

Policy Evaluation of the Use of Health BPJS in Fulfilling the Rights of Citizens as Health Insurance Ponorogo Community

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Abstract

BPJS Health is a government program held as health insurance that is used by the community to achieve community welfare as the fulfillment of citizens' rights. The rights of citizens become a privilege for citizens to be treated well. Policy evaluation on the use of BPJS Health in fulfilling citizens' rights as public health insurance is the most important aspect in assessing the efficiency of the program. BPJS Health has provided access to health for the people of Indonesia, especially for those who are less able to pay for their own health expenses. Nonetheless, this evaluation can also identify various challenges in terms of limited resources to the quality of health services, one of which is in Ponorogo Regency. Therefore, there is a need for a recommendation for improvement in increasing the efficiency of health services through the BPJS Health program and ensuring that BPJS Health is able to continue to contribute to fulfilling citizens' rights as an effective guarantee for public health and efficiency in Ponorogo Regency. The research method uses descriptive qualitative techniques in data collection through interviews supported by literature studies. The conclusion of the article shows that in the policy of using the Ponorogo Public Health BPJS an evaluation can be carried out in improving the quality of health services to achieve the fulfillment of citizens' rights by increasing access to health services and improving Ponorogo health service strategies as a form of challenging the effectiveness of the BPJS Health policy program.

Keywords: BPJS Health, Citizen Rights, Evaluation of BPJS Health Policies

Introduction

BPJS is a legal entity that is implemented as a social security program including health and employment. Every citizen in Indonesia has a fulfillment where they are entitled to the right to health insurance and health services according to Article 28H (1) and Article 34 (2) of the State Constitution. Republic of Indonesia Year 1945. In improving the welfare of the community and obtaining equal rights as citizens, services are provided as optimally as possible to their needs. This form of fulfillment becomes the welfare of citizens, especially the people of Ponorogo Regency. In addition, the rights obtained are also part of the obligations of the Indonesian state to meet all the needs of public health insurance through the BPJS Health program. The

issuance of the BPJS Health program is expected to facilitate accessing and facilitate health for the people of Ponorogo.

However, in reality, the health system programmed by BPJS in Indonesia still often has serious problems that even cause extraordinary factors to affect the community, one of which is Ponorogo residents who use the BPJS Health card. Of course, this factor causes doubts on the part of individuals and the surrounding community due to assumptions related to guarantees. The health obtained has not been able to be evenly felt by the people of Ponorogo who may still need special treatment due to economic problems. Launched ponorogo.go.id news stated that at least eight patients at one of the government hospitals were forced to cancel their intention to carry out treatment due to an expenditure of

BPJS Health policy on restrictions on three health services and lack of understanding of the flow of using BPJS Health. Susanti et al. (2018), based on a preliminary study conducted by researchers on December 5 2017 at the installation Medical Records of RSU Darmayu Ponorogo, through an interview with one of the coders There are obstacles that hinder the implementation of coding activities for BPJS claims Health. The obstacles faced by the coder included unclear writing disease diagnosis and procedures by doctors, full computer capacity, laboratory sheets, radiology sheets, anatomical pathology supporting sheets are often not included in the record medical, and there are differences in determining codes such as in the case of CVA.

Without prejudice to the rights and obligations of citizens as recipients of government health insurance, the government should have seen and should be responsible for their health insurance even though the conditions of its citizens still experience many conflicts related to the BPJS Health policy program. (Isriawaty, 2015), the state as a stakeholder to be responsible for rights, obligations and protection should be for the Government should fulfill the human rights of its citizens in order to improve the welfare of its society. With the existence of a problem in Ponorogo Regency on the health insurance of its people that to fulfill the rights of citizens in Ponorogo Regency through the policy of using BPJS, the level of information related to the use and understanding of BPJS Health is still low because there are still thoughts that influence and can even assume satisfaction, price perceptions, and even the quality of service is considered not good. This is because there is still low information obtained by each community regarding BPJS services. The right of citizens to fulfillment of health insurance will The Government is able to run its program well if its citizens have reached and carried out their obligations through the payment of health insurance contributions.

It needs to be reminded that every citizen in Indonesia deserves to be insured since birth and the government has full authority to provide an understanding to its citizens in Ponorogo Regency through a socialization program related to BPJS because many do not understand the benefits or objectives of the

BPJS Health program formed and can sort out the people of Ponorogo by registering so that it is evenly distributed for eligibility for ownership of BPJS Health.

Thus, the studies that have been carried out by the author are interested in analyzing how the evaluation or resolution of the policy of using BPJS Health in fulfilling the rights of citizens as public health insurance in Ponorogo Regency against various problems that often arise through a descriptive qualitative research in order to find out how useful the use of BPJS Health is for the people of Ponorogo in fulfilling their needs as Indonesian citizens who obey state regulations supported by literature studies.

Method

This research uses descriptive qualitative research with data collection techniques through interviews supported by *library research*, library studies or literature can be defined as a series of activities related to library data collection methods, reading, recording and processing research materials. The purpose of the research is to describe descriptively, the characteristics and even the relationship of the phenomena being explored. In this case, the author will provide an overview related to the evaluation of the policy of using BPJS Health in fulfilling citizens' rights as health insurance for the Ponorogo community through various interviews. The instruments in the article include the results of interviews and are supported in the form of several journals, books, proceedings, and relevant sources. Techniques in collection with data collection, data maintenance, data presentation, and drawing conclusions where the author strengthens the argument and develops from the research results with previously conducted research.

Result and Discussion

In the era of globalization that is progressing to bring about various renewable changes, especially in health has become a major concern for the government and health institutions. Health insurance is one of the basic rights of every citizen to gain access to quality health services without having to

worry about the burden of high costs. Health insurance also not only protects individuals from the risk of health, but also contributes to improving the quality of life and productivity of the community. To provide a protection and health insurance to Indonesian citizens, the government has issued a National Health Insurance Program, namely BPJS or Social Security Organizing Agency which aims to provide access and health insurance to the community, especially the Ponorogo Regency area. Ponorogo is one of the districts in East Java that has asizeable population. As an area As Ponorogo is located in a rural area, access to health services is often a problem for the community.

Before the introduction of BPJS health, many people in Ponorogo had difficulties in accessing adequate health services, especially those who were financially disadvantaged. However, since the introduction of BPJS Health, the people of Ponorogo have good access to health services. The program provides financial protection to participants, so they do not have to worry about high medical costs. This allows the people of Ponorogo to get timely and quality health services without having to burden the family finances. In an evaluation of the use of BPJS Health, it is based on the quality of service to the satisfaction of the people who use it in various forms ranging from access to health services, facilities, and patient satisfaction itself.

However, the use of BPJS Health cannot be separated from various considerations where the context of policy evaluation on the use of BPJS Health is seen from:

1. The problem of unequal access to health services.

This can be done by improving a network of health facilities health facilities network of health facilities that cooperate with BPJS, and overcoming the disparity of citizens by considering equally.

2. Problems user dissatisfaction with the quality of health services.

This can be evaluated by monitoring the performance of service providers, developing a more effective supervision system and improving BPJS health services for participants.

3. Policy issues that are difficult to understand by BPJS Participants.

This can be evaluated by simplifying the BPJS Health registration process and delivering information clearly so that participants can facilitate access.

4. Problems with the financial sustainability of BPJS Health.

An evaluation can be carried out in the form of increasing compliance with the payment of BPJS Health participants' contributions, increasing operational efficiency, and exploring alternative sources of funding.

In the implementation of the government program through BPJS Health is a public health insurance which states that the state has an obligation to fulfill citizens because everyone has rights and the state can fulfill them, especially in the health sector. Suprpto and Malik (2019), discretion occurs at the managerial level, namely changes in communication patterns and coordination by BPJS-Health Office, there are several steps that can be taken to overcome discretion the. First, by changing the capitation system; strengthening and centralizing the BPJS-Health database; and the existence of regulations can manage the budget independently. Through this government program by making a BPJS Health aims for justice and benefits for the community in the welfare of citizens. Sanna & Mustafa (2020), not all people are classified as poor and people who are not capable (PBI/Contribution Assistance Recipient) has a BPJS card. This matter caused by several things, namely (1). Because of not knowing how to apply for a BPJS card. This is due to public perception that managing BPJS is always complicated. (2). Some people assume that the BPJS card does not have any benefits, so now requires a willingness to borrow someone else's BPJS card. This was stated by Srie Andriani, a BPJS officer. To achieve a fulfillment of the rights of citizens in the use of BPJS requires an understanding in advance whether the BPJS Health used by participants has been running effectively and to find out whether there are obstacles in it can be explained as follows:

1. Identification of Citizens' Health Rights: Where in society are health rights guaranteed by law and access to affordable health services, financial

protection, obtaining services quality health for the people of Ponorogo

2. Conducting surveys or interviews with community members:

Where to obtain data on the satisfaction of BPJS Health participants both in terms of services, facilities, and obstacles faced by BPJS Health participants in the Ponorogo community.

Ardinata (2020), therefore in achieving the fulfillment of citizens rights through BPJS health, the role of the state itself is needed in improving the needs of its people, especially in the form of comprehensive health services and achieving the welfare of the community. The community should have the right to get an optimal health service based on needs, be it basic health services to referrals without any differences in community equality. This program provides better access to quality health services and financial protection for the community. With BPJS Health, every individual has the same opportunity to get the necessary health protection. The urgency of the health system organized through health services based on BPJS Health should be based on a principle where everyone has the right to health services so that they can live properly and with dignity, so that they can lead to a prosperous, just and prosperous Indonesian society in accordance with the goals of the Indonesian state itself. In this context, it is important to understand the urgency of the use of BPJS Health by the Ponorogo community in seeking the success of government policies that lead to improved quality of life and community protection. BPJS participants are basically given a policy issued by the government in the form of a division of phases or levels of health facilities, which is largely an influence in the health service system.

This can also be felt by several Ponorogo communities who are one of the BPJS Health card participants. Regarding the existence of a program issued by the government which aims to help underprivileged people in fulfilling the health needs of their citizens, there are still various obstacles and challenges in using BPJS Health as well as related to health. It is undeniable that BPJS Health has an important role in providing health protection for the people of Ponorogo such as unexpected

situations of accidents or serious illnesses, health care costs can be very high and can destroy family finances. Through BPJS Health, Ponorogo citizens can protect themselves and their families from financial risks. Thus, through regular contributions paid, the people of Ponorogo can obtain the necessary financial protection and reduce the risk of medical bankruptcy. Health is the right and investment of every citizen who has the right to their health, including the poor, so a system is needed that regulates the implementation as an effort to fulfill the right of citizens to live a healthy life.

In health services that are valued as high quality when health services that have a sense of caring and even customercenteredness that is need. In fact, to achieve an optimal quality of health services requires a balance or perfect level of service from health as in accordance with health service standards. According to (Kurniawan, Lestari, & Rohmadi, 2010), public service is defined as providing services (serving) the needs of people or communities who have an interest in the organization in accordance with the main rules and procedures that have been determined. Dwi Novitasari et al. (2019) Obstacles in releasing information in general include recording files The patient's medical record has not been returned to the medical record, because the file has not been filled in completely and sometimes the DPJP is not always there. Incompleteness in filling out files or medical record files that have not been returned, resulting in requests for information that cannot be obtained immediately for processing. Based on research data obtained by several informants, it is stated that there are advantages and disadvantages of using or participating in the use of BPJS Health, especially in Ponorogo Regency.

This data can be generated as follows:

1. BPJS Health's success

a. Improvements in health access In the existing health access in Ponorogo Regency.

Ponorogo the community feels that those who feel underprivileged can be provided with a health service. Health Services through accessibility services health that previously not unable to pay for health costs independently to also experience health services as a form of obtaining protection health insurance.

- b. Universal Protection to the People.
This protection in a BPJS Health program in Ponorogo Regency can provide a protection for the health of all Ponorogo people as a fulfillment of the rights of Indonesian citizens. Of course the people of Ponorogo have a sense of protection in the field of health services and are ensured to have the same right in gaining access to quality health services.
 - c. Financial Protection
The BPJS Health program has provided a financial protection to Ponorogo residents where BPJS Health participants feel safer because they no longer have to worry about unexpected health costs. Health care costs can be reduced or fully covered by BPJS Health, reducing the financial burden for the people of Ponorogo.
2. Shortcomings or Issues
- a. Limitations of Resources Regarding the existence of a limited resource in the use of BPJS Health community, this is one of the things that has become a discussion of BPJS health participants. It certainly seems that the provision of health services must have a large number of personnel. The Ponorogo community who are BPJS Health participants have felt the limitations of facilities in the health sector, medical personnel, and supporting facilities in several places such as puskesmas and hospitals. These limitations cause obstacles in fulfilling the rights of the Ponorogo community to health services as a form of health insurance.
 - b. Quality in Healthcare
In the government program policy that issued a policy on the use of BPJS Health to support the needs of underprivileged citizens and provide citizen welfare have been implemented. Although access to health services continues to increase, the quality of services must also remain fully considered so that BPJS health participants receive quality care. Participants receive quality care. What is felt by several people in Ponorogo is known that: *first, they* feel there is a

difference in the provision of drugs which are adjusted to the summary of the health facility or service facility. Thus, when BPJS health participants receive treatment at one of the health institutions, the community feels that the medicine is different from those who pay independently. *Second*, some people in Ponorogo felt that health services in terms of drug retrieval were lacking, such as delays or the duration of drug retrieval with a long time. This results in the community waiting for drug collection which takes time, however, taking from these obstacles the more BPJS Health user participants used, the more there will also be in the queue for health services. *Third*, services in treatment where one of the interviewees said that there needs to be an improvement or provide an alternative way in the treatment process. The people of Ponorogo who are required to seek treatment at one of the hospitals must go through several procedures, such as including a referral letter taken from their local health center and a deadline of approximately three months for the referral letter.

BPJS health by the Ponorogo community in the fulfillment of citizens' rights as health insurance has a significant impact in improving health access and protection. Solechan (2019), quality public services should be the right of every citizen, where citizens also have the right to have their rights protected, to be heard voice, while also having their values and preferences respected. The breadth of public services with The complexity of the problem requires the participation of all elements of society making improvements happen. The program provides equitable and affordable health services for all participants, ensuring that citizens' rights to good health services can be fulfilled. Nonetheless, there are several challenges that need to be addressed to improve the effective use of BPJS health in Ponorogo. Batang (2017), through an increase in public awareness of health, it will also result in increased demands on health services with efforts to anticipate this situation by maintaining a quality of service so that

continuous efforts are needed so that the weaknesses and shortcomings of health services can be identified. The government needs to increase education and understanding of the program to the public, especially regarding the claim mechanism and the rights of participants. In addition, there also needs to be an effort to expand the network of health facilities that work with BPJS health so that participants can obtain quality and widely available health services. In evaluating BPJS Health policies, it must also consider challenges faced in implementing the program. To overcome some of the challenges or shortcomings based on the results of the research data, an evaluation of the policy of using BPJS Health in fulfilling citizens' rights as health insurance for the Ponorogo community can be carried out by taking important steps to achieve the objectives of the government program as explained below:

a. Improved Accessibility of Health Services

This needs to be evaluated in the BPJS Health policy regarding the extent of feasibility in service accessibility for BPJS Health program participants. It can be seen from the number of BPJS health registrants, considerations related to the existence of a health service accessibility level program provided both from physical distance to health facilities and in the financing that must be borne so as not to cause different perceptions.

b. Improved Quality of Health Services

This needs to be evaluated in the BPJS health policy by paying attention to the quality of health services provided by BPJS health. Of course, it includes the ability of the program to provide health services in accordance with established service and medical standards. In addition, to optimize the quality of health services BPJS health users can provide simple access and health service personnel to take care of all the needs of BPJS health participants as considering the unrest Ponorogo community regarding drug collection and so on.

Based on the results of the data obtained from the researchers, it can be seen that in

evaluating the implementation of the policy of using BPJS Health, the Ponorogo Community has been optimal in the running of the program. However, it is undeniable that there are still several obstacles or challenges that exist in the use of BPJS Health, one of which is felt by several Ponorogo communities due to several complicated procedures in BPJS Health services. Further efforts are needed to improve health infrastructure, enhance service quality, and increase public awareness and understanding of the BPJS Health program. Thus, this evaluation can provide important insights for the government and related parties to improve and enhance the implementation of the BPJS health policy in Ponorogo.

Conclusion

Based on the policy evaluation of the use of BPJS Health in Ponorogo in fulfilling citizens' rights as public health insurance, it can be concluded that this program has provided significant benefits in improving access and health services for citizens, especially for the people of Ponorogo. However, there are still several challenges or obstacles that need to be overcome in order to maximize the fulfillment of citizens' health rights, starting from the accessibility of health services that need to be improved and health infrastructure improvements to reduce access gaps, and the quality of health services by increasing supervision and the availability of medical personnel to improve the quality of health services.

By overcoming these problems through an evaluation of the BPJS Health policy in Ponorogo Regency, it is hoped that the fulfillment of citizens' rights through the use of BPJS Health can continue to increase, so that the people of Ponorogo can enjoy good access and health services.

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