

An Overview of the Simplification of the Flow and File of Membership Administration Services on the Satisfaction of JKN Participants at the BPJS Health Kupang Branch

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Abstract: The Social Insurance Administration Body for Health (BPJS Health), the institution administering national health insurance in Indonesia, has an important role in ensuring people have access to quality health services. The method taken by The Social Insurance Administration Body for Health to minimize complaints and reduce waiting times for services is by simplifying administrative service flows and files. This research design is quantitative and descriptive to describe the effect of simplifying participant service flows and files at branch offices on the satisfaction of the National Health Insurance participants at the Kupang Branch Office. The research sample consisted of 50 people using the Simple Random Sampling technique. Research data analysis was carried out univariately. The research results show that a simple flow and file of service requirements will make it easier for the National Health Insurance participants to obtain administrative services and simplifying services for participants will have an impact on achieving participant satisfaction with services at the Social Insurance Administration Body for Health office. The Social Insurance Administration Body for Health is expected to pay attention to the satisfaction of the National Health Insurance participants by committing to implementing simplification of service flows and processes to achieve good service quality.

Keywords: Simplification; Service; Administrative Files; Satisfaction.

INTRODUCTION

BPJS Kesehatan is a state-owned public legal entity built based on Law No. 40/2004 on the National Social Security System and Law No. 24/2011 on the Social Security Organising Agency to implement a health social security program. Social security is an effort that aims to ensure that all people can get the basic needs of a proper life as a form of social protection (BPJS Kesehatan, 2023c).

BPJS Kesehatan, the national health insurance provider in Indonesia, has an important role in ensuring that the community has access to quality health services. Quality services mean services that are fast, pleasant, error-free, and follow established processes and procedures.

The National Health Insurance (JKN) program organized by BPJS Kesehatan implements a quality control and cost control system. Quality control refers to an efficient, effective, and high-quality health service delivery system that meets the needs of patients, and cost control refers to ensuring that the amount of health service financing charged to patients is based on established cost patterns that are adjusted to the patient's medical needs. The services provided are expected to provide health insurance for all Indonesian people. Not only certainty of guarantee, BPJS Kesehatan always strives to place JKN Participant satisfaction as one of the performances that must be continuously improved (Lusianti, 2017).

Participant satisfaction is the attitude, evaluation, and emotional response shown by customers after the purchase process and is the result of comparing their impressions and expectations of the actual performance of a product/service. However, with the increasing number of participants and complexity of services, BPJS Kesehatan often receives complaints related to complicated procedures and service flows at branch offices and district offices. As of August 2023, BPJS Kesehatan has 12 Regional Offices, 127 Branch Offices, and 388 District Offices in Indonesia. One of the branch offices that also serves JKN participants every day is the Kupang branch office located in Kupang City which is under the regional office XI (Bali, West Nusa Tenggara, and East Nusa Tenggara). As one of the branch offices, the Kupang branch office also has a working area consisting of 5 cities/districts namely Kupang City, Rote Ndao Regency, Kupang Regency, Sabu Raijua Regency, and Alor Regency.

Based on data from the BI application of BPJS Kesehatan Cabang Kupang on 31 December 2022, the number of participants in the working area of BPJS Kesehatan Cabang Kupang, especially Kupang City, was 367,694 or 83.10% of the total population of Kupang City, which increased on 31 August 2023 to 375,370 or 84.84% of the total population. The increase in the number of participants also had an impact on the increase in the number of visits to the BPJS Kesehatan office. The average visit per day at the BPJS Kesehatan Cabang Kupang Office as of December 2022 was 50 people with the highest visit of 121 people per day and the average waiting time before getting service was 60 minutes 32 seconds. While data per August 2023 averaged 83 visits per day with the highest visit of 137 people per day and an average waiting time of 20 minutes 42 seconds (BPJS Kesehatan, 2023b).

Waiting time refers to the time staff spend serving participants. The length of a participant's waiting time reflects how public service agencies manage service elements to align with the participant's situation and expectations. Participants usually have bad, unpleasant, or even

frightening experiences when receiving services. This is because the services received by participants tend to be less than optimal, which can lead to participant dissatisfaction. There is a close relationship between waiting time and participant satisfaction with services. If the waiting time is too long, of course, participants will feel dissatisfied, but if the waiting time is short or reasonable, participants will be satisfied and satisfied participants will remain satisfied longer and provide good comments (A. Dewi & Putri, 2020). One of the ways taken by BPJS Kesehatan to minimize complaints and reduce waiting times is by simplifying administrative service flows and files. Service flow simplification is the process of reducing service flow time and simplifying operations by standardizing or updating service flows, all of which are to improve the efficiency, effectiveness, and adaptability of ongoing business processes. The details of streamlining the administrative service flow at BPJS Kesehatan are as follows:

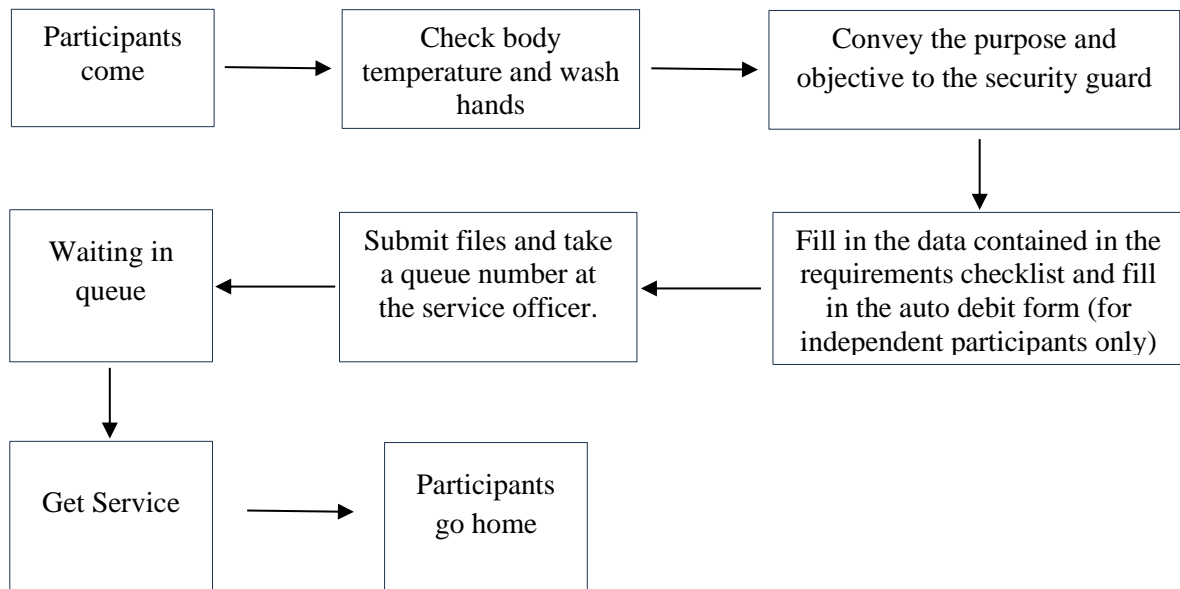


Figure 1. The flow of administrative services before simplification at BPJS Kesehatan Branch Offices

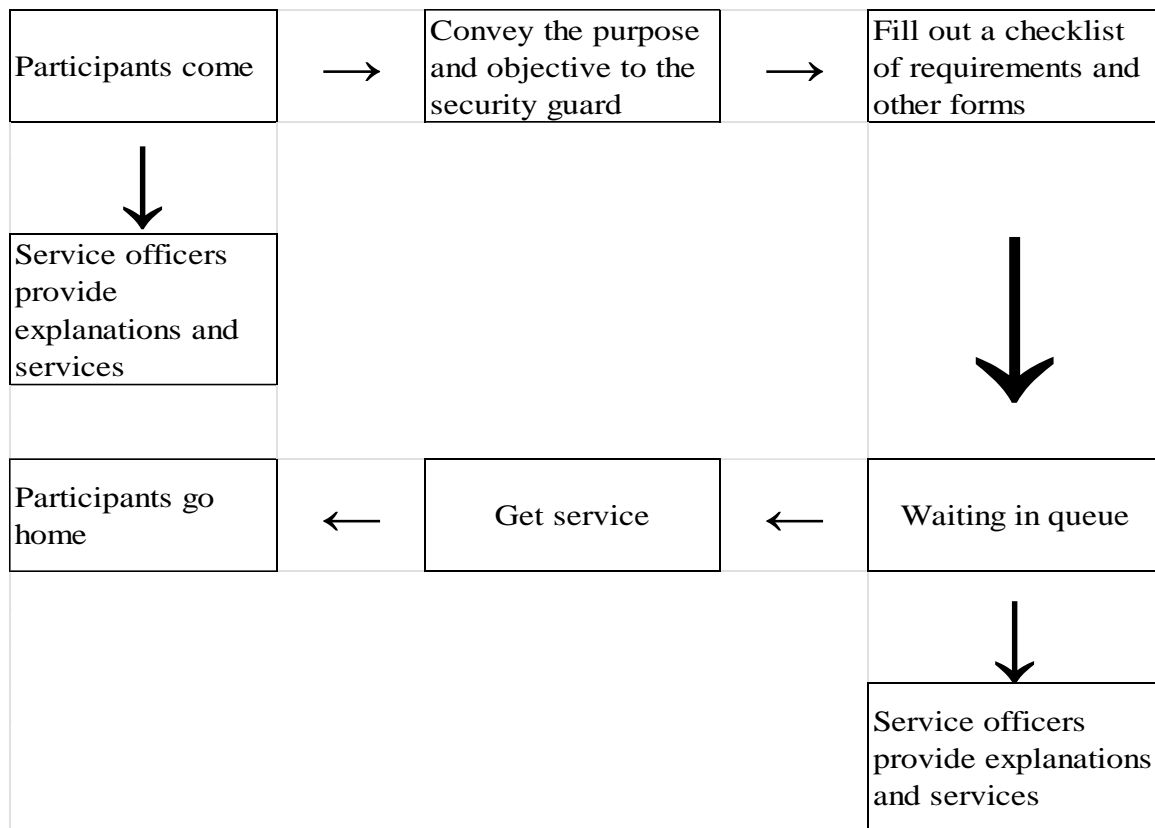


Figure 2. The Flow of administrative services after simplification at BPJS Kesehatan Branch Offices

Before the simplification of the service flow to be served at the administration counter, participants would pass through several points starting from the security guard at the office entrance, service officer, and security guard at the queue machine to the frontline, there was even a possibility of not being served if the file was incomplete. Participants are also required to bring original/photocopy files of requirements such as identity card (KTP), family card (KK), bank passbook, and other supporting files tailored to the participant's segment. With the simplification of the service flow since 01 September 2023, participants only need to show the files on their mobile phones or if they forget, while waiting in the queue, they can contact their family at home to send them via WhatsApp, email or telegram, and then these files can be shown to the BPJS Kesehatan employee on duty. In the queue flow, participants only need to queue at the security guard and immediately wait to be served by the frontliner. Even while waiting there is a Service Officer who will go to one participant to ask about his needs, if it can be resolved then it will be resolved by the SO and the participant can go home immediately. If the service is not completed, the participant will wait according to the queue number (BPJS Kesehatan, 2023d). Based on the above problems and descriptions, a study was conducted on an overview of simplifying the flow and file of participant

services at branch offices on the satisfaction of JKN participants at the BPJS Kesehatan Cabang Kupang Office.

METHOD

This research design uses a descriptive with a quantitative approach to describe the effect of streamlining the flow and file of participant services at branch offices on JKN participant satisfaction at the Kupang Branch Office. Quantitative descriptive research is research that describes variables as they are supported by data in the form of numbers generated from actual circumstances. This study uses data collection techniques through questionnaires. The type of sampling used is incidental sampling (accidental sampling). The sample used was 50 respondents taken from participants who visited the BPJS Kesehatan Cabang Kupang office during the period 02 October 2023-16 October 2023. Participant responses were obtained using a questionnaire consisting of 19 questions. The research data analysis was carried out univariately by explaining and describing the characteristics of the research variables, in the form of frequency distribution. Data presentation was done using diagrams.

RESULT

In general, the frequency of visits from 50 respondents was at most once a year or 84%, while 16% of respondents visited more than once, namely at the beginning before simplification and after simplification on 1 September 2023. 90% of the 84% of respondents who visited once a year in 2023 felt that the service was fast and there was no need to bother carrying files. Likewise, 16% of respondents who had experienced before and after the implementation of service flow simplification were surprised by the changes. Respondents were satisfied with the changes, especially with the additional service officers who walked around visiting respondents. In detail, the research results can be explained as follows:

1. Frequency of visits at BPJS Kesehatan Cabang Kupang Office

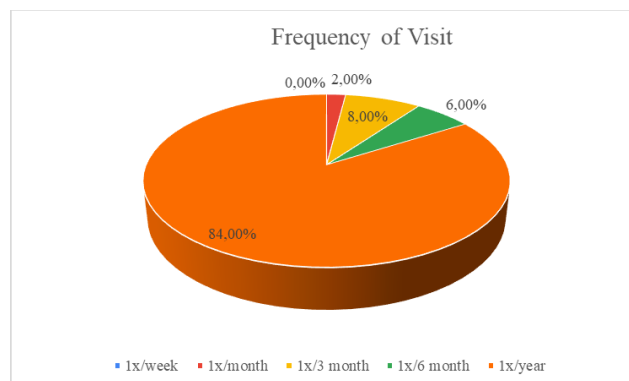


Figure 3: Frequency of visits at the BPJS Kesehatan Cabang Kupang Office

Figure 3 shows that, of the total 50 respondents, 84% have visited at least once in the last year, while 8% of respondents visit once every 3 months. There are still 2% of respondents who visit the BPJS Health Kupang Branch office almost every month. Repeat visits are usually made to help family or friends who need help.

2. Service procedures have been simplified

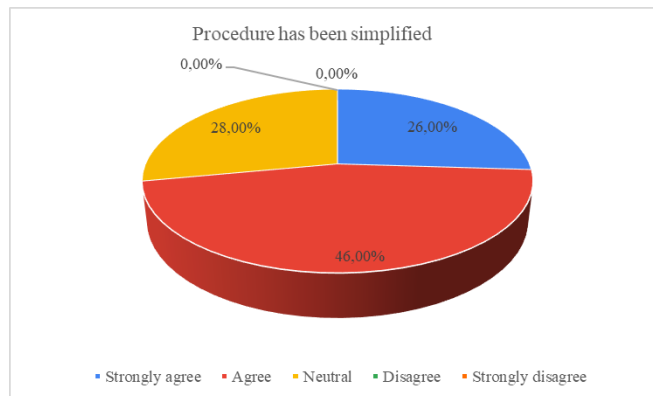


Figure 3. Simplified BPJS Service Procedures at the Kupang Branch Office of BPJS Kesehatan

Figure 4 shows that 46% of respondents agreed that BPJS Kesehatan service procedures are simple and 26% strongly agreed. However, there were still 28% of respondents who chose neutral towards simplifying the service flow. This is because participants only need to meet with a security guard and immediately get a queue number to be served by the frontliner or service officer.

3. Speed of service due to simplification

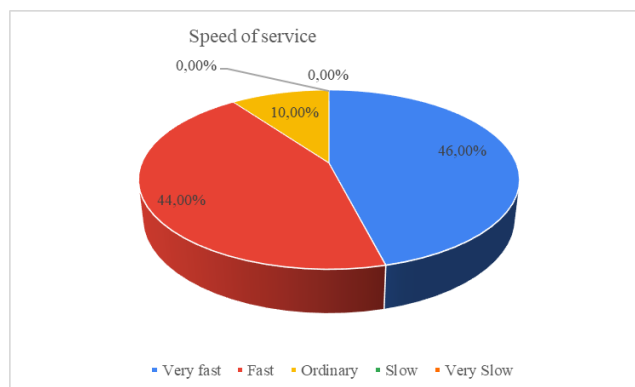


Figure 5. BPJS service speed due to simplification at the BPJS Kesehatan Cabang Kupang Office

Figure 5 shows that respondents felt that with the simplification of services, where the services they obtained became very fast and 44% became fast. However, there are still 10% of respondents who feel that the simplification of services is normal. With this simplification, 50 respondents did not feel that the service was slow, let alone very slow.

4. Efficiency of participants' time due to simplification

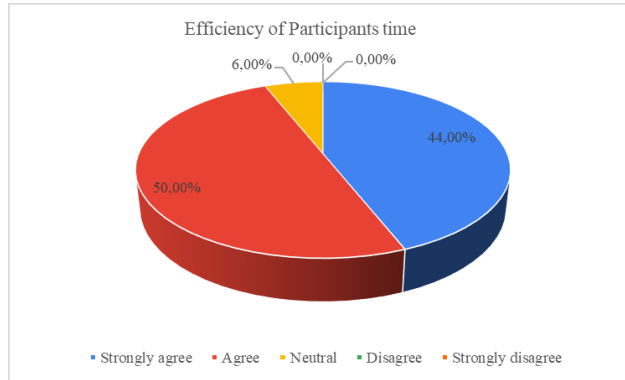


Figure 6: Participants' time efficiency due to simplification at BPJS Kesehatan Cabang Kupang Office

Figure 6 shows that 44% of respondents strongly agree that with simplicity, respondents can save a lot of time. There are still 6% of respondents who feel that time efficiency is normal. However, none of the respondents felt that they were wasting time because the services provided were efficient.

5. Willingness to recommendations about BPJS Kesehatan to family/friends

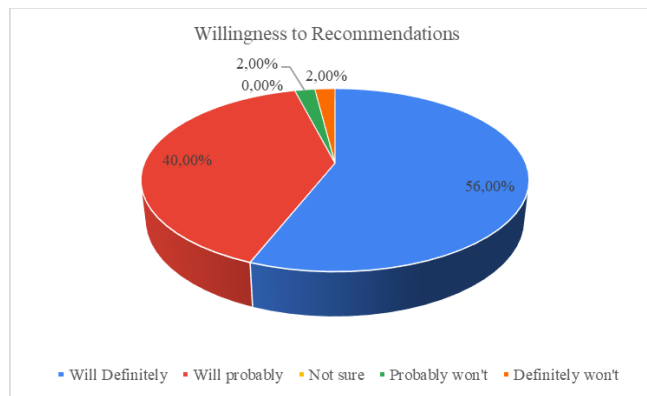


Figure 4. Willingness to give recommendations about BPJS Kesehatan to family/friends

Figure 7 shows that, due to fast service and simple paperwork, 56% would recommend BPJS Kesehatan to friends/family while 40% would probably recommend it to friends/family. However, there are still 2% of respondents who are not sure and might recommend BPJS

Kesehatan to family or friends. This shows that there have been many changes within BPJS Kesehatan Cabang Kupang.

6. Easier and simpler paperwork requirements

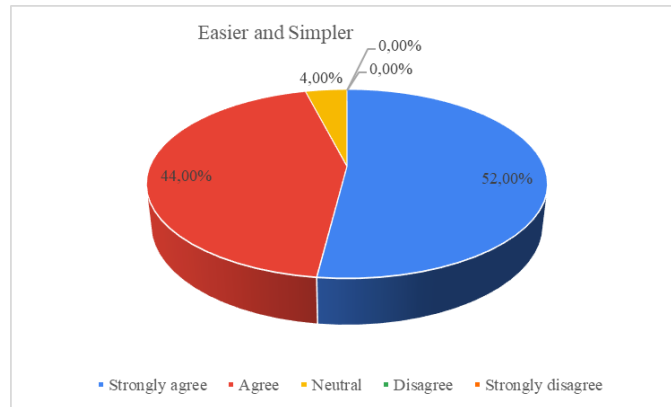


Figure 8. Easier and simpler requirements at the BPJS Kesehatan Cabang Kupang Office

Figure 8 shows that 52% of respondents strongly agreed that the required documents are now easier and simpler. 44% of respondents agreed and 4% chose to be neutral about the requirements from BPJS Kesehatan Cabang Kupang. Adjustment or simplification of files is needed so that participants are not bothered by photocopies of files.

7. Participant satisfaction

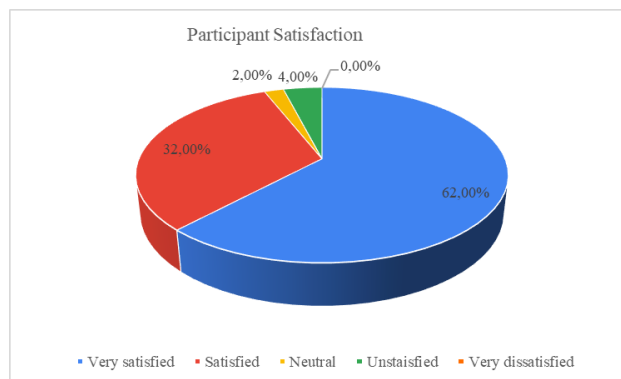


Figure 9: Satisfaction of JKN participants with BPJS services at the BPJS Kesehatan Cabang Kupang Office

Figure 9 shows that 62% of respondents were very satisfied and 32% were satisfied with the services provided by BPJS Kesehatan Cabang Kupang staff during the simplification of administrative files and service flows. Of the total 50 respondents, there were still 4% of respondents who were not satisfied with the services at the BPJS Kesehatan Cabang Kupang Office. Respondents who feel dissatisfied need to be researched further so that they can be input for improvement.

8. Commitment to improving service quality

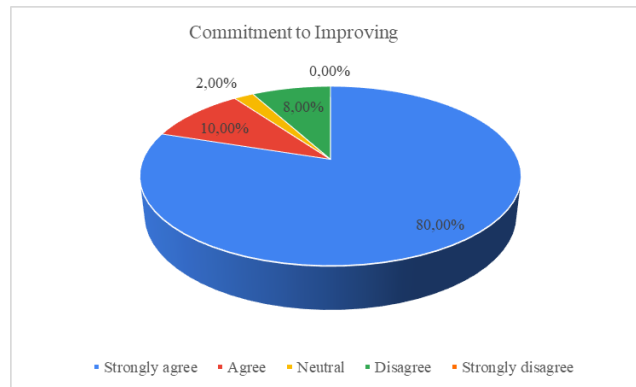


Figure 5. BPJS's commitment to improving service quality at the BPJS Kesehatan Cabang Kupang Office

Figure 10 shows that 80% of respondents strongly agreed that BPJS Kesehatan continues to be committed to improving the quality of service for participants visiting the Branch Office, 10% of respondents agreed, 2% of respondents were neutral and 8% of respondents disagreed. For the 10% of respondents who are neutral and disagree, further investigation is needed. The results of the search can be used as a basis for improvement for the better.

DISCUSSION

1. Overview of simplification of administrative service flow on participant satisfaction

BPJS Health always develops innovations in its services, one of which is to transform the quality of services, which includes simplification of service stages for participants to make it easier for participants to get administrative services at the BPJS office. The breakthrough made by BPJS Health to simplify the service flow and make it easier for BPJS participants to get services is to present application-based services and conventional services by interacting directly, namely between service providers and service recipients meeting face-to-face in one counter. The research shows that the simplified BPJS administration service procedures have received a positive response from JKN participants.

Simplification of administrative service flow as an effort to cut longer and convoluted public service procedures into simpler and more practical ones has an impact on increasing service speed and time efficiency related to services. The acceleration of time there is a simplification of service procedures fulfills several public service principles based on the decision of the Ministry of PANRB Number 63 of 2003 which includes simplicity, clarity of technical and administrative requirements, certainty of time, accuracy, security, responsibility, completeness of infrastructure, ease of access, discipline, politeness, friendliness and comfort. The simplification of the service flow makes it very easy for JKN participants to get the

administrative services they need so that good participant satisfaction will be formed. This is to the theory that good service is a service assistance that can provide satisfaction for the recipient. Thus, a quality administrative service flow will build the satisfaction of service recipients (Hasani, 2019).

The results of this study are in line with research conducted by Chairudin et al (2017) entitled High Performance is not Always Directly Proportional to Service Quality: A Case of one-stop service sragen with the results of his research that, the provision of Public services must indeed be prioritized so that it can help performance on service aspects to improve services to the community. Another supporting research is research conducted by Saputra (2021) which states that changes that occur in service quality based on the dimensions of price, service quality, product quality, as well as ease of programs, and good service flow, will increase the satisfaction of BJPS participants. An increase in service quality can have a positive impact on the satisfaction of BPJS participants.

Participant satisfaction is the difference between expectations and the real conditions felt by participants, in this case, the service process (Abu-Salim et al., 2017). Participant satisfaction is the extent to which the perceived performance of BPJS services meets expectations, and the need for performance results that cause emotional reactions in participants, if the quality of service received does not meet the needs of participants and is far from expectations, participants will be disappointed, on the other hand, if what is received is equal to or more than their needs and expectations, participants will be satisfied. If performance meets expectations, participants are very satisfied. Participant satisfaction can be seen through several indicators according to Permen PAN No. 14 of 2017 which include 1) public service procedures, namely the ease of providing services to the public and the ease of fulfilling service requirements, 2) service completion time, the certainty of time in providing services by the provisions, 3) public service fees, fees or service rates set in the process of providing services, 4) service products, service results received by predetermined provisions, 5) service facilities and infrastructure, provision of adequate facilities and infrastructure by public service providers and the competence of service officers, 6) officer competence that must be appropriate based on the required knowledge, expertise, skills, attitudes, and behavior. Thus, efforts to simplify the flow of administrative services have fulfilled the indicators of participant satisfaction because it makes it easier for participants to fulfill administrative requirements, faster service completion time, the costs required are less because participants are not bothered by photocopying files, the results of the services received are by the needs, and the friendliness of service officers.

The satisfaction that JKN participants feel towards simplifying the flow of administrative services is a standard of service quality from the company. Satisfaction with the services

received is the basis for JKN participants to establish a cooperative relationship with the company, using health insurance services. In the long run, participant satisfaction also allows them to provide recommendations to relatives or family regarding JKN services (Supriyanto & Ernawaty, 2010). This is also a reference for companies to understand the expectations and needs of JKN participants. Thus, companies can commit to improving JKN participant satisfaction through efforts to improve good service and minimize or even eliminate poor service.

2. Overview of the simplification of administrative service requirements on participant satisfaction

Service requirements are the technical and administrative requirements needed for a person to obtain services that are in line with their needs. Research shows that the simplification of administrative requirements files that are easier and simpler has received a positive response from JKN participants. Before simplification, to register at the BPJS branch office as a JKN participant, users had to attach physical files. With simplification, prospective participants can show the files on their mobile phones or can also register online through the JKN mobile application. The administrative requirements needed when registering online are also very easy for participants, namely only by filling in the NIK KTP, mobile phone number, and active email address, as well as a bank account or digital wallet to make payments according to the selected BPJS level via email address (BPJS Kesehatan, 2023a).

The innovation of BPJS service administration files by utilizing technology has an important role because by utilizing information technology, a service process becomes faster and more efficient. The results of this study are in line with research conducted by Alprit and Putra (2023) which states that the faster the service provider responds to user complaints and the fulfillment of simple administrative files has a positive and partially significant effect on community satisfaction. Other research that also supports the results of the study was conducted by Rahayua (2021) that, the use of information technology influences improving the quality and satisfaction of service users. Digitalization can meet public demands for certainty in time, cost, and method of service delivery. Digitalization is also able to ease the workload of staff by changing the manual service process that takes a long time to be faster using modern technology so that participants do not need to prepare files (hardcopy). Digitalization also brings various benefits to the administration process at the BPJS Kesehatan office, with the digital system BPJS participants can also take care of administration anywhere and anytime, making it more flexible. At the same time, this also affects the service process can be done quickly, by simply data processing and storage tools that do not take up too much space but have a large capacity (big

data). Through a digital system, there will also be efficiency in labor, time, and space in archive management and service delivery (Rifki & Ikaningtiyas, 2023).

Simplification of JKN participants' administrative files is carried out as a BPJS innovation to fulfill public service principles which include simplicity, clarity of technical and administrative requirements for public services, certainty of time, accuracy, security, responsibility, completeness of facilities and infrastructure, easy access to services, discipline, politeness and friendliness, comfort (Kurniawan, 2017). Simplification of administrative files that are clear and easy to fulfill makes it easier for JKN participants to access the things needed in the health insurance service process and can provide time certainty, thus affecting the achievement of participant satisfaction with services at the BPJS office. This is the theory that satisfaction with a service system is formed from a person's impression of the service he judges to be good or can meet his needs (Pohan, 2007). This description is also in line with the results of research written by Rahayua (2021) that, ease of access with simple and easy-to-fill files can improve the quality and satisfaction of service users.

Service user satisfaction is the attitude shown when they use a product or service (Wulandari et al., 2016). The community as consumers as well as customers, will feel satisfied if the service performance in public services obtained is the same or exceeds their expectations and vice versa. The high satisfaction of JKN participants is one of the characteristics of the success of the BPJS Health organization in carrying out its main duties and functions as a public servant, including in terms of administrative services provided (Arsim, 2017).

JKN participant satisfaction is a very important factor and determines the success of public service delivery at the BPJS Kesehatan office because JKN participants are consumers of the service products produced. Thus, JKN participant satisfaction is one of the objectives of improving the quality of health services. JKN participants' satisfaction with the fast administrative service system, simple and uncomplicated requirements, responsive officers, and the best service, has an impact on improving the quality of BPJS services and the willingness of users to continue using health insurance service products. In addition, with the creation of JKN participant satisfaction, it can be said that the main objective of the organization to provide and demonstrate good performance has been achieved.

CONCLUSION

Simplification of service flow makes it very easy for JKN participants to get the administrative services they need so that good participant satisfaction will be formed. In addition, the simplification of administrative files that are clear and easy to obtain makes it easier for JKN participants to access the things needed in the health insurance service process, thus affecting the achievement of

participant satisfaction with services at the BPJS office. BPJS Kesehatan is expected to pay attention to the satisfaction of JKN participants by committing to the implementation of simplification of service flow and process for the realization of good service quality. Future research is expected to add research variables such as the implementation of AMAN JKN, the effectiveness of PANDAWA, and other variables.

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