

**EFFECTIVENESS OF IMPLEMENTING JKN MOBILE APPLICATION  
ON ACCESSIBILITY OF HEALTH SERVICES AND ECONOMIC  
WELFARE IN SURABAYA**

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**ABSTRACT**

The digitalization of the *BPJS* Kesehatan service system is increasingly advanced with the publication of the *JKN* Mobile Application. The *JKN* Mobile Application is an innovation carried out by *BPJS* Kesehatan in improving services to the community in the health sector, especially hospital patients, which is easy and practical. This study aims to analyze the effectiveness of the implementation of the National Health Insurance (*JKN*) mobile application in improving the accessibility of health services and the economic welfare of the community in Surabaya. This study uses a qualitative approach with a case study method. The results of the study show that the *JKN* mobile application provides convenience in accessing health service information, such as online registration, consultation schedules, and searching for the nearest health facilities. However, obstacles are still found, such as limited digital literacy in certain users and technical obstacles in the application that hinder the optimization of benefits. From an economic perspective, the use of the *JKN* application contributes to reducing transportation costs and waiting times, which ultimately has a positive impact on household financial efficiency. This study concludes that the *JKN* mobile application has significant potential to improve the accessibility of health services and the economic welfare of the community. However, improvements need to be made to the application features, digital education, and supporting infrastructure so that the benefits can be felt evenly. These findings are expected to be input for the government and application developers in optimizing digital-based health services in the future.

**Keywords:** *JKN mobile application, accessibility of health services, economic welfare, Surabaya.*

**A. PENDAHULUAN**

I welcome the implementation of the social security system based on the obligations of Law Number 2. Based on the Regulation Number 24 of 2011 concerning the Implementation of Indonesian Health Insurance, one of the 4,444 existing social security programs is the Health Social Security Implementation

Program. This aims to ensure that the community receives health benefits to support the government. Due to the low level of public knowledge about *BPJS* Kesehatan, subclass members register to become *BPJS* Kesehatan participants even though there are obstacles when *BPJS* Kesehatan grants permission to health institutions. I am confused because I don't know how. Socialization of services can be easily migrated to the lower community. *BPJS* is a legal entity that organizes social security in Indonesia and was established based on Law Number 40 of 2004 and Law Number 24 of 2011.

The Pancasila state philosophy, especially the fifth principle, recognizes the human right to health. This is also regulated in Articles 28 and 34 of Law 45 and regulated in Law Number 23 of 1992. Then replaced by Law 36/. Health and 2009 emphasizes that everyone has the same right to access safe, high-quality and affordable health resources. To receive medical services. The *JKN* Mobile Application is a form of digital transformation of the *BPJS* Kesehatan business model, which was originally an administrative activity carried out at branches and health facilities, has now transformed into an application that can be used by participants anywhere. You can use it anytime without time limits (self-service).

The *JKN* mobile application was launched on November 16, 2017 by the Chief Executive of *BPJS* Kesehatan Fashmi Idris in Jakarta in the presence of Rudiantara, Minister of Communication and Information of the Republic of Indonesia. *JKN* The use of mobile applications has several benefits for the community and participants. This means that it is easy to change payment and membership details, easy to find out details of participant families, and easy to find participant contribution information.

Ease of obtaining billing and health information Ease and convenience of filing complaints and requests for information regarding *JKN-KIS*. When the Covid-19 pandemic occurred in all countries, including Indonesia, *BPJS* Kesehatan had to adapt to the right service pattern. Maintaining health protocols without reducing the quality of previously good services. Mobile *JKN* is one of the most effective alternatives that can currently be implemented by *BPJS* Kesehatan to continue services in conditions like this.

The National Health Insurance (*JKN*) developed in Indonesia is part of the National Social Security System (SJSN) and is implemented through a social health insurance mechanism with mandatory participation. The National Social Security System is basically a government program that aims to guarantee protection and social welfare for all Indonesian people. Through this program, it is hoped that every resident can meet the basic needs of a decent life, even if an incident occurs that can result in loss or limitation.

## **B. METHOD**

This study uses a qualitative approach because this study requires an in-depth understanding of the interaction between the use of *JKN* mobile applications with Schemerhon John R. Jr.'s effectiveness theory, namely effectiveness = actual output / targeted output and analyzing the effectiveness of *JKN* mobile applications. Detailed analysis of health services and empirically validated effectiveness performance. This study uses several data collection

methods, including: B. Documentation, namely the use of illustrative images, content analysis, namely expert opinion and literature review, systematic interpretation, namely the meaning created by researchers, and mutually supporting research solutions and integration with values that strengthen the values used survey data for conclusions.

## **C. RESULTS AND DISCUSSION**

### **Implementation of the JKN BPJS (Social Security Administering Body) Mobile Application**

Indonesia is a country that adheres to democratic institutions that enable progress and prosperity for all through the *JKN-KIS* program. According to the provisions of the 1945 Constitution, Law Number 40 of 2004 is called the SJSN Law or the National Social Security System, the National Social Security System. Health insurance, worker's compensation insurance, old age insurance, pension insurance, and death insurance are the five main programs of the National Health Insurance System (SJSN), and *BPJS* Kesehatan is responsible for its development.

According to Law Number 24 of 2011, the Social Security Administering Body (*BPJS*) Health is a public law enforcement agency under the exclusive direction of the President and is responsible for ensuring that all Indonesian citizens have access to national health insurance. Accepting humanism. National Health Insurance (*JKN*) was developed in Indonesia after the discovery of the *JKN* mobile application which has the National Social Security System (SJSN).

*JKN* Mobile Application *JKN* Mobile Application utilizes information technology in the form of an application that can be accessed from an Android-based smartphone and is a non-profit digital that makes it easier for participants to obtain information and services for managing National Health Insurance Program membership. Personal service channel. It can be downloaded from the Google Play Store or App Store. This application will make it easier for the public and participants to receive services, reduce the number of queues, and make it easier for the public to avoid long queues at *BPJS* Kesehatan, and have direct access to various health information through the *JKN* mobile application. Implementation is implementation.

Van Meter and Van Horn argue that implementation is an action by the government and private groups/individuals with the goals to be achieved. Information regarding the services provided to the public/participants is very open and easy to get services, believe that it has been provided through the *JKN* mobile application and is easy to access via Android, it can be used anytime and anywhere. However, in implementing this application, most people prefer to use conventional services because many people do not understand how to use the application and the habits of people who get conventional services.

Resources The Surabaya City Health Social Security Agency (*BPJS*) has quite good resources and has good facilities and infrastructure. The purpose of the social health insurance system is so that all Indonesian people are protected by the *JKN* insurance system and Indonesian citizens can at least meet the basic needs of adequate public health. One solution is a mobile application-based information system approach. According to Sahfitri (2012), the use of information systems in

institutions is intended to facilitate user tasks and achieve savings in time, costs, and resources. The *JKN* Mobile Dispensing Solution is the main source of optimal medical services according to Law 24/2011.

The current version of Mobile *JKN* will enable its 4,444 members to strengthen the government's commitment to providing world-class health facilities by 98% by 2023. According to (Yuliastuti & Jawahir, 2023), release of the *JKN* mobile application is based on the fact that this mobile application enables mobility using a Personal Digital Assistant (PDA) with menu functions. That assumes that the text systematically outlines several principles of the National Health Insurance PDA, which are included in *JKN* Mobile.

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Figure 2 National Health Insurance PDA

Figure above assumes that the text systematically contains several principles contained in JKN Mobile. First, SJSN does not require any application purchases when downloading, and membership registration is easy, so JKN Mobile has a non-profit organization policy and is not for commercial purposes. On the other hand, the launch of the JKN mobile application is more important in order to meet the interests of participants as much as possible. It is hoped that participants will benefit from health service guarantees. Furthermore, in accordance with the principles of Mobile JKN according to Presidential Regulation of the Republic of Indonesia Number 82 of 2018, the benefits of health insurance are individual health services that include promotive, preventive, therapeutic and rehabilitation services, including pharmaceutical services, and meeting health needs. medical needs required. Thus, from the menu features that facilitate participation, it is clear that the services provided by JKN Mobile are promotive and preventive services, including the provision of services

### **Economics of JKN**

The JKN mobile application has a significant positive impact on the economic welfare of its participants. This can be seen from several important aspects. One of the main benefits is the reduction of indirect costs. With features that facilitate access to health services, participants can save on transportation expenses and time that was previously spent queuing at health facilities. This provides direct economic benefits to participants. In addition, this application also contributes to increased work productivity. Ease of access to health services allows participants to better maintain their health and return to work in a shorter

time. Thus, their productivity at work can be maintained or even increased. On the other hand, transparency in payment of contributions and bill management offered by this application provides efficiency in managing family finances. Participants can easily plan their family health budget, reducing the risk of unexpected expenses. However, behind these various positive impacts, there are still challenges that must be overcome. The results of the study showed that low-income people still face difficulties in paying monthly contributions even though the *JKN* application has simplified the payment process. Therefore, additional policies are needed, such as contribution subsidies, to increase the effectiveness and inclusiveness of this program among the poor.

Based on these findings, there are several policy and practical implications that can be taken. Improving digital literacy is one of the priorities. Educational programs that focus on the use of the *JKN* mobile application need to be expanded, especially in remote areas and for older age groups who may be less familiar with technology. In addition, strengthening technological infrastructure is also an urgent need. The government together with *BPJS* need to ensure equal internet access throughout Indonesia so that people can make optimal use of this application.

Subsidy policies for the underprivileged also need to be considered. By providing assistance to those who have difficulty paying contributions, the government can make the *JKN* application more inclusive and effective in supporting the economic welfare of all levels of society. The combination of these steps will strengthen the role of the *JKN* mobile application as a tool that not only supports health access but also improves the overall economic welfare of participants.

### **Health Economics**

Health economics is a branch of economics that studies how economic resources are allocated, exchanged, and used in the context of health services. Health economics discusses economic considerations in health-related decision making. This includes cost-benefit analysis, resource allocation, health service efficiency, and the role of health insurance in mitigating individual financial risk. In this era of globalization, health economics is becoming increasingly important because public health and the economy are intertwined. These principles create a basis for developing policies that can improve the efficiency and effectiveness of health systems. The concept of health economics discusses the interaction between economic aspects and health systems. In this scope, the focus is not only on medical treatment and care efforts, but also involves cost-benefit analysis, resource allocation, and efficiency in health service delivery (Diwyarthy et al., 2022)

In the concept of health economics, the management of health resources becomes critical. By understanding the principles of efficiency and equity, society can work towards a more sustainable and inclusive health system. Governments, the private sector, and individuals have a vital role in achieving this goal through good policies and decision-making. Health economics is not just about numbers, but also about the welfare of society as a whole. Health economics looks at the cost aspects associated with the health sector, including spending on medical

equipment, drugs, and salaries and training of medical personnel. This cost analysis helps in evaluating the effectiveness of a health system and identifying potential improvements in budget management. In addition, this concept also involves research on health policies, where economic aspects are used to evaluate the impact of policies on public health. For example, this research can help assess whether investing in disease prevention programs is more efficient than treating the disease after it has occurred. The concept of health economics also includes resource allocation analysis, where economic considerations help in decision-making regarding the distribution and use of limited health resources.

This includes ethical and fair considerations in the allocation of resources to ensure equitable access to health services. It is important to remember that health economics is not just about reducing costs, but also about improving efficiency and overall health outcomes. By understanding the balance between economic and health aspects, this concept can provide a holistic view to improve the quality of life through better health care. Health economics involves two main dimensions, namely macroeconomics and microeconomics, which play a vital role in shaping and managing health systems. (Diwyarthi et al., 2022).

#### **D. CONCLUSION**

Based on the findings and discussions in Chapters 1 to 4 regarding the influence of service quality, mobile application product quality, and price on participant satisfaction at *BPJS Kesehatan* Branch Offices, the researcher concludes that . Although service quality is in the "good" category, there are several reasons why service quality may not be optimal. Mobile application product quality is included in the "so-so" category. This shows that there are still weaknesses in the product quality variable. Around includes respondents' answers in the appropriate category. This shows that there are still weaknesses in the price variable.

1. Regarding participant satisfaction, respondents' answers are included in the "satisfied" category, but not optimal because several indicators are not optimal.
2. Service quality has a significant influence on participant satisfaction. The correlation between service quality and customer satisfaction is very strong. This shows the impact of service quality on participant satisfaction.
3. Mobile application product quality has a significant influence on participant satisfaction. Second, the correlation value between mobile application product quality and participant satisfaction is included in the very strong category.

Based on the findings of this study, the *JKN* program has long-term and short-term impacts on Indonesia's economic growth. In the long term, *JKN* drives economic growth by improving health outcomes. On the other hand, *JKN* drives economic growth in the short term by improving the performance of other sectors. In the long term, *JKN* program participation increases the use of outpatient and inpatient health facilities and increases the duration of inpatient use by 0.87 days. This increase in use increases the average life expectancy of the community, and ownership of *JKN* 100 can increase the average age of the population by 2.9 years. In addition, improving the quality of human resources as measured by life

expectancy and school attendance rates also contributes positively to economic growth. As a result, every 1% increase in social participation in *JKN* can increase GDP per capita by around IDR 1 million. In the short term, the *JKN* program can increase output and employment in other economic sectors. This increase leads to economic growth in Indonesia. The study estimates that achieving universal health coverage will generate an output of IDR 269 trillion and 2.3 million jobs in 2019. This study shows that the implementation of the *JKN* program should not be seen as a cost, but as a long-term investment that can increase economic growth and community welfare, and as a form of Indonesia's participation in the success of sustainable development must see its purpose.

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