mobile JKN, in contrast to those who do not use mobile JKN, who do not know the ease of using mobile JKN.

Based on the results of interviews with participants, participants who did not use mobile JKN did not know the benefits of using mobile JKN. However, participants who use the JKN mobile assume that the benefits obtained by using the JKN mobile application are that there is no need to queue at the hospital, queue numbers may be made using the JKN mobile, the JKN application features are in accordance with the needs of patients in health services, making it easier to obtain information in health services. The increasing human tendency towards information and communication technology (ICT) in this information age actually has a direct connection with the increase in the level of computer literacy, information literacy, and also the level of people's welfare.

All of these factors complement one another and cannot be separated. In addition, people's interest in reading is also getting higher, so they need various sources that are easily and quickly accessed. Basically the main hope is that ICT can increase work productivity among Indonesian people today accompanied by an increase in the level of education and people's income in the future (Munir, 2017). Information technology is a device that is used by someone to process data, getting information and so on is very influential on the environment in society and also has negative and positive impacts depending on how one uses it instant (Zulfah, 2016). The JKN mobile application was created to support JKN services in Indonesia. The rationale for providing this service is to make it easier for users, in this case JKN participants, to utilize JKN services without having to get direct service with officers.

The benefits of the Mobile JKN application are many, including shortening services, speeding up

services, simplifying services, reducing expenses, preventing service queues, and increasing service satisfaction. The benefits that can be obtained by using the JKN mobile click application include: 1) It makes it easier to register other participants for JKN. By using the JKN mobile click application to register, we don't need to go to the BPJS Kesehatan office to queue when registering. This registration is intended for non-Paid Participant candidates or independent participants who have not previously been registered with BPJS health, 2) It makes it easier if data changes. Changing data via a smartphone will of course be simpler and save time, 3) Get online queues at health facilities, 4) Make it easy to check bills and payments, 5) Make it easy to file a complaint when something is disappointing. Sometimes we can experience some problems regarding the JKN program. 6) It makes it easier for us to find a list of doctors to consult. In this application there is a feature regarding the doctor's schedule and this will certainly make it easier for us to consult by first checking the doctor's schedule (Nofianti, 2020). Based on theoretical opinions and interview results, it can be concluded that mobile JKN has many benefits, namely not following queues at the hospital, being able to register online, and getting information online (Ayu & Fitriyanto, 2022).

Based on interviews conducted with participants, it was stated that participants who were not interested in using the JKN mobile application because they did not know the uses and functions of mobile JKN, participants who were not interested in using mobile JKN were also because they did not support mobile phones in having the JKN mobile application and no one could register through the application. However, participants who are interested in using the application assume that using mobile JKN makes it easier and saves time as well as is efficient and effective. The emergence of a person's interest is caused by several things, namely interest or pleasure, attention and need. Interest arises because of feelings of pleasure and dynamic tendencies to behave on the basis of one's interest in certain types of activities. A person's feeling of pleasure will cause impulses in him to immediately move. Kotler (2012) defines interest as something that arises after receiving stimulation from the product he sees, then an interest arises to try the product and finally a desire arises to buy and be able to own the product. Based on theoretical opinions and interview results, it can be concluded by researchers that interest in using mobile JKN is still low because they have not received education on the benefits of mobile JKN.

Based on the results of the interviews with the participants, the participants assumed that the facilities and infrastructure at the dental polyclinic were good and complete according to the needs of the patient. However, there are also those who do not know how

complete the infrastructure is because they only consult a doctor at the dental clinic. The requirements for building facilities and infrastructure for the Dental and Oral Hospital (RSGM) based on the Minister of Health Regulation number 1173 of 2004 article 10 paragraph 3 concerning the Dental and Oral Hospital are a minimum standard that must be met by every RSGM that will be built or has already been built, namely : Outpatient Room, Emergency Room, Recovery Room, Operating Room, Pharmacy and Dental Materials, Clinical Laboratory, Dental Engineering Laboratory, Central Sterilization Room, Radiology, Waiting Room, Administration Room, Toilet Room, Infrastructure which includes electricity, clean water supply, waste disposal installation, communication equipment, fire extinguisher and parking lot. Based on the theoretical opinion and the results of the interviews, it can be concluded by the researcher that infrastructure supports the implementation of health services that provide patient satisfaction (Ajie & Prameswari, 2022).

Based on the results of the interviews conducted with the participants, the participants assumed that health services at the dental polyclinic were effective and efficient because they did not differentiate between patients and adjusted to queue numbers so that they were regular and provided satisfactory service. According to Masruri, (2014) Service Effectiveness is how good performance is done and the extent to which employees are able to produce an output as expected. This means that if something can be completed according to plan, and both in terms of time, cost and quality, it can be said to be effective. According to Beni (2016) effectiveness is the relationship between output and goals or it can also be said to be a measure of how far the level of output, policies and procedures is from the organization (Raksa et al., 2022).

Effectiveness is also related to the degree of success of an operation in the public sector so that an activity is said to be effective if the activity has a major influence on the ability to provide community services which is a predetermined target. According to Mardiasmo (2017) effectiveness is a measure of the success or failure of an organization achieving its goals. If an organization achieves its goals then the organization has been running effectively. In the goal of achieving effective service which can be a benchmark for the quality of a service provided by the government. In improving public services, especially in the health sector, BPJS Kesehatan has the latest innovation related to JKN-Kis, namely the JKN Mobile Application. the goal with this application is to reduce people's queues at the BPJS Health office besides that there are also many benefits that can be obtained through this application starting from registering and changing membership data, to getting participant information and family data,

knowing information related to billing contributions, to getting Health Facility services (Kis Digital), and submit complaints and requests for information regarding JKN-Kis. In providing services and information to participants and the public, it must be in accordance with predetermined standard procedures and in achieving service effectiveness, it must include fast, concise and quality (Krisdayanti, 2021).

Conclusion

Participants who have not used mobile JKN do not even know what mobile JKN is because they have not received education about mobile JKN. However, for participants who use mobile JKN, it assumes that the mobile JKN program is an application that is used to register for health services without having to come to the hospital, the mobile JKN application simplifies and reduces queues at the hospital, so participants also assume that mobile JKN helps in health services.

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Author Contribution

All authors had significant contributions to the completion of this manuscript

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Conflicts of Interest

The author's interest in the last 3 years has been in the public health. Because in today's era public health is very important to improve, especially in the field of hospital services, where the quality of service is expected to get maximum results, for the realization of better public health.

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