

Mobile National Health Insurance is an Innovation of the Health Social Security Administering Body: Realizing Effective and Efficient Services

Siti Hasanah¹, Haidar Akib², Hamsu Abdul Gani³

1 (Doctoral Program of Public Administration, Universitas Negeri Makassar, Indonesia)

2(Lecturer, Universitas Negeri Makassar, Indonesia)

3(Lecturer, Universitas Negeri Makassar, Indonesia)

Abstract:

This study intends to investigate the flexibility of the Health Social Security Administering Body (BPJS Health) in playing an important and strategic role in the form of efficient and well-managed health services in order to respond to the changing and evolving conditions of society. The method used is a qualitative research type with the aim of providing a systematic, comprehensive, and factual description of the adaptability of the Health Social Security Administration (BPJS Health) to obtain explanatory research, and to describe a generalization and explain the relationship between foci. The results of the study show that the Health Social Security Administering Body (BPJS Kesehatan) in responding to the challenges of changing society is pursued by creating digital innovations marked by the presence of mobile-National Health Insurance (Mobile-JKN), the system is adopted from the idea of innovation based on Information Technology and Information Systems. The existence of these innovations has transformed the work process of the Health Social Security Administering Body), so that it is able to deliver quality, effective, and efficient services, as well as boost competitiveness. In the area of innovation, by showing the Mobile-JKN application, it exhibits the adoption of innovation with a radical level, the category of disconnected innovation, and innovation with a typology of process innovation and system innovation.

Key Word: Mobile National Health Insurance; Innovation; BPJS-Health; Effective and Efficient Services.

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I. Introduction

One of the debates in many areas of the globe is the right to health, this is based on the notion that health is one of the fundamental human necessities (Hubaib Alif Khariza: 2015). (Hubaib Alif Khariza: 2015). In the worldwide context of affirmation of health as a human right based on the idea that to fulfill other rights, it is required to fulfill the right to health which encompasses the right to a healthy life and work, the right to acquire health services, and specific attention to maternal health. and children are codified in Article 25 of the Universal Declaration of Human Rights (UDHR) which states:

Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.

Recognizing the importance of the right to health for a nation, has encouraged the Indonesian government since entering the phase of independence through the sublime agreement of the opening of the 1945 Constitution (UUD 1945) confirming the will to guarantee the right to health through development of the health sector, which is essentially intended to achieve the goal of improving health. everyone's awareness, willingness and capacity to live in order to attain optimal health degrees as one of the factors of well-being.

It has established a consensus in the Indonesian constitution that the right to health is a basic right for persons. The core principle of safeguarding the right to health as a human right is the *raison d'etre* of human dignity (Tony Evans, 2002).

The attempt to fulfill the right to health is reinforced in the 1945 Constitution of the Republic of Indonesia which is embodied in the rule that everyone has the right to acquire health services Article 28H paragraph (1). Starting with the mandate of the highest legal norms in the Indonesian legal norm system, the

ground for the formation of organic rules that are directly connected to the provision of the right to health is expressed via

The law on human rights stipulates that everyone has the right to live in peace, security, peace, happiness, physical and spiritual prosperity (Article 9 of Law Number 9 of 1999 concerning Human Rights). Furthermore, it is specifically regulated in the law on health that the government is tasked with organizing health efforts that are equitable and affordable by the community, and the government is responsible for improving health status. (Article 7 and Article 9 of Law Number 36 Year 2009 concerning Health).

Health as a human right must be achieved in the form of offering diverse health efforts to the entire community through the execution of quality and affordable health development by the community (Hafid Abbas, et.al., 2008; Patrick Hayden, 2011).

One of the measures taken by the Indonesian government in achieving the fulfillment of the right to health as part of basic necessities is to present an institution that is entrusted with the ability to manage the health insurance program (Mikho Ardinata. 2020). Efforts to enhance the degree and quality of health are genuinely an absolute thing that must be done by the government, one form of the realization of this obligation may be expressed in the development of organizations that have the jurisdiction and role to administer health insurance.

Therefore, every activity and effort to improve the highest level of public health is carried out based on non-discriminatory, participatory, protective and sustainable principles which are very important for the formation of Indonesian human resources, increasing the nation's resilience and competitiveness, and national development.

The Health Social Security Administering Body (BPJS) has a strategic task in providing health insurance for the welfare of the quality of public health, BPJS opens registration, collects data on prospective participants, collects contributions/funds from participants, receives aid contributions from the government, manages social security funds for participants, pay benefits and/or finance health insurance and provide social security information to the public (Article 10 paragraph (1) of Law Number 24 of 2011 concerning the Social Security Administering Body).

With the important and strategic role of BPJS Health being correlated with the phenomenon of population growth and inadequate buildings being a warning to BPJS Health policy makers in providing services so that adaptation is needed through differentiation strategies in the form of innovation (Anwar, M., Dwiningwarni, SS, & Arisandra, ML 2019).

Innovation is anything new, both procedures and goods that are enhanced from earlier processes and products (Organization for Economic Cooperation and Development. 2018). (Organization for Economic Cooperation and Development. 2018). Innovation may be recognized with numerous sorts of innovation and classification might change according to the purpose of innovation (Septian Wahyudi.2019). For example, the category contains BPJS Health innovations that appear to provide significant public services utilizing innovation as Schumpeter argues, that innovation is a key role in the growth and long-term sustainability of the company (Blanco, et al. 2010).

This description emphasizes that the main role of public services is to help the community or service users to articulate and fulfill common interests or be responsive to the interests of the community, theoretically choosing this path emphasizes the application of the New Public Service paradigm in public services (Denhardt, RB, & Denhardt, JV 2000). Therefore, this research focuses on evaluating the adaptation process of BPJS Kesehatan in delivering efficient and well-managed health services to fulfill the requirements of service customers.

II. Methods

This study utilizes qualitative research with the objective of offering a systematic, complete, and factual account of the adaptability of the Health Social Security Organizing Agency in reacting to the growth and circumstances of society. This is aimed to obtain material that is useful (explanatory research), and to give a generalization and explain the relationship between the emphasis.

III. Result

Implementation of BPJS Policy Innovations through Information Technology-Based Services

From the information technology-based strategic policy cycle launched by the Health Social Security Administration (BPJS) the most significant step is implementation, this stage will substantially impact the success or failure of a policy, policy implementation is a process of executing a policy (Akhmad Raffi'I et al. 2020). Not much different, Hogwood and Gunn propose that policy implementation is acts geared at fulfilling the goals established in a policy by individual officials or government or private entities by mobilizing existing finances and resources (Akib, H. (2012; Gita)., I., & Mulyadi, M. 2019).

The steps of policy implementation are articulated with services through actions to aid, prepare, and manage commodities or services from one party to another (Hardiyansyah. 2018). Service is any activity that is

lucrative in a group or entity, and delivers satisfaction even when the outcomes are not related to a tangible thing (RP, A. K., & Sinambela, D. S. 2011). Essentially, service is defined as a set of actions, hence the service process takes place frequently and constantly, covering all organizational life in society.

In the context of Indonesia, as a country that is geographically very wide with a population consisting of various islands, it emphasizes the need for efficient health system services and good governance, one of the efforts taken is to provide health services according to the needs of service users. One of the parties that plays an important role is BPJS Health, as the description that captures changes and developments in the needs of the community that continues to increase is the basis for BPJS Health to provide transformative services by giving birth to innovation.

To support the achievement of the highest possible health status, a health management system is carried out by involving all components of the nation in an integrated manner through the National Health System. Furthermore, health management is carried out through sub-systems including: health efforts, health research and development, health financing, health human resources, pharmaceutical preparations, medical devices and food, management, information, health regulation, and community empowerment (Ririn Noviyanti Putri, 2019).

In 2000, the World Health Organization (WHO) released a report entitled Health System: Improving Performance, which emphasized that the normative goals of the health care system include (a) improving health status; (b) improving the quality of health services; and (c) increased equity in health financing (Miche; Daher, 2001).

The important thing to pay attention to is renewal in the form of novelty that destroys old structures and creates new ones, this concept focuses on the manufacturing, service sector and is heavily based on research and development that comes in the form of process speed, product sophistication and speed in delivery and play. in large amounts of data, as well as adequate technology-based services (Butler, JE 1988)

Updates that are part of the innovation of BPJS Health services can be seen through the programs presented by BPJS Health in the form of technology. This can be seen as an illustration of improving health service policies, for example through the development of digital-based health services through teleconsultation of First Level Health Facilities (FKTP) with participants and telemedicine between FKTP and Advanced Level Referral Health Facilities (FKRTL). Teleconsultation services at FKTP are also taken into account as FKTP's performance achievement in Performance-Based Capitation (KBK).

The increase in the use of digital technology-based services by BPJS Health can be observed through a survey that shows that, from March 2020 to July 21, 2021, it was recorded that around 7.74 million teleconsultation services had used the BPJS Health P-Care application which was integrated with the Telemedicine Indonesia (TEMENIN) application from the Ministry of Health. Health. Meanwhile, for teleconsultation using Mobile JKN, 9,656 doctors have been used at the FKTP (BPJS Kesehatan. 2021).

Furthermore, BPJS Kesehatan developed a prescribing iteration policy for chronic drug services and the Referral Back Program (DRR), where doctors at FKTP or FKRTL prescribe drugs for 30 days with an additional two iterations, so that DRR and chronic participants can come directly to the pharmacy and can consult a doctor via teleconsultation.

For health services at the referral level, BPJS Kesehatan has developed an online queuing system. As of July 2021, 95% or 2,123 hospitals have implemented an online queuing system and which has been integrated with the National Health Insurance (JKN) Mobile application as many as 877 hospitals.

BPJS Health's innovation in the technology sector is actually an effort to improve services to provide the best results for the welfare of the community, especially welfare that is born from the ease of accessing service, medical and health facilities.

All the innovations presented by BPJS Kesehatan are inseparable from the purpose of public services to provide easy services to the public sector. To achieve this goal, several stages of process are needed, such as stages (a) redefinition; (b) clarification; and (c) routine.

The attributes of the quality of public services based on Levine's theory must meet three elements: (a) responsiveness is the response of the service to the expectations, desires, aspirations and demands of its users; (b) the responsibility of a measure to find out how far the service delivery process is in accordance with what has been determined; and (c) accountability to find out how high the implementation process in serving the community is in accordance with what is needed

Public service is the fulfillment of the wishes and needs of the recipient as well as the implementation of the provisions of the legislation. To support the implementation related to BPJS, it is necessary to align with policies issued by stakeholders or the government authorities. This has actually been done with various forms of supporting regulations.

The government has issued various policies to improve the quality of health services for the public, such as: the issuance of Law Number 25 of 2000 concerning the National Development Program (PROPENAS) and the issuance of the Decree of the Minister of Empowerment of State Apparatus Number 63/KEP/M.PAN/7/2003 Regarding the General Guidelines for the Implementation of Public Services and the

Decree of the Minister for Empowerment of State Apparatus Number: KEP/25/PAN/2/2004 concerning General Guidelines for Compiling the Community Satisfaction Index of the Service Units of Government Agencies.

Public services almost automatically form an image of the performance of the bureaucracy, because state policies concerning public services cannot be separated from the bureaucracy. In this regard, the performance of the bureaucracy is directly related to the quality of services provided by the apparatus. The government bureaucracy or state apparatus in the administration of government and development has a strategic position and role in the implementation of development in a country.

Albrow states that, "much of the success of economic and social development in any country depends on the quality and effectiveness of its public servants". Therefore, the productivity as well as the effectiveness and efficiency of state or government organizations are highly dependent on the state apparatus, because they are ultimately the implementers of government and development (Albrow. 1989).

Public demand for public services, it is closely related to moral and ethical issues of bureaucracy (moral and ethical of bureaucracy). Kamorotomo stated that, "bureaucrats really need ethical sensitivity, in order to provide services to the community. Thus, it is clear that the implementation of public service duties will only run well, if it is supported by morals and ethics, as well as professional attitudes and actions of the apparatus, in carrying out their duties" (Kumorotomo, 1994).

This, in turn, will be able to increase the effectiveness of public services, which are carried out by government officials. The working spirit of the government bureaucracy, which is oriented towards public services, needs to be a guide. To create such conditions, the government as the competent authority must make maximum efforts. Even since the New Order government, many efforts to improve the bureaucracy have been carried out (Rudi Rinaldi. 2012).

The journey of implementing the National Health Insurance Program-Healthy Indonesia Card (JKN-KIS) when observed has its own dynamics. BPJS Health can be said to be a learning organization (Learning Organization) which means BPJS Health must be alert, flexible, adaptive, and able to read future trends (BPJS Kesehatan 2021).

Currently, the challenge faced by BPJS Health and the JKN-KIS Program is the coverage of membership which reaches 222,847,524 people (82% of the total population), with the number of BPJS Health employees only 6,968 employees. This means that one employee must serve 31,982 JKN-KIS program participants. Therefore, with a very large number of participants with varied participant segments, plus customer needs that continue to increase, innovative efforts are needed to achieve solutions to existing conditions.

Responding to changes and improving service quality continues to be carried out by BPJS through the acceleration of BPJS Health's innovation culture by starting with the description of knowledge, namely learning together to produce one point lesson. Furthermore, the description of ideas, namely: forming ideation activities, generating ideas to improve the performance of work units through the process of design thinking, lean six sigma, and so on. The third is the depiction of innovation or Wall of Innovation, the activities are in the form of testing, designing prototypes and applying them in the field.

There are various innovations that are carried out by BPJS Health, for example in terms of membership administration services without face to face through BPJS Health Care Center 1 500 400, Mobile JKN, JKN Chat Assistant (CHIKA), Voice Interactive JKN (VIKA) and Administrative Services via Whatsapp (PANDAWA) . In addition, BPJS Kesehatan utilizes tele-consultation in making contact with First Level Health Facilities (FKTP) through the Mobile JKN application and Mobile JKN Faskes.

Universal Health Coverage (UHC) or universal health coverage which is divided into two elements, namely access to fair and quality health services and protection of financial risks (WHO, 2005). To realize universal health coverage, BPJS Health as the health insurance provider cannot work alone. In terms of increasing public understanding in rural areas, BPJS Health needs to involve local governments (PEMDA) including in this case village governments, traditional, religious institutions, and the like. In addition, the content of the socialization program must focus on rights, obligations, benefits and procedures by adjusting to local socio-cultural conditions. It's no longer just introducing BPJS-Health.

The Important Role of Innovation in BPJS Policy Implementation

Policy implementation is one of the processes of the public policy cycle. The position of policy implementation is so important in public policy, where the importance of policy implementation is explained more than policy formulation. (Wahab. 2005; Winarno. 2002) Public policy implementation is a tool in which various actors, organizations, procedures, and techniques work together to implement policies in order to achieve the expected goals (Nugroho, 2004).

It is widely understood that change is a necessity that will come along with challenges, in order to deal with this phenomenon the Organization for Economic Cooperation and Development (OECD) emphasizes that innovation is the answer to encourage growth and help solve social challenges that are synonymous with new ideas or practices. new (Gault, F. 2018; Setijaningrum, E. 2017).

Innovation is a new thing both in terms of processes and products resulting from improving processes and previous products (Organization for Economic Cooperation and Development. 2018). Innovation is often positioned as a new method of organization in business practices, organizations, and external relations, while innovating is to make change as an opportunity. One form of change that can be made is a change in the technological aspect (Steiber, A. 2012; Vanelslander, T., Sys, C., Lam, JSL, Ferrari, C., Roumboutsos, A., Acciaro, M., & Giuliano, G. 2019).

Responding to the arguments raised by the OECD regarding the importance of innovation, which is also correlated with the important and strategic role of BPJS Health, has encouraged the birth of the idea of modernizing BPJS through digital innovation so that BPJS as a public service provider can contribute to national development (Putra, AA, & Djalante, S. 2016). The reflection of digital innovation in BPJS is marked by the application of a combination of information technology and information systems (Blanco, B., Sanchez, L., & Gutierrez, C. 2016).

BPJS modernization by implementing digital innovation will have an impact on various aspects whose aim is to increase productivity, efficiency and sustainability (Heilig, L., Schwarze, S., & Voß, S. 2017). Innovation is expected to be the cornerstone of improving the quality and effectiveness of service delivery as well as improving the organization's long-term competitiveness (PwC and Panteia. 2013), meeting the expectations and needs of internal and external customers (Fadil, H., Singh, K., & Joseph, C. 2016).

Digital Service Innovation of Health Insurance Administering Body

In playing a role as part of the health insurance provider in Indonesia, as well as responding to the changing and evolving public health needs, policy makers must make efforts in the form of innovation in the implementation of health social security.

The innovations made must be articulated by following the steps taken by BPJS Health in various countries around the world through digital transformation, one of which is presenting (the BPJS application). Later the application system created can manage health service activities, data processing, payments, etc. The information system provides various features including: recording of service realization in real time, registration is done anywhere and anytime online, electronically archived digital documents, guide officers can provide information to users after the service is completed.

An information system (BPJS application) that carries the anytime and anywhere concept will be a way to increase information between health service users and service providers and will also contribute to parsing order cycle times and documentation, as well as flexibility (Carlan, V. et al. 2017)

Digital transformation by presenting (the BPJS application) shows the new face of BPJS Health marked by a shift from conventional work methods to work methods based on information technology and information systems. The presence (BPJS Kesehatan Application) to improve the BPJS Health work process also confirms the birth of innovation as Schumpeter said that innovation as the formation of new things includes new processes (Lazzarotti, F., Samir Dalfovo, M., & Emil Hoffmann, V.2011). Technology-based innovation is a difficult choice to ignore as almost all innovation phenomena apply technology (Arduino, G. et al. 2013).

The improvement of BPJS Health work processes shows the ability to convert challenges into opportunities as solutions to classical problems, including problem solving skills, Kirkley argues that problem solving involves higher order thinking skills such as visualization, association, abstraction, manipulation, reasoning, analysis, synthesis, and generalization (Jerry Kirkley. 2003).

In accordance with what is to be achieved through innovation and problem solving, it can be related to improving work processes based on the adoption of information technology (IT) and information systems (IS) will be able to increase productivity, quality, efficiency, and visibility, as well as a positive impact on increased competitiveness (Carlan, V. Et al. 2017; Heilig, L., & Voß, S. (2017).

Levels, Categories, and Typology of BPJS Health Application Innovations

Conceptually, the application of innovation has a level that is reflected in its impact (Muluk. 2008). First, incremental innovation is innovation with the impact of small changes on processes or services. In general, these innovations rarely bring about changes to the organizational structure and organizational relationships. However, incremental innovation plays an important role in public sector reform because it can make small changes that can be implemented continuously and support services that are responsive to local and individual needs, as well as support value for money.

Second, radical innovation is a fundamental change in public services or the introduction of new ways of organizational and service processes. These innovations require enormous political support because they generally carry a greater risk. Radical innovation is needed to bring about real improvements in the performance of public services and meet the expectations of service users (Gumilar, P. C. 2016).

Third, transformative or systemic innovation brings about changes in the structure of the workforce and organizations by transforming all sectors, and dramatically changing organizations. This type of innovation

takes longer to achieve the desired results and requires fundamental changes in social, cultural and organizational structures.

Fourth, process innovation, namely innovation that results in the need for a product, new elements are introduced into the input material for production operations or organizational services, task specifications, work mechanisms and information flows, and equipment used to produce products or provide services with the aim of achieving costs. lower and/or higher product quality (Bergfors & Larsson, 2009; Hatch & Mowery, 1998)

Process innovation is divided into two categories, namely technological innovation and organizational innovation. In technological process innovation changes the way products are produced by introducing technological changes (physical equipment, techniques and systems) while organizational innovation is innovation in organizational structure, strategy and administrative processes (Damanpour & Schneider. 2006).

Referring to the description of the basis for categorizing innovation, the presence of the BPJS Health Application which has an impact on work culture from manual work methods from upstream to downstream to work methods based on information technology and sophisticated information systems, so as to reduce working time, especially in services, consultation and provision recipes as described previously, and also save costs.

This confirms that the innovations implemented in BPJS Health can be classified as radical innovations, where the presence of the BPJS Health application brings real improvements in service performance and meets the expectations of service users to obtain quality, effective and efficient services.

The level of innovation is based on two categories, namely continuous innovation and discontinuous innovation (Muluk, 2008). Continuous innovation (sustaining innovation) is an innovation process that brings change, but is still based on the condition of the service and the system that is running or the existing product. Meanwhile, discontinued innovation is an innovation process that brings new changes and is no longer based on pre-existing conditions. From the description, it shows that the BPJS Health application innovation is a disconnected innovation, this is identified in the presence of the system that does not exist or has never been implemented before. (Gumilar, P. C. 2016)

Furthermore, the measurement innovation typology is based on the results that are seen or felt and according to the purpose, meaning that an innovation can be classified as successful if there is a service result consisting of service product innovation, service process innovation, service method innovation, policy innovation, and system innovation. Based on this, several typologies of innovation are introduced: First, product or service innovation is a change in the shape and design of a product or service. Second, process innovation is continuous quality improvement and refers to the combination of organizational changes, procedures, and policies required to innovate. Third, service method innovation is a new change in terms of interacting with service users or a new way of interacting with service users or a new way of providing services. Fourth, innovation in strategy or policy is a change in vision, mission, goals and new strategies along with the reasons that depart from the existing reality. Fifth, system innovation is a system interaction that includes new or updated ways of interacting with other actors or in other words a change in governance (Wicaksono, K. W. 2019).

Related to the description to determine the typology of innovation, if the innovation is correlated in BPJS Health by giving birth to a policy on the use of the system in services, it will provide results that the BPJS Health Application innovation is an innovation whose typology of innovation can be categorized as process innovation, and system innovation is characterized by the adoption of a service-based service process. electronic system from upstream to downstream, resulting in changes in the interaction process between service users and service providers.

Improving the Quality of BPJS Health Services

Goetsch and Davis explain that quality is a dynamic condition associated with products, services, human resources, processes, and the environment that meet or exceed expectations (Tjiptono. 2008). Meanwhile, according to Triguno, quality is a standard that must be achieved by a person or group or institution or organization regarding the quality of human resources, the quality of working methods, processes and work results, or products in the form of goods and services (Triguno. 2006).

Another explanation is put forward by Crosby, Deming and Juran. According to Crosby, quality is conformance to requirements, while Deming is a predictable "degree" of product uniformity depending on low costs and the market, and according to Juran quality is conformance to use (satisfying consumer or customer needs). It can be concluded from several expert opinions above that what is meant by quality is a level in meeting needs in achieving goals and benefits (Purnama. 2006).

Based on the explanation at the beginning, knowing the quality of service must begin with understanding the views of the people who directly feel the effectiveness of the BPJS Health program. Departing from the data obtained, later it can be mapped the things that become obstacles and also be taken into consideration to continue to encourage the improvement of the quality of BPJS Health services.

Data in Penajam Paser Utara Regency can be used as one of the evaluation materials related to BPJS Health services as well as a driver for improving BPJS Health services, in this case the services provided by BPJS-Health which are promotive and preventive services are still considered less than optimal, health promotion is carried out only limited to an invitation to live a healthy life such as an invitation to do regular health checks, slogans and billboards so as not to smoke and the dangers of smoking, as well as an invitation to maintain cleanliness to avoid infectious diseases. Meanwhile, socialization efforts carried out to provide knowledge about healthy lifestyles to the community, health education, health promotion and the application of healthy and clean lifestyles in the community are still lacking.

Another shortcoming is related to efforts to prevent the risk of infectious diseases, so far what has been done only by direct drug administration, not by providing basic knowledge to avoid disease transmission, its dangers, and how and efforts to avoid disease.

In addition, promotive and preventive health services also include immunization, both for toddlers and the elderly. The provision of immunization, in 2016 around 17,395 children under five in North Penajam Paser Regency can be said to be successful according to the target for the field of polio immunization services, but overall for the provision of basic immunization it is still lacking, because North Penajam Paser Regency only ranks fifth in the provision of basic immunization. according to the East Kalimantan Provincial Office.

The provision of basic immunizations included in promotive and preventive health services is not only polio immunization but, which includes basic immunizations including BCG (Bacille Calmette Guerin) immunization, DPT-HB immunization, namely Diphtheria, Pertussis, and Tetanus, as well as Hepatitis B immunization, immunization Measles and polio are given not only to toddlers but also to the elderly and immunization must be in accordance with the provisions of each indicator, namely 1 dose of BCG, 3 doses of DPT, 4 doses of 1 dose of measles. Provision of basic immunization should always be increased, in each indicator.

Another problem that occurs in promotive and preventive services is that there is a lack of maximum implementation of family planning services (KB). The implementation of family planning services (KB) carried out by BPJS-Health in North Penajam Paser Regency is currently only focused on parents but on counseling activities and socialization of family planning programs to the younger generation is still rarely done. As well as other problems such as health screening which is still far from the target (Rosidah Patimah, 2019).

To answer this problem apart from efforts to optimize the BPJS Health Application or BPJS based on sophisticated information technology, there is also a need for systematic efforts that can meet the needs and best quality services and can overcome the problems that are present. with the best quality.

In the context of global competition, providing quality services is seen as important in order to survive and succeed (Ramseook-Munhurrin, P., et al. 2010). To determine the level of community satisfaction with the quality of public services, Parasuraman postulates several indicator dimensions, including: tangibles, reliability, responsiveness, empathy, and assurance (Rezaei, M., et al. 2011).

BPJS Health Application as a Tangible Public Service

Tangibles are indicators of the quality of public services consisting of physical facilities, employees, and communication facilities owned by service providers (Anita, W., & Nurcahyanto, H. (2016).

To support the efficiency and effectiveness of the work of various physical facilities, BPJS Health implements innovations based on Information Technology and Information Systems, the use of software in the form of systems or applications requires physical facilities in the form of computers and mobile phones connected to the internet network, namely the BPJS Health application. The presence of the BPJS Health Application can be classified as an effort to optimize aspects of the information management system in order to improve service quality and respond to global challenges (Rukayat, Y. 2018).

The use of the BPJS Health Application can be done by downloading the application or accessing the website, then entering some data including the Population Identification Number, email, appointment letter, company, name, phone number, password, and photo as a registration requirement.

Table 1. BPJS Health Application Features

No.	Application Service Type
1.	JKN information. Contains complete information ranging from registration, rights and obligations of JKN participants, sanctions, facilities and benefits obtained by participants.
2.	Participants. A feature that displays JKN participant information, from name, date of birth, BPJS number to class and location of health facilities.
3.	Participant cards. A feature that displays a photo of a participant card that can be used instead if you don't bring a BPJS card.

4.	Change participant data. This feature allows JKN participants to change data such as telephone number, email, mailing address, health facilities, and BPJS class.
5.	Registration of participants. A feature to register as a JKN participant for users who are independent candidates or non-wage recipients.
6.	Premium. Displays BPJS Health dues bills that must be paid by participants in the independent participant category.
7.	Payment Notes. Displays a history of premium payment information, fine payments and mobile payments.
8.	Payment. Features for making BPJS health premium payments by mobile along with a choice of available payment methods.
9.	Registration auto debit. A feature to make it easier for JKN KIS participants to pay their monthly dues.
10.	Service history. Displays information on the visit history and services of BPJS participants.
11.	Screening. Health history screening service feature to help see the participants' potential disease risk. The results of the screening can be used for follow-up consultations or tests at first-level health facilities.
12.	Medication covered. Displays a list of drugs covered by BPJS.
13.	Service registration. Online queue registration feature at first level health facilities (FKTP).
14.	Location of health facilities. Contains information about the location of the BPJS office, the first and advanced health facilities
15.	Check VA. A feature to find participant's virtual account number based on NIK.
16.	Complaints Complaints Feature. Services for filing complaints and complaints connected to the BPJS Health Care Center.
17.	Arrears relaxation program. Application feature to get relief in paying dues for participants who have been in arrears for more than six months.
18.	Schedule of operations. Displays information about the surgery schedule for participants.
19.	Bed availability. A feature to view the availability of beds or inpatient rooms.
20.	Consult a doctor. A feature to make it easier for participants to communicate with the doctor at the registered FKTP. This feature was issued to support the implementation of physical distancing during the pandemic.
21.	Covid-19 self-screening. The latest feature to provide guidance for participants in monitoring their health condition by looking at the symptoms of Covid-19 transmission.

Source: BPJS Health

With the presence of the BPJS Health Application for both service providers and service users, it certainly makes everyone agree that BPJS Health can work more effectively and efficiently because there are many new functions that are useful and make it easier for all people in various regions.

BPJS Application as a Reliable Public Service

Reliability is the quality of service seen from the ability of the service unit in creating the promised service (Rukayat, Y. 2018). In the process of implementing the BPJS Health Application, there are benchmarks for timeliness, conformity of procedures.

Timeliness in responding to service users, requests for consulting and prescribing services, as well as the accuracy of officers providing information to prospective service users. From the perspective of service providers and users, the BPJS Health work process is categorized as a timely service because the existing manual and application-based services can be used directly and quickly.

In addition, in the implementation of BPJS Health, both service providers and service users are required to follow the entire series of services based on established procedures. The implementation of the entire series of BPJS Health Applications according to procedures will minimize various frauds. From the perspective of service providers and service users, it is agreed that service procedures are quality, effective and efficient. Moreover, service users only fill in data anytime and anywhere online and notification of the entire process is presented electronically including notification of completion of service and payment amount.

The next step is related to service accountability. According to Santoso, accountability is the obligation to account for decisions, activities and organizational performance that are measured objectively in the form of reports or explanations to internal and external parties of the organization. Accountability as an obligation to account for decisions, activities and organizational performance operationally is manifested in the form of responding, engaging and reporting (Santoso. 2004)

In this regard, the provision of services in accordance with procedures also shows the direction of services at BPJS Health to meet the criteria for public service accountability, where the entire mechanism for the BPJS Health Application service must be in accordance with the mechanism, and provide certainty and a sense of justice (Dessy Ambarwati, Kartika H.T & Punama Siddi . 2021).

BPJS Health Application as a Responsive Public Service

Zeithaml postulates that responsiveness is the quality of service that is examined based on the willingness to help service users and provide services sincerely. Furthermore, responsiveness measures the responsiveness of the organization to the hopes, desires and aspirations, as well as the demands of service users (Wicaksono, K. W. 2019).

Prior to the implementation of the BPJS Health Application, the expectations of service users including regularity, low costs and timeliness were still not maximized. Responsiveness is used to measure the extent to which the implementation of the BPJS Health Application can meet the expectations of service users, namely regularity, low cost and timeliness in obtaining services that were previously considered not optimal. After running, according to the perspective of providers and service users, the BPJS Health Application has met the expectations of service users for regularity, low cost and timeliness of service users.

One solid indication of the success of the BPJS Health Application and BPJS Health services in responding to the requirements of the community as well as showing the efficacy and responsive service by the BPJS Health. This may be observed through the 2019 survey, which was issued in 2020 with a sample of 5,094 respondents divided over 13 Deputy Regional BPJS. The statistics suggest that as high as 89.7 percent of members in the National Health Insurance-Healthy Indonesia Card (JKN-KIS) are happy with BPJS Health services.

Based on top box numbers, national JKN participant satisfaction has grown. When looking at the path of JKN participant satisfaction, in 2016 it was 81 percent, then it improved to 86.1 percent in 2017. In 2018, it grew again to 86.2 percent. Then in 2019, it jumped to 89.7 percent. This result suggests that a lot of JKN participants reported pleasure and contentment with the services of BPJS Health, roughly 90 percent.

BPJS Application as an Empathetic Public Service

According to Maibom, the phrase empathy-based service may be observed from the emotional responses that consumers have or express to a scenario or consequence delivered by the service provider, such as pity, empathy, rage, pleasure, in addition to some of the appreciation of the psychological condition. In addition, there is also a purely cognitive nature to comprehend others in order to attract attention to the faith in the services offered, as well as prevent the fear of uncertainty (Maibon H. L. 2014).

According to Decety, empathy is thought to play a vital function in the motivating basis for moral growth. Empathy is a key aspect in psychotherapy and an important component of service provider contacts as well as between service providers and service users, these are some solid reasons to be interested in empathy to ensure success (Decety, J. 2012).

Therefore, the BPJS Health Application and health services supplied by BPJS Health have endeavored to generate public confidence by exhibiting service improvements that can cover all sorts of public anger and wishes. Relates to all emotions and behaviors to the hurdles faced. BPJS Kesehatan has showed its empathy via many initiatives and the community has responded favorably to the surveys performed and the excitement of the consumers continues to rise.

BPJS Health Application as a Public Service Assurance

Zeithaml says that assurance or assurance is the quality of service that is judged based on the knowledge, kindness, and skill of service providers in delivering trust to service consumers (Botha, H. H. 2020). In the process of implementing the regularity, low cost and timeliness of BPJS Health, the knowledge and abilities of the officers are seen from the skills and skills of the officers in the use of the BPJS Health Application system and other computer and electronic devices connected to the internet network.

According to the perspective of service providers, the capabilities, skills, and skills of BPJS Health Application officers are very excellent, this is based on the ability of officers based on their expertise to be able to complete the full service process in line with service standards.

Meanwhile, from the perspective of service users, they said that BPJS Health Application officers with the ability and ethics in serving reflected that they had carried out their duties well, such as operating the BPJS

Health Application system and providing service information, conducting consultations and prescribing. Thus, officers who are aware, talented, and skilled become factors that impact BPJS Health's public services to become more qualified and able to adapt to changing demands that are worldwide issues for health services around the world.

IV. Conclusion

In playing an important role and strategy, BPJS Kesehatan shows the ability to adapt to global challenges by giving birth to innovations based on Information Technology and Information Systems which are marked by the presence of the BPJS Health Application. can be classified as innovation with a typology of process innovation and system innovation. Digital innovation with three primary service elements has prompted BPJS Kesehatan to create services that are tangible, dependable, responsive, sympathetic, and guaranteed. The existence of BPJS Health service innovations with effective and efficient work methods.

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