

Analysis of the Utilization of BRI Life Insurance and BPJS Health for Bank BRI KC Jambi City Employees

Haza Hanifa¹, Dwi Noerjoedianto², Helmi Suryani Nasution³

¹Mahasiswa Fakultas Kedokteran dan Ilmu Kesehatan Universitas Jambi, Jambi, Indonesia, ^{2,3}Dosen Fakultas Kedokteran dan Ilmu Kesehatan Universitas Jambi, Jambi, Indonesia

ARTICLE INFO

Keywords:

Utilization of Insurance, BPJS Health, BRI Life

ABSTRACT

The use of health insurance in Indonesia takes various forms, starting from government health insurance or better known as the National Social Security System (JKN), in this case the government stipulates Law No. 24 of 2011 concerning the Social Security Administering Body (BPJS). For overall data on active JKN membership coverage in Jambi province as of December 1 2022, there were 3,026,329 participants or 83.08% of the total population of 3,642,763, of which the highest prevalence of participants was in Jambi City with a total participation of 610,498 or the equivalent of 98.15%. Apart from that, the government also has an institution called a State-Owned Enterprise (BUMN). Bank Rakyat Indonesia is one of the 4 banks affiliated with BUMN. To provide guarantees to each employee, Bank BRI usually guarantees aspects of their health by providing health insurance known as BRI Life. This research is a qualitative research with a case study approach involving 12 informants consisting of BRI Life insurance coordinators, BRI Bank employees, and BRI Bank customers who use BRI Life and BPJS Health insurance. The main techniques in this research are observation and in-depth interviews. The aim of this research is to see the use of health insurance for employees of Bank BRI KC Jambi City in improving health status. This research obtained the results that the use of BRI Life and BPJS Health insurance for BRI Bank employees is not entirely based on the employee's attachment to BRI Bank, employees are free to choose to use company insurance or BPJS Health depending on personal needs.

Email:

hazahanifa02@gmail.com

dwi_noerjoedianto@unja.ac.id

helmi_suryaninasution@unja.ac.id

Copyright © 2023 Journal Eduhealth. All rights reserved
are Licensed under aCreative Commons Attribution- Non
Commercial 4.0 International License (CC BY-NC 4.0)

1. INTRODUCTION

There are various types of health insurance in Indonesia, one of which is BPJS Health which is based on Law NO 24 of the Year. The main target of the JKN program is to increase the ease of public access to health services that suit their needs. The success of this program is measured by the increase in service use which can be felt evenly by all levels of society. This is expected to be an ideal image and a marker of achieving the goals of the JKN program.[1]

Starting November 30 2022, as many as 246.94 million people are registered as National Health Insurance (JKN) participants.[2]Participants in National Health Insurance (JKN) are individuals who receive contribution assistance from the State Revenue and Expenditure Budget (PBI APBN), amounting to around 110.8 million people or around 44.88% of the total number of participants. Then, the minority of JKN participants are non-workers, with a total of 4.26 million people or 1.72%. For overall data on active JKN membership coverage in Jambi province as of December 1 2022, there were 3,026,329 participants or 83.08% of the total population of 3,642,763, of which the highest prevalence of participants was in Jambi City with a total participation of 610,498 or the equivalent of 98.15%.[3]Based on research conducted by Dewi and Sulistyani (2015), each system has its own advantages. BPJS Health and private health insurance will go hand in hand and not cancel each other

Analysis of the Utilization of BRI Life Insurance and BPJS Health for Bank BRI KC Jambi City Employees. Haza Hanifa, et.al

out. This actually benefits the community because they have more options to choose a health insurance system that they trust.[4]

Apart from that, the government also has an institution called a State-Owned Enterprise (BUMN). Bank Rakyat Indonesia is one of 4 banks that are affiliated with BUMN. To provide guarantees to each employee, BRI Bank usually guarantees aspects of their health by providing health insurance known as BRI Life.[5] BRI Life provides insurance to employees by issuing insurance called Professional Group Health Insurance, which is health protection insurance for employees and families, which can provide financial guarantees when employees are sick or have an accident.[6]

An interview conducted with the HR Planning Coordinator at BRI Bank stated that "all employees at BRI Bank use BRI Life insurance". This statement is reinforced by the results of interviews conducted with employees in the Customer Finance sector who stated that "all permanent employees of Bank BRI will receive BRI Life insurance coverage of 90% sourced from the company and 10% from personal income" and will continue to use BPJS Health in accordance with conditions and situations.

BRI Life Insurance and BPJS Health show an unrelated pattern obtained from the results of an initial survey with the HR Planning Coordinator at BRI Bank which shows that the use of BRI Life insurance tends to be separate from the use of BPJS Health. BRI Life and BPJS Health insurance can be used at any time based on the situation and conditions at the time of use, however, it cannot be used to cover any of the health insurance.[7] Based on interviews conducted, it was found that the estimated use of BRI Life Insurance was 65% (which was used for inpatient treatment costs, outpatient care, medical check ups, use of types of medication, etc.) and BPJS Health was 35% (which was used for inpatient costs, outpatient care, childbirth, etc.) within this 1 year period for Bank BRI KC Jambi City employees who are useful in health utilization. Based on the above phenomenon, researchers are interested in conducting further research regarding "Analysis of the Utilization of BRI Life Insurance and BPJS Health for Bank BRI KC Jambi City Employees".

2. METHOD

This research is a type of qualitative research that uses a case study approach. Case study is an approach that intensively, in detail and deeply investigates a research subject, such as a program, event, activity or other matter, with the aim of obtaining an in-depth understanding and comprehensive information about the subject.[8] This research uses deep-interview and observation techniques to collect related information. This research involved at least 12 research informants consisting of BRI Life insurance coordinators, BRI Bank employees, and BRI Bank customers. Case study data can be obtained from various related parties, meaning that case study data is collected from various references or referral sources. In this research, a case study was used to determine the description of the use of insurance used by employees of Bank BRI KC Jambi City.

3. RESULTS AND DISCUSSION

Personal/Family

One of the main elements in utilizing health insurance is influenced by one's own encouragement and family encouragement. In utilizing health insurance, a person consciously carries out each stage of insurance utilization, which is mostly influenced by oneself, followed by family encouragement. Based on the results of research at Bank BRI KC, Jambi City, it was found that most of the use of health insurance was influenced by oneself, but others stated that the use of health insurance was influenced by family support and also the influence of attachment to the company where they worked.

Based on the results of interviews conducted which were then tested using triangulation, the results showed that informants who had BRI Bank employee backgrounds used BRI Life insurance due to their own influence and also their attachment to the office where they worked. This is in line with research by Siahaan Selma AS (2018) which states that factors that have a large impact on the use of private health services are employment and ownership of insurance, which are factors that facilitate access. The results of qualitative research show that a number of factors that influence the

use of private health services are in line with the results of a more in-depth analysis, namely distance (access) and ownership of health insurance.[9]

Apart from the encouragement that exists in insurance participants, The results also obtained after conducting in-depth interviews were: The use of insurance is also influenced by the influence of family encouragement, which in this case shows that BRI Life insurance participants who are not BRI Bank employees tend to choose BRI Life insurance as their additional insurance due to their families working at BRI Bank and also from advertising promotions presented by BRI Bank employees in providing insurance product offers to prospective participants. This is reinforced by the results of triangulation that previous researchers carried out and the results showed that most BRI Life participants who were not BRI Bank employees received information related to BRI Life from their families and were also interested in promotions and advertising.

Purwaningsih (2017) also shows that there is a relationship between family support and participation in the JKN program. The presence of support, both emotional and material, shows a high level of attention from the family so they tend to support participation in JKN. This means that insurance participants, apart from being encouraged by themselves, also receive encouragement from their families to use their health insurance to support them in achieving a level of health that meets their expectations.[10]

Accessibility

In utilizing BRI Life and BPJS Health insurance, apart from personal encouragement/family support, accessibility is also an indicator of insurance utilization that is no less important. Accessibility will apply to determine the use of insurance that will be used by insurance participants. Accessibility Refers to how easily a location can be reached from other locations via various existing transportation systems. Measuring affordability or accessibility includes an evaluation of the ease of time, cost and effort required to move from one place to another or a certain area. Availability of facilities is one factor that can encourage and inspire people to use health services or seek treatment. Based on the results of triangulated interviews, it was concluded that the affordability of health facilities and the use of health insurance greatly influenced the decision to use insurance that would be used by participants.

From the results of the interviews, it was discovered that some informants said they would choose the closest health facility and use insurance depending on the conditions at that time. Neither BRI Bank employees nor BRI Bank customers require that one of the insurances be used first. In line with Ekawati Syukma's research. et al (2022) who state that there is a relationship between accessibility and utilization of health services. The more smoothly patients can reach a healthcare facility, the more likely it is that the number of visits to that facility will increase. Conversely, when patient accessibility to a health care center becomes difficult, the number of visits to that facility tends to decrease.[11]

In emergency conditions, it was found that many health insurance participants tend to choose the health facility closest to where they live, although in this case there were also informants who said that distance had no effect on the use of BRI Life insurance, but most informants said that distance coverage was very affect their use of health insurance. From the results of in-depth interviews, it is known that BRI Life insurance is used for medical check-ups and BPJS Health is used for more important needs, such as childbirth operations and so on. This statement is in line with research conducted by Meylanie (2010) in Suandana Iwan Abadi (2019) stating that there is a significant relationship between access to health facilities and the choice of birth attendant.[12]

This means that in using health insurance, participants can choose which insurance will suit their current condition, regardless of the insurance used. Participants who have BRI Bank employee backgrounds still use insurance depending on their needs. Therefore, it can be seen from the aspect of accessibility that they do not tend to use company insurance but instead use the nearest health facilities and depending on their conditions and circumstances, even though they have to use BPJS Health first.

Use of Insurance Products

Insurance companies offer various health insurance options that include coverage for hospital costs as well as pre- and post-hospitalization care. This is different from BPJS Health which is regulated through Law Number 40 of 2004 concerning the National Social Security System, which is health insurance implemented nationally with the principles of social insurance and equity. BPJS Health aims to ensure that all Indonesian residents receive the benefits of health protection and health care as a basic need.

Based on the results of interviews that have been triangulated, it can be concluded that the use of BRI Life health insurance was chosen because it was based on the many types of attractive insurance product offers, for example, annual health checks, glasses that can be claimed, fast responsive service, hassle-free admin and low costs, only one informant said it was due to obligations from the company. This is different from BPJS Health which is intended for inpatient and surgical facilities

However, in this case, after conducting in-depth interviews, it was found that participants from both BRI Life and BPJS Health insurance found obstacles and obstacles in the process of utilizing health insurance products. Some informants said that with BRI Life insurance, the obstacles they encountered included insurance claims from customers, administration, illnesses that were not covered and limitations of hospitals partnering with BRI Life insurance. In contrast to BPJS Health, almost all informants said that the obstacles to BPJS Health were that the service process tended to take a long time, and there were tiered referrals that required participants to wait longer.

In line with research by Tsevelvaanchig et al (2016) which states that the increasing tendency to use health services from the private sector is higher due to a lack of satisfaction with the services provided by the public sector. These include difficulties in hospital care practices, inefficient referral systems, long appointments.[13]This was then reinforced by research by Babuna et al (2020) which stated that many customers felt disappointed when this situation occurred because they had high hopes that their investment would provide assistance when needed. Unfortunately, many of them panic and immediately cancel their insurance policy. They though realize that this private health insurance has proven effective in managing risk well.[14]

Health Facility Insurance Services

Based on the results of in-depth interviews that have been triangulated, it can be concluded that in terms of advice and infrastructure in hospitals that partner with BRI Life and BPJS Health insurance, there are no significant differences when viewed from the perspective of the available health facilities. Each insurance complements each other, this can be seen from participants who use health insurance based on the conditions at the time of the incident. Generally, they use BRI Life insurance for conditions that are not too urgent on the grounds that BRI Life insurance provides patented medicines.

With BRI Life insurance, it is found that the services provided will be directed directly to hospitals affiliated with the insurance. However, in the BRI Life insurance service, participants will be directed to take action in the emergency department first and then be directed to the appropriate policy. This is different from BPJS Health, which requires the use of health insurance to follow the existing mechanism, namely tiered referral, starting from a letter from the new health center and continuing to advanced level health facilities. Utilization of BRI Life and BPJS Health insurance is also not free from obstacles in the service process at health facilities. Based on the results of triangulated in-depth interviews, it was found that some informants expressed their satisfaction in using health insurance, whether from BRI Life or BPJS Health. This means that in terms of service there are no obstacles or obstacles felt by insurance participants, however, several informants were found who said that they had obstacles or problems in using health insurance at health facilities.

This is in line with Yuriyanto's research Andre Octo & Reni Shinta Dewi (2021) stated The service quality variable (X1) has a positive and significant influence on customer satisfaction. Services provided by PT agents. Prudential Life Assurance Semarang has demonstrated good quality, although there are several areas related to physical evidence and reliability that require more attention.[15]In this case, the obstacles that participants complained about were none other than those

related to customer complaints and long performance. This is often a complaint from participants towards health insurance stakeholders. In contrast to health facilities, the complaint that participants often experience is the long wait for a letter of recommendation and also looking for the nearest hospital that partners with their insurance company.

4. CONCLUSION

The results of this research show that the use of BRI Life and BPJS Health insurance for BRI Bank employees is not entirely based on the employee's attachment to BRI Bank, employees are free to choose to use company insurance or BPJS Health depending on personal needs. Although each insurance does not rule out the possibility of having shortcomings.

REFERENCE

- [1] F. Fadly and O. Vianny, "Pemanfaatan Jaminan Kesehatan Nasional (JKN) Tahun 2018 di Provinsi Riau," *J. Kebijak. Kesehat. Indones. JKKI*, vol. 8, no. 4, pp. 164–167, 2019, [Online]. Available: <https://jurnal.ugm.ac.id/jkki/article/view/49113>
- [2] C. M. Annur, "Jumlah Peserta JKN Per November 2022," 2023. <https://databoks.katadata.co.id/datapublish/2023/01/02/ini-jumlah-peserta-jkn-sampai-november-2022>
- [3] "BI BPJS Kesehatan Provinsi Jambi per 1 Desember 2022," *BPJS Kesehatan*, 2022.
- [4] M. W. Dewi and D. Sulistyani, "Perbandingan Premi Asuransi Kesehatan Peserta Bpjs Badan Usaha Dengan Asuransi Kesehatan Swasta," *J. Akunt. Dan Pajak*, vol. 16, no. 01, 2017, doi: 10.29040/jap.v16i01.20.
- [5] "Asuransi Kesehatan BRI Life," *Lifepal*, 2023. <https://lifepal.co.id/asuransi/bri-life/>
- [6] "Asuransi Kesehatan BRI Life," *Lifepal*, 2023. <https://lifepal.co.id/asuransi/kesehatan-bri-life/>
- [7] A. Heryana, *Asuransi Kesehatan & Managed Care*. 2021.
- [8] M. R. Fadli, "Memahami desain metode penelitian kualitatif," *Humanika*, vol. 21, no. 1, pp. 33–54, 2021, doi: 10.21831/hum.v21i1.38075.
- [9] S. Siahaan, "Faktor yang Berpengaruh terhadap Pemanfaatan Fasilitas Pelayanan Kesehatan Swasta," *J. Penelit. dan Pengemb. Pelayanan Kesehat.*, vol. 2, no. 2, pp. 87–94, 2018, doi: 10.22435/jpppk.v2i2.183.
- [10] S. B. Purwatiningsih, "FAKTOR-FAKTOR YANG BERHUBUNGAN DENGAN KEIKUTSERTAAN MASYARAKAT DALAM JAMINAN KESEHATAN NASIONAL DI DESA TEGALSARI KABUPATEN PONOROGO 2015," vol. 15, no. 1, pp. 165–175, 2017, [Online]. Available: <https://core.ac.uk/download/pdf/196255896.pdf>
- [11] S. Ekawati, D. Darmawansyah, and D. S. Marzuki, "Faktor Yang Berhubungan Dengan Pemanfaatan Pelayanan Rsud H. Padjonga Dg. Ngalle Takalar," *Hasanuddin J. Public Heal.*, vol. 3, no. 2, pp. 115–124, 2022, doi: 10.30597/hjph.v3i2.21128.
- [12] I. A. Suandana, P. P. Januraga, and P. A. Indrayathi, "Faktor-Faktor Yang Berhubungan Dengan Keinginan Perpindahan Fasilitas Kesehatan Tingkat Pertama Pada Peserta Jkn Mandiri Di Kota Denpasar Tahun 2017," *Arch. Community Heal.*, vol. 6, no. 1, p. 1, 2019, doi: 10.24843/ach.2019.v06.i01.p01.
- [13] U. Tselvaanchig, H. Gouda, P. Baker, and P. S. Hill, "Role of emerging private hospitals in a post-Soviet mixed health system: A mixed methods comparative study of private and public hospital inpatient care in Mongolia," *Health Policy Plan.*, vol. 32, no. 4, pp. 476–486, 2017, doi: 10.1093/heapol/czw157.
- [14] P. Babuna, X. Yang, A. Gyilbag, D. A. Awudi, D. Ngmenbelle, and D. Bian, "The impact of covid-19 on the insurance industry," *Int. J. Environ. Res. Public Health*, vol. 17, no. 16, pp. 1–14, 2020, doi: 10.3390/ijerph17165766.
- [15] A. O. Yurianto and R. S. Dewi, "Pengaruh Kualitas Pelayanan dan Kualitas Produk Terhadap Kepuasan Pelanggan (Studi Pada Nasabah Asuransi Unit Link PT. Prudential Life Assurance Semarang)," *J. Ilmu Adm. Bisnis*, vol. 10, no. 1, pp. 753–761, 2021, doi: 10.14710/jiab.2021.29776.