

The Views of People Living under the Poverty Line toward Health Program Implementation of BPJS in Jayapura City 2017

Gina Mesyalinda Bisay¹, Jeremiah Msen², Bernard Sandjaja³ and Anwar Mallongi⁴

¹Postgraduate Master Program of Public Health, Faculty of Health Cenderawasih University

^{2,3}Lecturer of the Faculty of Public Health, Cendrawasih University in Papua

⁴Department of Environmental Health, Faculty of Public Health, Hasanuddin University, Makassar

Abstract: *Background: According to the data from the BPS office of Papua Province, the income index is low below Rp 850,000. This study aims to find out the views of people living below the poverty line on the implementation of the BPJS Health program in Jayapura City, Papua Province in 2017, then: (1) to know and analyze the views of the people living below the poverty line BPJS against the implementation of the program in Jayapura city. (2) Knowing and analyzing the problems that happened during the running of BPJS Health program to people living below poverty line in Jayapura city. (3) To know and analyze the condition of the people of Papua, especially living below the poverty line.*

The research method that uses a qualitative approach is descriptive to know or describe the reality of the events studied so as to Facilitate the authors to Obtain objective of data in order to know and understand the implementation of BPJS policy to people living below the poverty line. The result of the research indicates that the community as the recipient of BPJS service is satisfied with the service Provided and there is no significant constraint in the handling procedure as a member or when will take care of the reference from Faskes the first to receive the service at the service place the which is the reference place.

Keywords: *Community View, Lower Poverty Line, BPJS Program*

I. INTRODUCTION

Mandate Constitution of 1945 required the government to develop a system of social security for all Indonesian people to meet / support the basic life needs and empower the weak and incapable. Thus was born the Act number 40 of 2004 on the national social security system (Navigation). This includes a comprehensive health services for participants and or family members. Commencement based on the principles of humanity, the principle of the benefits and principles of social justice for all Indonesian people.

BPJS a transformation of the insurance agency formerly known as PT Askes (Persero) .BPJS Health began conducting health insurance since January of 2014.Sedangkan BPJS Employment is the transformation of PT Jamsostek (social security) organized social security and labor to start in January 2015. The program includes

four security program, namely (a) work accident insurance, (b) old-age benefits, (c) a pension plan, and (d) dead. Program guarantee health insurance is implemented based the principle of social insurance and equity, ie similarity to obtain medical care in accordance with medical needs that are not related to the amount of contributions paid. The magnitude of royalties set a certain percentage of wages, for those who have income / Non-PBI community health guarantee service. not-PBI group health insurance required to pay premium amount depends on the class selected (Slot, edition Edition 2 to 8 January 2014). While the government will pay the fees for those who can not afford (poor) / Recipient Contribution (PBI) health insurance. The government allocated Rp. 19.93 trillion.

Thus, with regard to participants' contributions, which have been set by the government facing society as a participant of health insurance can be described briefly that: First, the people who fall into the category of participants Recipient Contribution Health Insurance (PBI-JK), namely the poor and people cannot afford. Related to this has been arranged and specified in Government Regulation No. 102 of 2012 on Health Insurance Contribution Recipient, the fee was paid by the government with the amount of Rp19.225 per month / person.

The 2nd National Conference, University of Muhammadiyah Central Sulawesi Palu, Friday - Sunday, 8-10 May 2015 M / 1436 H second, people who belong to the category Participants Not Beneficiaries Contribution (Non-PBI) health insurance consisting of Servants civil, Member of TNI, Police officers, State officials, Government officials non servants, private employees; and other workers who receive wages, dues paid for itself in accordance with the chosen class treatment rooms. For class III Rp 25,500 per month / person, class II Rp 42,500 per month / person and class I Rp 59,500 per month / person (Slot, edition Edition 2 to 8 January 2014).

While Abrany, stating "Participants at the top level of economy class is still not happy with the service JKN" (Slot, Issue 2 to 8 January 2014). This means that people with high incomes are still not willing to follow the program BPJS made by the government that is covered in the form of the National Health Insurance (JKN). Similarly, the so-socializing BPJS policy is still not fully maximized so that there are many similar cases occurring in several regions in Indonesia.

II. MATERIALS AND METHOD

The research method is a scientific way to get data with objectives and specific activities. This means to get valid data in research should be based science that is rational, systematic empiries. Therefore, to obtain and use valid data in the study described the method to be used in obtaining data.

Study Approach

In this the authors used a qualitative approach descriptive that is to know or describe the reality from occurrence studied making it easier for authors to obtain data that objective in order to know and understand the Policy Implementation BPJS to the middle to bring / poor in the city of Jayapura

Type and Basic Research

Type the research in this study is descriptive which is intended to provide a basis regarding the problem under study, as well as explain the data in a systematic, intended to give a clear picture of the problem which studied were on Policy Implementation BPJS on society the middle to bring in the city of Jayapura .

Unit of analysis

The unit of analysis in this study is the Social Policy of (BPJS) Health, which is part of the National health quaranteed. Determining the unit of analysis is based on a consideration of the objective, which is based on the Regulation of the Minister of Health of the Republic Indonesia Nomor 71 Year 2013 On Health Care In Security National health and Regulation of the Minister of Health of the Republic of Indonesia Number 28 Tahun2014 on Guidelines for the Implementation of Health Insurance Program National that influenced by the three approaches, namely the level of compliance with the have been apply, smooth implementation of routine functions, and the realization of the desired effect based on the theory that has been advanced by Repley and Franklin.

Informants

To obtain representative data, it is necessary key informant who understand and are concerned with the problems that assessed. In this study, the researchers mean all informant actors involved in the process of policy implementation in the city of Jayapura BPJS

III. RESULTS AND DISCUSSION

Diet

From interviews in getting information on diet per day is a day three (3) meals with menu monotony namely rice, vegetables, tofu, tempeh or sometimes fish, a staple food / meals Papua typical menus that are rarely consumed, sometimes at certain moments can only consume traditional foods Papua.

Some related information generated form informant elaborated in the table as follow:

Table of Data generation and reduction

No	Informant name	Statement
1	Ibu NK	a. Having a BPJS card since 2005 b. BPJS card is very helpful to seek treatment at Puskesmas and Hospital c. Mothers and children are very happy because they can get free treatment and bat that is also obtained for free d. When the mother gave birth to the cost of service and medicine is also free not paid e. Mother's husband is POLRI.
2	Ibu YK	a. Having a BPJS card since 2015 b. Age 39 years c. High school education d. BPJS card for husband and children e. The BPJS card is provided by the RT pack f. There are 4 children
3	Ibu MW	a. Having a BPJS card since 2015 b. When sick and want to treat always carry BPJS card

		<p>c. Free of charge either the medical examination or laboratory examination</p> <p>d. Ms. MW was satisfied with the services provided</p> <p>e. The drugs are also free</p> <p>f. Drugs that are given very well suited to the illness in suffering</p> <p>g. Everyday mum sells areca nut</p> <p>h. Has no permanent job</p>
No	Informant name	Statement
4	Ibu DM	<p>a. IRT work</p> <p>b. BPJS card in can in 2014</p> <p>c. Mothers rarely use cards because they rarely hurt</p> <p>d. Once in gunkan course at the time of giving birth</p> <p>e. After giving birth to mother use card for outpatient</p> <p>f. DM mother admitted satisfied with BPJS card service</p> <p>g. All services, treatments and free investigations are free</p> <p>h. Mother lives with a big family so all the expenses to eat in search together</p> <p>i. The mother's husband is dead.</p>
No	Informant name	Statement
6	Ibu OM	<p>a. IRT work</p> <p>b. Cake sales for the fulfillment of daily life</p> <p>c. Receiving BPJS card is old but never in use because it is not severe pain, just a mild pain like cough cold</p> <p>d. Usually treated with traditional medicine</p>

Children do not drink milk as babies drink only breast milk alone. Mrs. Novita has had a membership card BPJS since 2009, so it helps when you're sick and then proposed treatment to the health center or to RS. own mother and her children.

Also during the birth mother to get care and services in the hospital ward dock II with all the cost of care and treatment services, free entrance fee charged ill babies in the nursery.

Education

Hassince 2015 BPJS card and the card was given by Mr. RT an accepted Mr. Kandanafa. kartu BPJS with the card for her husband and children.

Mrs. Yulia daily said, He is with her husband and children enjoyed a monotonous menu, most often are rice and vegetables sometimes plus fish and tofu or tempeh.

Anak2 since separated ASI never drink extra milk substitute breastmilk until they are big.

Mrs. Yulia has 4 (four) children, three (3) men and a girl, the three children who are already in school, children with parents humiliation of women attending SMU N 2 Jayapura and has a monthly school fees of 100 thousand rupiah, and both male children have school fees as much as 80 thousand rupiah and the current third child in elementary school and have a monthly school fees of 50 thousand rupiah per month at the time.

IV. CONCLUSION

There is no significant constraint in the handling procedure as a member or when will take care of the reference from Faskes the first to receive the service at the service place the which is the reference place.

V. REFERENCES

- [1]. Assauri, Sofjan. 2003. "Customer Service yang BaikLandasanPencapaian Customer Satisfaction" dalamUsahawan, No. 01, Tahun XXXII, Januari, Jakarta
- [2]. Chen, Cheng-Nan. 2007, *The Relation among Social Capital, Entrepreneurial Orientation, Organizational Resources and Entrepreneurial Performance for New Ventures*, *Contemporary Management Research*, National Cheng Kung University.
- [3]. Lovelock, C,H and Wright, J. 2007. *Service Marketing : People, Technology,Strategy*, Sixth Edition, USA : Pearson Pretience Hall, Pearson Education International.
- [4]. Oliver, Sandra. 1995. *Strategi Public Relations*. Jakarta :PenerbitErlanggaParasuraman, A., Berry, L.L. and Zeithmal, V.A. 1985. A Conceptual ,Model of Service Quality and Its Implication for Future Research, *Journal of Marketing*, Vol. 49, pg. 41.
- [5]. Parasuraman, A., Zeithaml, V.A. and Berry, L.L. 1988. SERVQUAL: A Multiple Item Scale For Measuring Consumer Perceptions Of Service Quality.*Journal of Retailing*. Vol. 64 No. 1, pp. 14-40
- [6]. Sekaran, U. 2006. *MetodologiPenelitianUntukBisnis*. EdisiKedua. Jakarta:SalembaEmpat.
- [7]. Tjiptono, F. dan Chandra, G. 2007. *Service Quality & Satisfaction*. Yogyakarta :Penerbit ANDI
- [8]. Tjiptono, Fandy. 1997. *Prinsip – prinsip Total Quality Service (TQS)*. Yogyakarta :Penerbit ANDI
- [9]. Wijayanti, Ari. 2008. *StrategiMeningkatkanLoyalitasMelaluiKepuasanPelanggan (StudiKasus :ProdukKartuPrabayarMentari – Indosat Wilayah Semarang)*. Tesis, Program Magister ManajemenUniversitasDiponegoro, Semarang.

- [10]. Zeithmal, Valarie. A., Berry, Leonard. L., and Parasuraman, A. 1996. The Behavioral Consequences of Service Quality. *Journal of Marketing*. Vol. 60, pp. 31 – 46
- [11]. Akbar, M. Muzahid and Parvez, Noorjahan. 2009. *Impact of Service Quality, Trust and Customer satisfaction on Consumer Loyalty*. *ABC Journal*. Vol. 29, No. 1, pp. 24 – 38.
- [12]. Assauri, Sofjan. 2003. “Customer Service yang Baik Landasan Pencapaian Customer Satisfaction” dalam *Usahawan*, No. 01, Tahun XXXII, Januari, Jakarta
- [13]. Babin, Barry J., Yong – Ki Lee, Eun – Jun Kim and Mitch Griffin. 2005. *Modeling Consumer Satisfaction and Word of Mouth : Restaurant Patronage in Korea*. *Journal of Service Marketing* 19, pp. 133 – 139.
- [14]. Barney, 1991, Firm Resource and Sustained Competitive Advantage, *Journal of Management*, Vol 17. NO. 1, Texas A & M University.
- [15]. Boulding, W., Kalra, A., Staelin, R., and Zeitharal, V.A. 1993. A dynamic process model of service quality: from expectations to behavioral intentions”, *Journal of Marketing Research*, Vol. 30. February, pp. 7-27
- [16]. Brady, M.K and Robertson, C.J. 2001. *Searching for a consensus on the antecedent role of service quality and satisfaction: an exploratory crossnational study*. *Journal of Business Research*, Vol. 51 .pp 53 - 60.
- [17]. Brown, Barry, Dacin and Gunst. 2005. *Spreading The Word: Investigating Antecedents of Consumers Positive Word of Mouth Intentions and Behaviors in a retailing Context*, *Journal of Marketing Science*; Vol. 33. No. 2. pg. 123-138
- [18]. Cempaka, Dharmadewi. 2011. *Pengaruh Kewajaran Harga, Citra Perusahaan Terhadap, Kepuasan dan Loyalitas Pengguna Jasa Penerbangan Domestik Garuda Indonesia di Denpasar*. Tesis, Program Magister Manajemen Universitas Udayana, Denpasar.
- [19]. Chaniotakis, E. and Lymperopoulus C. 2009. *Service Quality Effect on Satisfaction and Word of Mouth in The Health Care Industry*, *Managing Service Quality*, Vol. 19, No. 2, pp 229 – 242
- [20]. Chen, Cheng-Nan. 2007. *The Relation among Social Capital, Entrepreneurial Orientation, Organizational Resources and Entrepreneurial Performance for New Ventures*, *Contemporary Management Research*, National Cheng Kung University.
- [21]. Ferdinand, Augusty. 2006. *Structural Equation Modelling Dalam Penelitian Manajemen Aplikasi Model – Model Rumit Dalam Penelitian untuk Tesis Magister dan Disertasi Doktor*. Semarang : BP UNDIP
- [22]. Fornel, 1992, “A National Customer Satisfaction Barometer : The Swedish Experience”, *Journal of Marketing*.
- [23]. Ghozali, Imam, 2007. *Persamaan Struktural, Konsep dan Aplikasi dengan Program AMOS Ver.5.0*. Semarang : BP UNDIP
- [24]. Gwinner, Kevin P., Dwayne D Gremler and Marry Jo Bitner. 1998. *Relational Benefits In Services Industries: The Customer’s Perspective*, *Journal of The Academy of Marketing Science*, 26 (Spring), 101-14
- [25]. Harrison, L. Jean and Walker, 2001. The Measurement Of Word Of Mouth Communication And An Investigation Of Service Quality And Customer Commitment As Potential Antecedents, *Journal of Service Research*, Vol. 4, No. 1, p. 60-75
- [26]. Kassim, N. M., dan S. Ismail. 2009. Investigating The Complex Driver of Loyalty In e-Commerce Setting. *Measuring Bussiness Excellence*; Vol 13, No. 1, pp 56-71
- [27]. Kotler, P., and K. L. Keller. 2008. *Marketing Management*. Thirteenth Edition. Upper Saddle River, New Jersey: Pearson Prentice Hall
- [28]. Kotler, P. dan Keller, K.L. 2007. *Manajemen Pemasaran*, Edisi Kedua Belas Jilid 1. Edisi Bahasa Inggris. Pearson Education, Inc. Upper Saddle River, New Jersey, 07458, Edisi Bahasa Indonesia, pada PT. INDEKS
- [29]. , *Manajemen Pemasaran*, Edisi Kedua Belas Jilid 1. Edisi Bahasa Inggris. Pearson Education, Inc. Upper Saddle River, New Jersey, 07458, Edisi Bahasa Indonesia, pada PT. INDEKS
- [30]. Kuncoro, Mudrajad. 2009. *Metode Riset Untuk Bisnis & Ekonomi*. Jakarta Penerbit Erlangga.
- [31]. Lam Simon S.K. 2001. SERVQUAL: A Tool for Measuring Patients’s opinions of Hospital Service Quality in Hong Kong, *International Journal of Total Quality Management*. pg. 145.
- [32]. Lim, P.C. and Nelson Tang .2000. A Study of Patients’ Expectations and Satisfaction in Singapore Hospitals. *International Journal of Health Care Quality Assurance*, Vol. 13, NO. 7, pg 290.
- [33]. Lovelock, C.H and Wright, J. 2007. *Service Marketing : People, Technology, Strategy*, Sixth Edition, USA : Pearson Pretience Hall, Pearson Education International.
- [34]. Malhotra Naresh K. 2005. *Riset Pemasaran, Pendekatan Terapan*. Edisi Keempat, Jakarta : PT. Indeks Kelompok Gramedia.
- [35]. Mangold, Glynn, 1999, Word of Mouth Communication in the service Marketplace. *The Journal of Services Marketing*. Santa Barbara
- [36]. Naeem, H. and Akram, A. 2009. Service Quality And Its Impact On Customer Satisfaction: An Empirical Evidence From The Pakistani Banking Sector. *International Business & Economics Research Journal*. Vol. 8 No. 12, pp 99.
- [37]. Oliver, Sandra. 1995. *Strategi Public Relations*. Jakarta : Penerbit Erlangga
- [38]. Parasuraman, A., Zeithaml, V.A. and Berry, L.L. 1985. A Conceptual Model of Service Quality and Its Implication for Future Research, *Journal of Marketing*, Vol. 49, pg. 41.
- [38]. Parasuraman, A., Zeithaml, V.A. and Berry, L.L. 1988. SERVQUAL: A Multiple Item Scale For Measuring Consumer Perceptions Of Service Quality. *Journal of Retailing*. Vol. 64 No. 1, pp. 14-40
- [39]. Ranaweera, Chatura and Jhaideep Prabhu. 2003. On The Relative Importance of Customer Satisfaction and Trust as Determinants of Customer Retention and Positive Word of Mouth, *Journal of Targeting, Measurement and Analysis for Marketing*, pg. 82
- [40]. Reichheld, F.F. and Sasser, W.E. Jr., 1990, Zero Defections: Quality Comes To Services, *Harvard Business Review*, Vol. 68, pp. 105-11
- [41]. Reingen, P. H., and Walker, B. A. 2001. Cross-Unit Competition for a Market Charter: The Enduring Influence of Structure, *Journal of Marketing* 65, pp. 29 – 31.
- [42]. Romilda Rosiana, AR. 2011. *Pengaruh E-Servqual Terhadap Nilai Pelanggan Kepuasan, dan Word of Mouth Communication Anggota Situs Jejaring Sosial Facebook (Studi Kota Denpasar)*, Tesis, Program Magister Manajemen Universitas Udayana, Denpasar.
- [43]. Rose, Raduan C. Uli J., Abdul. M., and Kim L. 2004. Hospital Service Quality A Managerial Challenge,

- International Journal of Health Care Quality Assurance*; Vol 17, No.3, pg 146.
- [44]. Santoso, S. .2007. *Structural Equation Modeling: Konsep dan Aplikasi dengan AMOS*, Jakarta : PT Elex Media Komputindo.
- [45]. Sekaran, U. 2006. *Metodologi Penelitian Untuk Bisnis*. Edisi Kedua. Jakarta: Salemba Empat.
- [46]. Sugiyoo, 2008. *Metode Penelitian Bisnis*. Bandung : Penerbit Alfabeta
- [47]. Sulaiman, Wahid. 2002. *Statistik Non-Parametrik Contoh Kasus dan Pemecahannya dengan SPSS*. Yogyakarta : Penerbit Andi
- [48]. Sureshchandar, G.S., Rajendran, C. and Anantharaman, R.N. 2002. The Relationship between Service Quality and Customer Satisfaction – a factor Specific Approach. *Journal of Services Marketing*, Vol. 16, NO. 4, pg 363.
- [49]. Swan, John E. and Richard L. Oliver (1989), Post-purchase Communications by Consumers. *Journal of Retailing*. Vol 65 (4), 516-53.3
- [50]. Thurnau, Thorsnten Hennig, Kevin P Gwinner, Dwayne D. Greimer. 2003 Understanding Relationship Marketing Outcomes: An Integration Of Benefits And Relationship Quality. *Journal of Service Research*, Vol 4, no 3, pg 230-247
- [51]. Tjiptono, F. dan Chandra, G. 2007. *Service Quality & Satisfaction*. Yogyakarta : Penerbit ANDI
- [52]. Tjiptono, Fandy. 1997. *Prinsip – prinsip Total Quality Service (TQS)*. Yogyakarta: Penerbit ANDI
- [53]. Zeithmal, Valarie. A., Berry, Leonard. L., and Parasuraman, A. 1996. The Behavioral Consequences of Service Quality. *Journal of Marketing*. Vol . 60, pp . 31 – 46