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# COMMUNICATION OF JAMINAN KESEHATAN NASIONAL POLICY (JKN) BY BADAN PENYELENGGARA JAMINAN SOSIAL IN KOTA KEFAMENANU DISTRICT NORTH CENTRAL TIMOR DISTRICT

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#### Abstract

Communication is very important in a policy. When communication in a policy does not work well, it is difficult to implement the policy. This research method is descriptive qualitative. The research results show that clarity of purpose, completeness, conciseness and concise content, feedback, empathy, changing messages according to audience needs, various communication channels, and effective use of informal communication channels. As a result of the research, it can be concluded that the communication of the National Health Insurance Policy (JKN) by the Social Security Administering Body (BPJS) for Health in the City District, North Central Timor Regency (TTU) has been going well but is not yet optimal. This occurs as a result of the first, clarity of objectives where The message conveyed by the organizers was not clear, which made the public unable to differentiate between the JKN and BPJS Health programs. Second, is completeness, where the message conveyed by the organizers is incomplete, which causes the public to not understand the JKN program. Third, brevity where you don't know the main indicators that you need to know about the JKN program. Fourth, feedback where the community will provide feedback when they experience problems or difficulties when wanting to use the BPJS Health card, not during the communication or socialization process for the JKN program. Fifth, sharing communication channels where the organizers have prepared communication channels to disseminate information about the JKN program but the public prefers to go directly to the BPJS Health office to get services or submit complaints.

Keywords: National Health Insurance, Policy Communication, Public Policy

### INTRODUCTION

Referring to Law Number 36 of 2009 concerning health, health is defined as a state of health both physically, mentally, spiritually, and socially which enables every person to live a productive life socially and economically. Health is the basic right of every citizen as stated in the 1945 Constitution to improve people's welfare. To respond to the mandate of the 1945 Constitution, there needs to be follow-up action from the government to improve people's welfare. Considering that health is a basic need and is very important for everyone and to respond to the mandate of the 1945 Constitution, the follow-up action from the State, in this case the Government, is to introduce the National Social Security System (SJSN). The National Social Security System (SJSN) was implemented in Indonesia in Law Number 40 of 2004. This

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social security is a form of social protection organized by the Republic of Indonesia to guarantee that its citizens fulfill their basic living needs decently. SJSN provides a legal basis for ensuring social protection and welfare for all Indonesian people, especially regarding social security. It is nothing new that the programs offered by the government to the community have not achieved the desired results. Community empowerment programs through improving health services have often failed. One of the factors that causes this is an ineffective communication process. Policy communication is important as a measure of the success of policy implementation. No matter how good the policies formulated by the government, they will not be successful if there is no good and effective policy communication to the policy targets.

Communication is very important in a policy. When communication in a policy does not work well, it is difficult to implement the policy. This happened in the Bima Region which was explained in the Journal from Tasrif, (2016) entitled "Bima BPJS Health Communication Strategy in Socializing the National Health Insurance Program (JKN)" explained that there are still many Bima people who are not familiar with BPJS Health. This low understanding is due to a lack of communication in the form of outreach from BPJS Health to the general public. A similar problem also occurred in the Kota Kefamenanu Sub-district area, where there was a lack of socialization activities from the North Central Timor Regency BPJS Health regarding the JKN program, which resulted in the public not really understanding the program.

News accessed on 1 October 2023, BPJS Health TTU Regency (Head of BPJS Health TTU Regency) as reported by iNews TTU on 09 August 2022, explained that the number of BPJS Health TTU Regency participants until the beginning of August 2022 was almost close to the national target, from 268,049 people, the total population of TTU Regency, the number of registered participants is 249,072 people and the remaining 18,977 people have not registered (ttu.inews.id). TTU Regency BPJS Health continues to build coordination so that participants who have not yet registered can immediately register to become BPJS Health participants.

One of the tasks of BPJS Health TTU Regency is to disseminate information about JKN. In disseminating information about JKN, it must be ensured that the TTU community has become BPJS Health participants so that it can be said that the process of disseminating information about the JKN program is already underway. The following is the latest data on the number of TTU Regency BPJS Health participants:

Table 1
BPJS Participant In North Central Timor District
October 2023

NO	TYPES OF BPJS PARTICIPANTS	AMOUNT
1.	PBI APBN	196.955
2.	PPU	41.846
3.	PBI APBD	15.717
4.	PBPU	15.405
5.	BP	4.256
AMOUNT		274.179

Source: BPJS North Central Timor District (2024)

TTU Regency BPJS Health (Head of TTU Regency BPJS Health) explained that the latest data on BPJS Health participants does not match the number of TTU residents, one of the reasons being that some BPJS Health participants have died but their families have not reported themselves to BPJS Health so that participation is disabled. This is one of the reasons why the number of BPJS Health TTU participants does not match the total population of TTU. To find out initial data, researchers conducted pre-research on the community as the target of the JKN program at Kefamenanu Regional Hospital. The results obtained show that there are still people who do not understand the JKN program. People only assume that once they become BPJS Health participants, their medical costs will be cheaper. When investigated further, it turned out that BPJS Health had not taken any action such as outreach to the public about the JKN program. This is the main reason that the level of knowledge of the TTU community, especially in Kota Kefamenanu District, regarding the JKN program is very low. So that the government's policy regarding JKN, which is facilitated by BPJS Health, can be known, understood, and accepted by all Indonesian people, especially in Kota Kefamenanu District, North Central Timor Regency (TTU), it is necessary to disseminate messages through communication established between BPJS Health, TTU Regency and the people of Kota District. Kefamenanu TTU Regency.

Based on the explanation above and several previous studies that have been explained by the author, the main obstacle preventing the JKN program from running optimally is the communication process, such as the lack of socialization with the public about JKN. For the JKN program in Kota Kefamenanu District, TTU Regency to run well, a good communication process is needed from the BPJS Health of TTU Regency because there are still many people

who do not understand the JKN program. This is the task of BPJS Health TTU to ensure that all people understand the JKN program. Communication is the key so that all residents of Kota Kefamenanu District, TTU Regency can understand the JKN program and that the JKN program can run effectively in Kota Kefamenanu District, TTU Regency. Based on the background stated above, the problem formulation in this research is: How is the National Health Insurance Policy (JKN) communicated in Kefamenanu City District by the Social Security Administering Agency (BPJS) Health of North Central Timor Regency (TTU)?

# **METHOD**

Research methodology is an effort to prove an object of research to obtain the truth of the problem by using a scientific approach for results that are objective and can be justified. The method used by researchers regarding the Communication of the National Health Insurance (JKN) Policy by BPJS Health in Kota Kefamenanu District, TTU Regency is a qualitative descriptive research method. Descriptive research is intended to carry out a careful analysis of the communication built by BPJS Health TTU Regency in disseminating information about JKN to the community of Kefamenanu City District, TTU Regency. Data source, In this research, the data collected came from Informant among them North Central Timor Regency Social Security Administering Agency, Sasi Health Centre, Kefamenanu City District; Target Group of the National Health Insurance Program in Kefamenanu City District (Kefamenanu City District Community) and Documents among them The documents that are the source of research data are all documents related to the implementation of policy communication by the Social Security Administering Agency for North Central Timor Regency. In this research, data collection techniques are observation, interviews, documentation, and combination/triangulation. According to Moleong 2004:280-281, "Data analysis is the process of organizing and sorting data into patterns, categories and basic units of description so that themes and places for formulating working hypotheses can be found as suggested by the data." The data analysis model that researchers use in research are data analysis and interactive methods, (Miles and Huberman, 1992: 16). Furthermore, the steps for data analysis according to Miles and Huberman in their book Sugiyono 2015:242, are as follows: Data Reduction (Data Reduction); Data Display (Data Presentation); dan Conclusion Drawing/Verification

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#### RESULTS AND DISCUSSION

#### Research result

#### **Profile BPJS North Central Timor District**

The TTU Regency BPJS Health Office is within the working area of the Atambua Branch BPJS Health Office which oversees 4 districts, namely, Belu Regency, TTU Regency, TTS Regency and Malaka Regency. The TTU Regency BPJS Health Office is located at Jalan Kartini, Kefamenanu Tengah Village, Kefamenanu City District, TTU Regency. BPJS Health in carrying out its duties has the following Vision "To become a dynamic, accountable and trusted organizing body to realize quality, sustainable, fair and inclusive health insurance" and Mission: 1). Improving the quality of service to participants through integrated services based on information technology; 2). Maintain the sustainability of the JKN-KIS Program by balancing social security funds and controlled benefit costs; 3). Providing fair and inclusive health insurance covering the entire population of Indonesia; 4). Strengthen engagement by increasing stakeholder synergy and collaboration in implementing the JKN-KIS program; 5). Increasing the Agency's capability in implementing the JKN-KIS Program efficiently and effectively in an accountable manner, being careful with the principles of good governance, productive human resources, encouraging digital transformation, and sustainable innovation.

# **Office Apparatus Resources**

Table 2
Apparatus Resources BPJS North Central Timor District

NO	POSITION	AMOUNT
1.	Head office	1
2.	Membership and Billing Administration Staff	1
3.	Verifier Staff	1
4.	Staf EP3KC	1
5.	Power Experts	4

Source: BPJS North Central Timor District (2024)

### **Discussion**

# **Clarity of Goal**

Research by the organizers of the JKN program considers that JKN policy communication has been implemented well in Kota Kefamenanu District. However, the communication process has not been carried out well in the eyes of the public, and they think that BPJS is a policy and not an Organizing Body. Clarity of purpose is said to be conveyed

well if the message given can be understood by the recipient of the message. BPJS Health and Puskesmas Sasi as the message givers said that the objectives of the JKN policy communication had been well conveyed to the public and assessed that the public already understood the JKN program, especially in the Kota Kefamenanu sub-district. This is in contrast to the opinion of the public as recipients of the message, where they think that BPJS is a program, not the organizer, where having registered as a BPJS participant means you can get free health services without knowing in detail about the JKN Program. It can be concluded that clarity of objectives regarding the JKN program has not been conveyed well because the public does not know about the JKN program and cannot differentiate between the JKN and BPJS programs.

# **Completeness**

Completeness in communication builds trust and credibility. When providing all the necessary information, show transparency and openness. This fosters trust in relationships, whether with colleagues, clients or personal acquaintances. By conveying messages completely and consistently, you show yourself as a reliable and trustworthy communicator, thereby increasing your professional reputation. Incomplete communication often leads to follow-up questions, requests for clarification, or delays in the decision-making process. The message conveyed must be complete. This must be supported by facts and can be seen. Therefore communication must be planned and organized well. The communication delivered by BPJS Health TTU Regency to the people of Kefamenanu City District, TTU Regency regarding the JKN Program must be complete. This is supported by visible facts.

Based on the research results of the organizers, in this case BPJS Health and Puskesmas Sasi, explained that in the process of communicating the JKN policy, the community was very enthusiastic and welcomed the presence of the JKN policy. The organizers consider that the community is greatly helped by the presence of this JKN policy. However, the community provided information that they did not understand the JKN program. They assume that if they are registered as BPJS Health participants they will receive free health services. They don't understand the JKN policy itself.

# A concise summary

Conciseness in the JKN policy communication process by the organizers, in this case BPJS Health and Puskesmas Sasi explained that there are several important indicators that the people of Kefamenanu City District must know regarding the JKN program, including what is the importance of JKN, what is BPJS as a manager, who are the parties? those involved in BPJS health, registration procedures, rights and obligations, flow of health services as well as

information and complaints. The organizers consider that the content of the message conveyed is concise and can be understood by the people of Kota Kefamenanu District. However, from the community as recipients of the message, they think that the JKN Program is only part of BPJS where they can get free health services without knowing the flow or procedures and deeper knowledge about the JKN program. This will then become a problem where the information conveyed is not concise and has the potential to diminish the role of social control so that the organizers have the potential to misuse the JKN program due to not conveying the information properly. From the results of the research, it can be concluded that the concise message regarding the JKN program has not been conveyed well because the public does not know the main indicators that must be known by the expectations of the organizers.

#### **Feedback**

Feedback in communication is a form of response, response, or response to messages sent by the communicator to the communicant. Feedback in the world of communication has certain functions and purposes. Whether the message sent by the sender is understood in the same terms by the recipient or not, can be assessed by the feedback received. Feedback is a term to express a reaction or response given by the recipient of the message or communicant to the sender of the message or communicator. In this case, feedback is a reaction to the message that the recipient has received back the message in the form of a stimulus from the recipient in the feedback process in communication. Meanwhile, feedback from the people of Kota Kefamenanu District indicates whether the message conveyed by BPJS Health TTU Regency regarding the JKN Program can be understood well or not.

Regarding feedback from the JKN program organizers, they explained that to get feedback from the community they used questionnaires, opened a discussion room during the socialization process, or could directly visit the BPJS office. Apart from that, BPJS has prepared a forum to provide information about the JKN program such as complaint services via WhatsApp (Pandawa), Hotline Center 165, and Mobile JKN. Meanwhile, reactions from the people of Kota Kefamenanu District or feedback often occur more when people experience difficulties in wanting to use or access the BPJS card when it is urgent, meaning that the community's response occurs when they experience obstacles or problems, not when socializing or conveying information by the organizers.

From the research results, it can be concluded that feedback has not been implemented well, meaning that the community will provide more intense feedback when they experience difficulties when wanting to use or access the BPJS card at urgent times.

# **Empathy**

Empathy is the ability to understand how someone thinks and feels and what they believe and respond appropriately. Empathy motivates someone to act (help) on behalf of others. Empathy is a choice and can be learned. Empathy can be divided into several parts, including Cognitive empathy refers more to the ability to understand a situation from another person's perspective outside of one's own experience without judgment, Affective empathy refers to an involuntary internal response to another person's emotional state, Behavioral empathy is communicating understanding and then act therapeutically. Moral empathy is the internal motivation of concern for others with the desire to act.

The TTU District Health BPJS must be able to step into the community's shoes and be sensitive to their condition. In this way, BPJS Health TTU Regency can understand the condition of the community and make it easier to deliver the JKN Program to the people of Kota Kefamenanu District, TTU Regency. Based on the theoretical discussion and research results, it is concluded that empathy towards the community by the organizers through the JKN program is welcomed by the community, but the community, in general, cannot differentiate between BPJS and the JKN Program.

# Change the message according to the audience

Information needs by different people in the organization differ, according to their needs. The message should be modified according to the needs and requirements of the targeted audience. Meeting your audience's needs is a key factor to consider. If this factor is overlooked, then the achievement goals may not be achieved. To know the audience's needs, you need to know the audience so that you can adjust the content of the message that needs to be conveyed. You also need to know what they want to hear. The most appropriate way to find out what the audience wants or needs is by asking the audience directly.

Different community conditions require BPJS Health TTU Regency to modify messages regarding the JKN Program according to the circumstances and conditions of the people of Kefamenanu City District, TTU Regency. Based on the results of the research and theory above, it can be concluded that what happens in the field, the organizers of the JKN program explain that the messages conveyed by the organizers through the communication process are always adapted to the heterogeneous conditions of society where all segments are conveyed to the community so that all people can understand and for the community. For those who cannot speak Indonesian well, the organizers are trying to get those from their immediate family who can speak Indonesian well to be involved in the communication process so that the

essence of the JKN program communication can be conveyed to people who are not fluent in Indonesian. Meanwhile, among the people of Kota Kefamenanu Subdistrict itself, they tend to be more supportive in this case accepting the finished form through collaboration between the organizers (BPJS Health and PEMDA through the Subdistrict) without knowing in more detail about what the JKN program is like.

# Effective use of informal channels of communication

Utilization of informal channels is a communication process that occurs without regard to organizational structure. This form of communication is socially approved because the communication process is more individual-oriented than organizational. Informal communication channels arise from social relationships between members of an organization. Informal communication involves all members of the organization, from superiors to the lowest implementers. In contrast to formal communication, informal communication is formed due to physical and social closeness. Informal communication occurs more directly or face-to-face so that messages sent can circulate quickly and give the impression of honesty, mutual trust, familiarity, and openness.

Governments can use the grapevine to convey formal messages and to identify issues that are important to society. Which means the communication process is conveyed to all parties. To convey the intended information, it is very necessary to identify problems or obstacles that are obstacles in the process of conveying information so that by knowing the problem, the right way to overcome the problem will be determined and the intended information can be conveyed well.

BPJS Health TTU Regency must be able to identify problems in the community of Kefamenanu City District, TTU Regency so that they can determine the right way to disseminate information about the JKN Program. Based on the results of the research and theory above, it can be concluded that the use of informal communication channels is effective for the organizers, in this case, the BPJS Health and Puskesmas Sasi, explaining that they always collaborate with the relevant OPDs, in this case, there is something called a stakeholder communication forum and the creation of a WhatsApp group. up. However, the community explained that they only received information from the sub-district in the form of a BPJS participant card and explained that with a BPJS card, people could get treatment for free.

#### CONCLUSIONS

Based on the results of the research, it can be concluded that the communication of the National Health Insurance Policy (JKN) by the Social Security Administering Body (BPJS) for Health

in the City District, North Central Timor Regency (TTU) has been going well but is not yet optimal. This occurs as a result of the first, clarity of objectives, where the message conveyed by the organizers is not clear, which makes the public unable to differentiate between the JKN and BPJS Health programs. Second, is completeness, where the message conveyed by the organizers is incomplete, which causes the public to not understand the JKN program. Third, brevity where you don't know the main indicators that you need to know about the JKN program. Fourth, feedback where the community will provide feedback when they experience problems or difficulties when wanting to use the BPJS Health card, not during the communication or socialization process for the JKN program. Fifth, sharing communication channels where the organizers have prepared communication channels to disseminate information about the JKN program but the public prefers to go directly to the BPJS Health office to get services or submit complaints.

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