

Enhancing Community Understanding and Utilization of National Health Insurance

A Socialization and Assistance Program Initiative

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ABSTRACT

Based on field observations in Sorong Regency, the JKN program, initiated by the government to improve public health, is still not well understood by the community. The purpose of this activity is to introduce and provide information about the JKN program to the community, as well as facilitate their registration and understanding of the program. This activity is carried out through socialization and assistance, where JKN volunteer teams are trained and deployed to help the community with registration and understanding of the JKN program. Training and socialization are conducted through direct visits to the community. After the socialization and assistance activities, the community in Sorong Regency has a better understanding of the JKN program, and more people have registered as JKN participants. The socialization and assistance activities of the JKN program in Sorong Regency have helped the community understand and engage with the program. Although there are still challenges and room for improvement, these activities are crucial to ensure that the community benefits from the JKN program.

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Introduction

Every citizen has the same right to access resources in the health sector and to receive safe, quality, and affordable healthcare services [1]. The government is responsible for providing and regulating health service efforts to achieve equitable health services. Recognizing the importance of health protection guarantees, the government issued Law No. 40 of 2004 on the National Social Security System (*Sistem Jaminan Sosial Nasional* or SJSN), which aims to ensure that participants receive health maintenance benefits and protection in meeting their basic health needs, as well as to guarantee that all Indonesians can meet their basic living needs adequately.

The SJSN is manifested in the form of the National Health Insurance (*Jaminan Kesehatan Nasional* or JKN) program, which aims to provide comprehensive health coverage for every Indonesian citizen to live a healthy, productive, and prosperous life. The focus of JKN implementation is on expanding membership towards Universal Health Coverage. The JKN program is administered by the Social Security Administering Body (*Badan Penyelenggara Jaminan Sosial* or BPJS), regulated by Law No. 24 of 2011, and has been implemented since January 1, 2014 [2].

Membership is an indicator of JKN's implementation success. BPJS has strived to ensure that all Indonesians are registered in the JKN program. However, in reality, participation in the JKN program remains very low, especially among rural and suburban communities [3]. As of January 31, 2023, the total membership of the JKN program across Indonesia was 249,679,996. In Sorong Regency, 98% of the population has become BPJS members.

Field observations in Sorong Regency revealed that the JKN program, initiated by the government to improve public health, is still not well understood by the community. Additionally, there is a lack of promotional media about the JKN program, such as posters, banners, leaflets, and others, which results in the community in Sorong Regency not fully understanding the JKN program. On the other hand, the procedures for obtaining health services under the JKN program have not been well-socialized in the community. This results in a lack of knowledge and awareness among the community about the importance of the JKN program.

The knowledge level is an important factor contributing to community awareness to participate in the JKN program [4][5]. The lack of information about the JKN program causes the lower-income community to be reluctant to join the JKN program [6]. Additionally, many people have not become participants because they do not consider health insurance as a necessary need, leading to low awareness to join the JKN program [7].

Research conducted by Ref. [8][9] show that low education levels, lack of community knowledge, lack of socialization about JKN, and difficulty accessing JKN information make informal sector communities not register as JKN participants. This is because the information

source is mostly word-of-mouth, resulting in informal sector communities not receiving complete information and not understanding the membership mechanism in the JKN program.

Material and Methods

Based on the problems encountered, several alternative solutions are offered as follows: Firstly, intensive socialization should be conducted by conveying information and benefits of the JKN program through various media and channels such as seminars, workshops, social media, leaflets, and others. Secondly, registration assistance should be provided by offering support and guidance to the community in registering for the JKN program and understanding the registration procedures. Thirdly, periodic evaluation and monitoring should be conducted to assess the effectiveness of the JKN socialization and assistance program. Lastly, community participation should be encouraged by promoting active involvement in the JKN program through various activities such as socialization, education, and group discussions. The design process for the Socialization and Assistance Program for the National Health Insurance (JKN) in Sorong Regency is as Fig. 1.

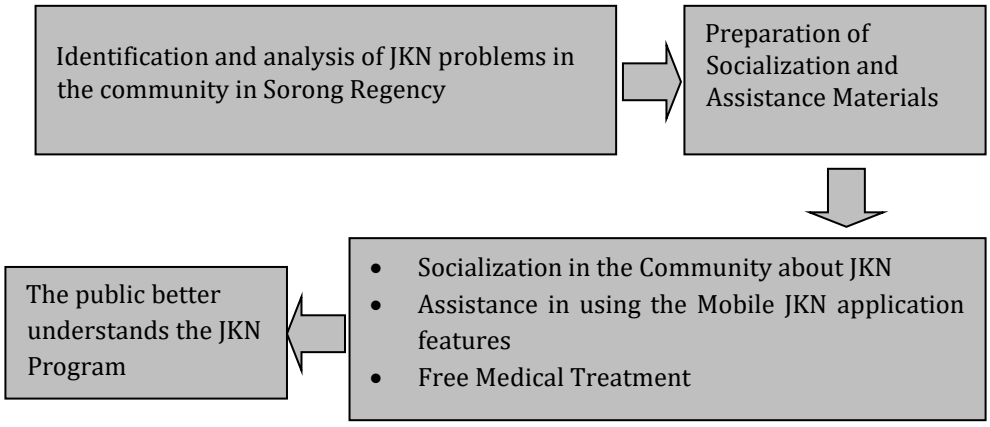

Fig. 1. Activity Stages

The implementation mechanism for activities aimed at the community involves several stages, including planning, socialization, and evaluation of processes and results. The activities for each stage are as follows: planning and determining the objectives, targets, and strategies for the JKN socialization and assistance program; socializing the JKN in the community; assisting the use of the Mobile JKN application features; providing free medical treatment for the community; offering registration assistance by providing guidance and support to the community in registering for JKN and understanding the registration procedures; conducting periodic evaluation and monitoring to assess the effectiveness of the JKN socialization and assistance program; encouraging active community participation in the JKN program through various activities such as socialization, education, and group discussions; and reporting results and

following up on recommendations from the evaluation and monitoring of the JKN socialization and assistance program.

Results

A. Implementation of the Program

1. Training of Internal Team by BPJS Kesehatan Sorong

Socialization was conducted by the implementing team accompanied by the BPJS on health of Sorong Regency to the members who will be directly interacting with the community. This activity took place at the Muhammadiyah University of Sorong on November 1, 2022. The training of the internal team by BPJS aimed to enhance the capacity and knowledge of the internal team regarding the JKN program and other related tasks. In this training, the internal team was provided with information and knowledge about JKN, the duties and responsibilities of the internal team, socialization and assistance techniques, and more.



Fig. 2. The header image of journals in IISTR

2. Free Medical Treatment for the Community

The implementing team organized free health check-ups in Malasom Village, Aimas, Sorong Regency on November 26, 2022. This health check-up was intended for the residents of Malasom Village who wanted to know their health condition. The check-up included blood tests, blood pressure measurements, and consultations with doctors. This free health check-up activity was an effort to provide good health services to the community. Through this activity, the community could understand their health condition and take preventive measures to maintain their health.

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Fig. 3. The header image of journals in IISTR

3. Socialization and Assistance Program for JKN

The Socialization Program for JKN aimed to provide information and understanding about the National Health Insurance to the community. The goal was for the community to understand and utilize the services available through the JKN program. This program was conducted from December to January 2022 at Muhammadiyah School in Sorong Regency.

In the implementation of the socialization program, several parties were involved, including the government, non-governmental organizations, and the community. Each party had different roles and responsibilities to ensure the program ran smoothly. The JKN Socialization Program aimed to help the community understand and utilize the services available through the JKN program, as well as increase community participation and understanding of the JKN program. Through this program, it was hoped that the community could obtain good health services and strengthen their position in facing health problems.

The assistance team performed tasks such as providing information about the JKN program, assisting with registration, helping access services, and answering questions from the community about the JKN program. The assistance team also monitored the implementation of the JKN program and reported issues that arose to the authorities for immediate handling. The JKN Assistance Program was crucial to ensuring the community understood and utilized the services available through the JKN program effectively. Through this program, it was expected that the community could obtain good health services and strengthen their position in facing health problems.

B. Evaluation and Monitoring

Evaluation and monitoring are crucial processes in the Socialization and Assistance Program for JKN to ensure the program runs effectively and efficiently, aligning with the established goals and objectives. Regular evaluation and monitoring are conducted to ensure that the JKN socialization and assistance program is running smoothly and meeting community expectations.

Evaluation involves gathering feedback from the community and assessing the implementation of the JKN socialization and assistance program. It also includes assessing the program's effectiveness and efficiency and identifying successes and failures in its implementation. Monitoring involves periodically observing the program's execution and ensuring it adheres to the plan. Monitoring also ensures that the program meets community expectations and fulfills the set goals and objectives.

Evaluation and monitoring of the JKN Socialization and Assistance Program are essential to ensure that the program is effective and efficient in helping the community understand and utilize the services available through the JKN program. The results of evaluation and monitoring can be used to improve the quality of the program and ensure that it provides the greatest possible benefit to the community.

Discussion

The results of the Socialization and Assistance Program for the JKN indicate several significant outcomes. Firstly, an effective socialization program can significantly enhance public knowledge about the JKN program and the benefits it offers. When the community is well informed about the advantages and services available [10]-[12] through the JKN program, they are more likely to understand and utilize it. This increased awareness leads to a greater appreciation [13] and use of the program's services, contributing to better health outcomes for the population.

Secondly, the assistance provided through the JKN program is crucial in helping the community understand how to access healthcare services. By guiding individuals through the processes and steps required to access healthcare services under the JKN program, the assistance component ensures that people can navigate the system more effectively [14]. This understanding is vital as it enables individuals to make full use of the program, leading to improved access to healthcare services.

Furthermore, the socialization and assistance programs foster a sense of involvement and active participation among the community in the JKN program. When people are engaged and understand how the (JKN) program operates, they are more likely to utilize the services and benefits it offers [15]. This active participation is essential for the program's success, as it ensures that the community not only accesses the services but also benefits from them, thereby improving overall health outcomes.

The evaluation and monitoring aspects of the socialization and assistance programs are also pivotal. Regular evaluation and monitoring allow BPJS to identify and address any issues in the implementation of the JKN program. By doing so, the quality of healthcare services received

by the community can be continuously improved. This iterative process of feedback and adjustment ensures that the program remains responsive to the needs of the community, providing better and more efficient healthcare services.

Moreover, the socialization and assistance programs help build cooperation and involvement among various stakeholders [16], including the government, BPJS on health, hospitals, and the community. This collaboration is essential for the effective implementation of the JKN program. When stakeholders work together, the program can be more effectively tailored to meet the community's needs, resulting in greater benefits for the population. The involvement of multiple stakeholders ensures a comprehensive approach to healthcare, addressing various aspects of the system to provide a more robust and efficient service.

In summary, the Socialization and Assistance Program for JKN has demonstrated several positive outcomes, including increased public knowledge, better access to healthcare services, active community participation, continuous improvement through evaluation and monitoring, and enhanced stakeholder collaboration. These elements are crucial for the success of the JKN program, ensuring that it effectively meets the community's healthcare needs and provides substantial benefits to the population. By continuing to focus on these areas, the JKN program can further improve its impact and effectiveness, contributing to better health outcomes for all.

Conclusion

The JKN socialization and assistance program has significantly enhanced the community's knowledge and understanding of the National Health Insurance and how to utilize its services optimally. Additionally, this program ensures that the community has better and timely access to the necessary healthcare services. Regular evaluations should be conducted to assess the program's impact and identify areas for improvement. These evaluations are crucial in ensuring that the program meets its objectives and adapts to evolving community needs. Closer collaboration between BPJS Kesehatan and relevant stakeholders, including local governments, related agencies, and the community, is essential. Such collaboration ensures coordinated efforts and effective implementation of the program, thereby maximizing its benefits and ensuring that healthcare services reach those who need them most efficiently.

Conflict of Interest

The authors declare that there is no conflict of interest.

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