

## Socialization About The Benefits Of Using BPJS Kesehatan in 15<sup>th</sup> Hamlet Sukamentri Urban Village Garut Kota District, Garut Regency

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### Abstract

BPJS Kesehatan is the legal entity administering social security in the health sector. The health program is undertook the National Health Insurance. The entity was a replacement for Askes for civil servants and Jamsostek for non-civil servants. All Indonesian citizens are required to set aside their income for future health insurance. Thus all governments in all regions in Indonesia formed BPJS Kesehatan. It is recorded that up to 2021, 83.89% have been registered as participants of BPJS Kesehatan. So this program is also running in West Java, including Garut Regency where the participants in 2022 have reached 85%. However, there are problems in its implementation, that is awareness in paying dues as evidenced by the large number of participants who are in arrears. The PPM team decided to do community service in one of the downtown areas of Garut Regency, namely in 15<sup>th</sup> Hamlet, Sukamentri Urban Village, Garut Kota District. The results of the initial review, the participants of BPJS Kesehatan here are classified as low. The PPM team assumed that cause was the low level of community knowledge. So the purpose of this service is increasing the knowledge level of the people in 15<sup>th</sup> hamlet, Sukamentri Urban Village, Garut Kota District about BPJS Kesehatan. The method is counseling to the community and its leaders. The result is an average pretest of 42.58 and average posttest of 63.81. The conclusion that there was increase the knowledge level of the 15<sup>th</sup> Hamlet Sukamentri Urban Village community about BPJS Kesehatan.

**Keyword:** BPJS Kesehatan, Health Insurance, Knowledge level

### INTRODUCTION

BPJS is a legal entity formed to organize social insurance programs. One of them is handled in the health sector which we call BPJS Kesehatan. This entity was formed through Law Number 40 of 2004 about the National Social Insurance System.

BPJS Kesehatan is a legal entity engaged in organizing a health program called JKN wich means the national health Insurance. Health insurance is a contract between a company and a consumer (Kagan, 2023). JKN is the newest health service program that uses an insurance system. In this case all Indonesian citizens are required to set aside a portion of their income for health insurance in the future. JKN is a replacement program for health insurance that was previously held by PT Askes for civil servants and PT Jamsostek for non-civil servants.

With the obligation for Indonesian citizens to be parcipant in the JKN,so BPJS Kesehatan has been formed in all regions of Indonesia by their government, such as the provincial, district, sub-district, and village. Aside from citizens, even foreigners have worked in Indonesia for a minimum of six months in Indonesia and have paid contributions. Even though the person already has other health insurance.

At the national level, 229.51 million people or 83.89% of the Indonesian population have registered for this program. This number has increased from the previous year which reached 222.46 million people. However, of these number, the number of active participants only reached 190.38 million. The participants of BPJS Kesehatan are divided into 4 categories (BPJS Kesehatan, 2020), namely:

- Contribution Assistance Recipients

The participants consist of the poor and disabled people, also the people with total disabilities. Dues of these people are paid by the government. Until now, there are 99.15 million participants.

- **Wage Receiving Worker**

The participants consist of people who work and receive salaries or wages, such as civil servants, military/police, private employees, and other wage-earning workers. Until now, there have been 40.71 million participants.

- **Non-Wage Worker**

The participants who including into this category are investors, employers, pension recipients, and other non-employees who meet the criteria of non-salaried workers. Until now, there have been 30.92 million participants

- **Not workers**

The participants is the person working with self-employed at his own risk. Until now, the number of participants are 4.4 million people.

Meanwhile in West Java, it continues to increase from year to year, until now the number has reached 43.83 million people. This shows that the community's need for health insurance is also increasing. Of course in this case, the increase in the number of participants must be followed by the quality of service.

Likewise, Garut Regency, as one of the districts under the cover of West Java Province, based on data for 2022 has also an adequate number of participants, which are around 2.2 million people or 85% of the total population (Pemkab Garut, 2022) . With this fact, the Government of Garut Regency won an award from BPJS Kesehatan of West Java as the best Regional Government which have high commitment in optimizing the coverage of JKN participation (Budianto, 2020).

However, there are also problems happened, namely problems in the awareness of participants in paying their monthly dues that are still low, as evidenced by the fact that there are still many participants who submit arrears. When the arrears are added up, they reach Rp.50 billion annually. These is the largest number compared to other districts in West Java(Iqbal, 2019).

Finally the PPM Team decided to hold a community service in one of the districts in the center of Garut, namely Garut Kota District which is an area where office of BPJS Kesehatan of Garut Regency is located. The area that was targeted was 15<sup>th</sup> Hamlet, Sukamentri Urban Village. During a field visit with students of FKep Unpad who it was found that most people in this area did not have participant card of BPJS Kesehatan as evidence that they have knowledge level about the benefits of using BPJS Kesehatan was still low.

So the purpose of this service is to hold counseling to increase the knowledge level of the community in 15<sup>th</sup> Sukamentri Urban Village, Garut Kota District about the benefits of BPJS Kesehatan in improving public health status.

## **METHOD**

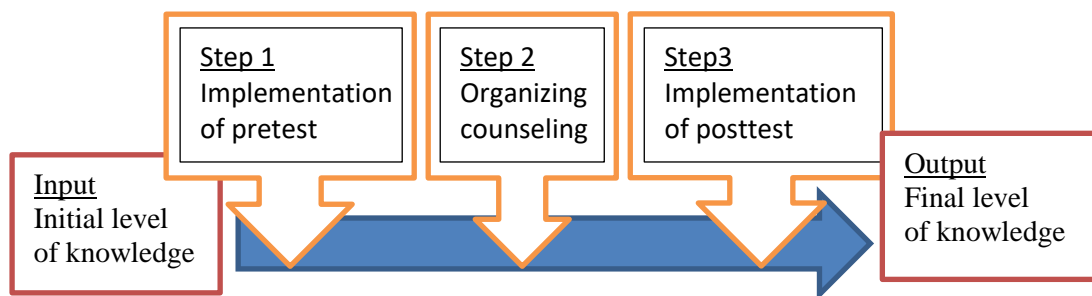
In carrying out this service, the PPM Team used the counseling method in the form of lectures and brainstorming between the counselor and the counseling participants. The lecture method is carried out by the PPM Team with the aim of being able to provide a lot of information in a relatively short time and with a large number of participants. According to Janitra (2022), the chat method is most often used because it is practical and economical. While Rashid et al (2023) stated that brainstorming aims to get direct information about the level of knowledge of participants.

The PPM team in this counseling is carried out through several of step, namely:

- The first step, the counseling event was opened with the implementation of a pre-test to find out how far the knowledge level of the people of 15<sup>th</sup> Sukamentri Urban Village about BPJS Kesehatan. The results of pretest were cheked as evaluation about material

regarding the material to be delivered by the instructors. According to Utama (2021), pretests are used to determine participants' initial abilities, so that it is easier for teachers to determine the learning model and method to use.

- The second step, it is organizing counseling in the form of material about BPJS Kesehatan, which contains:
  - 1) Definition of BPJS Kesehatan
  - 2) Type of BPJS Kesehatan
  - 3) Purpose and function of BPJS Kesehatan
  - 4) Services provided by BPJS Kesehatan
- The third step is the implementation of the post test to see how far increase of knowledge level about BPJS Kesehatan after counseling has been carried out.



**Figure 1.** Flowcard of conseling in order to increase knowledge level



**Figure 2.** PPM Team were approach to community leaders

There were 42 participants consisting of Community health workers, community leaders and other members of the community. To find out the participants' initial knowledge, a pre-test was carried out for ten minutes. Magdalena (2022) also revealed that the purpose of holding a pretest is finding out how far the knowledge level of the participants about the material to be taught.

After finishing the pretest, counseling about the benefits of using BPJS Kesehatan was immediately carried out for 90 minutes. Participants were also given the opportunity to ask questions about things that were not clear from the material that had been presented. Furthermore, a post test was carried out to know the effectiveness of the counseling results. The results of the pretest and posttest were compared, so that counselor could see the progress of the knowledge level of the participants after being given counseling.



Figure 3. PPM Team were counseling to community

## RESULT AND DISCUSSION

### Result

After the counseling session is over. then the results of the pretest and posttest participants were obtained as follows:

Table 1. Result of Pretest and Posttest Counseling Participants of 15th Hamlet Sukamentri Urban Village

| No  | Pretes | Postes | No  | Pretes | Postes |
|-----|--------|--------|-----|--------|--------|
| 1.  | 30     | 55     | 22. | 40     | 70     |
| 2.  | 30     | 55     | 23. | 35     | 55     |
| 3.  | 35     | 60     | 24. | 65     | 85     |
| 4.  | 45     | 65     | 25. | 30     | 50     |
| 5.  | 30     | 50     | 26. | 30     | 60     |
| 6.  | 40     | 60     | 27. | 25     | 55     |
| 7.  | 45     | 65     | 28. | 45     | 55     |
| 8.  | 35     | 70     | 29. | 45     | 75     |
| 9.  | 60     | 85     | 30. | 30     | 60     |
| 10. | 40     | 60     | 31. | 40     | 60     |
| 11. | 40     | 70     | 32. | 55     | 75     |
| 12. | 45     | 55     | 33. | 60     | 85     |
| 13. | 50     | 65     | 34. | 40     | 55     |
| 14. | 25     | 50     | 35. | 40     | 65     |
| 15. | 35     | 65     | 36. | 45     | 50     |
| 16. | 55     | 75     | 37. | 25     | 50     |
| 17. | 45     | 75     | 38. | 60     | 75     |
| 18. | 30     | 50     | 39. | 55     | 75     |
| 19. | 60     | 85     | 40. | 45     | 55     |
| 20. | 35     | 55     | 41. | 45     | 65     |
| 21. | 40     | 70     | 42. | 40     | 65     |

With the above values, finally it were obtained the mean, standard deviation, range, maximum and minimum values of the pretest and posttest of the counseling participants as follows:

Table 2. Statistics Summery Counseling Participants of 15th Hamlet Sukamentri Urban Village

| Nilai  | Mean  | Standar Deviasi | Range | Maksimum | Minimum |
|--------|-------|-----------------|-------|----------|---------|
| Pretes | 41,58 | 10,62           | 40    | 65       | 25      |
| Postes | 63,81 | 10,64           | 35    | 85       | 50      |

## Discussion

An overview of the scores before and after counseling is shown in the table above, the mean score before counseling is 41.58 and the standard deviation is 10.62 while the score after counseling is 63.81 and the standard deviation is 10.64. it can be concluded that the knowledge level of the people of 15<sup>th</sup> hamlet Sukamentri Urban Village have increased by 22.23 points while the standard deviation is slightly larger by 0.02.

It can be concluded that the increase in the knowledge level of the people of 15<sup>th</sup> Hamlet Sukamentri Urban Village is not evenly distributed, where the distance is slightly farther away. This is related to the different ability of understand and concentration of each participant.

The level of knowledge mainly depends on the level of education, but can also be influenced by other factors. These factors according to Riyanto (2013) are experience, beliefs, facilities, and culture. Experience obtained from one's own and other people's experience, it can also affect the level of knowledge, because the experience that has been obtained can broaden one's knowledge. Beliefs are usually passed down from generation to generation without prior evidence. This belief usually affects one's knowledge, both positive and negative. Facilities as a source of information that can affect one's knowledge, such as from radio, TV, magazines, books, and others.

The level of knowledge can also be influenced by local culture and habits in the family, can also be influenced by knowledge, perceptions and attitudes towards something. The increase in the knowledge level of education depends on communication the way of delivery. Mulyana (2015) says that communication is effective when the contents of the message contain something meaningful and important for the audience to know. In this case it shows that the community of 15<sup>th</sup> hamlet Sukamentri Urban Village that improvements in waste management in their area are very important because they are related to health problems which are needed by everyone.

According to Irwan (2017) Behavior change consists of 3 reasons, namely compliance, identification, and internalization. For a while it is possible that all three have in the community 15<sup>th</sup> Hamlet of Sukamentri Urban Village, but we hope that internalization will be an option for most community. Togetherness of teamwork can usually increase high motivation.



**Figure 4.** Together photo between PPM team and the community

## CONCLUSION AND RECOMENDATION

### Conclusion



From the overall results of the implementation of health education regarding good and correct waste management, it can be concluded that the average community of RW 15 Sukamentri Village is able to increase their knowledge about the benefits of Health BPJS.

#### Recomendation

After knowing the benefits of BPJS Health, it is suggested that the people of RW 15 Kelurahan Sukamentri are advised to take advantage of BPJS Health facilities in maintaining their own health and that of their entire family.

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